

Transition Report

Sarah Single

Advisor:

Alicia Advisor



WEALTHCARE
CAPITAL MANAGEMENT

Manage Your Goals
Using Time-Tested
Principles

TRANSITION EXECUTIVE SUMMARY

A. CURRENT

HOUSEHOLD RISK ALLOCATION

Broad	\$	%
Cash	79,000	10.9
Fixed Income	275,891	37.9
Equity	372,964	51.2
Totals	727,854	100.0

HOUSEHOLD ASSET ALLOCATION

Asset Class	\$	%
Cash Equivalents	79,000	10.9
Investment Grade Bonds	275,890	37.9
Large Cap Equity	164,232	22.6
Small-Mid Cap Equity	123,174	16.9
International Equity	85,564	11.8
Totals	727,860	100.0

HOUSEHOLD ACCOUNTS

Registration	\$
Sara Single Individual	362,188
Sara Single Traditional	247,000
Sara Single Roth	60,336
Sara Single 529	58,336

B. TARGET

Strategy	Passive Domestic Core
Allocation	Balanced (50E / 50F)

C. TRANSITION TRADE-OFFS

PROJECTED FEE SAVINGS

Horizon	Beginning Market Value	GDXi Portfolio Cost (%)*	Current Portfolio Cost (%)**
	727,854	0.08	0.55
1 years			3,515
3 years			11,557
5 years			21,112
7 years			32,396
10 years			53,107
15 years			100,200
20 years			168,054
30 years			398,916

The table reflects potential cost savings if the Wealthcare portfolio has a cost of .08%, and the current portfolio has a cost of .55%. In 5 years time assuming a portfolio return of 5%, the savings of transitioning to the Wealthcare portfolio will be \$21,112.

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: Short-Term rate 25% : Long term rate 10%

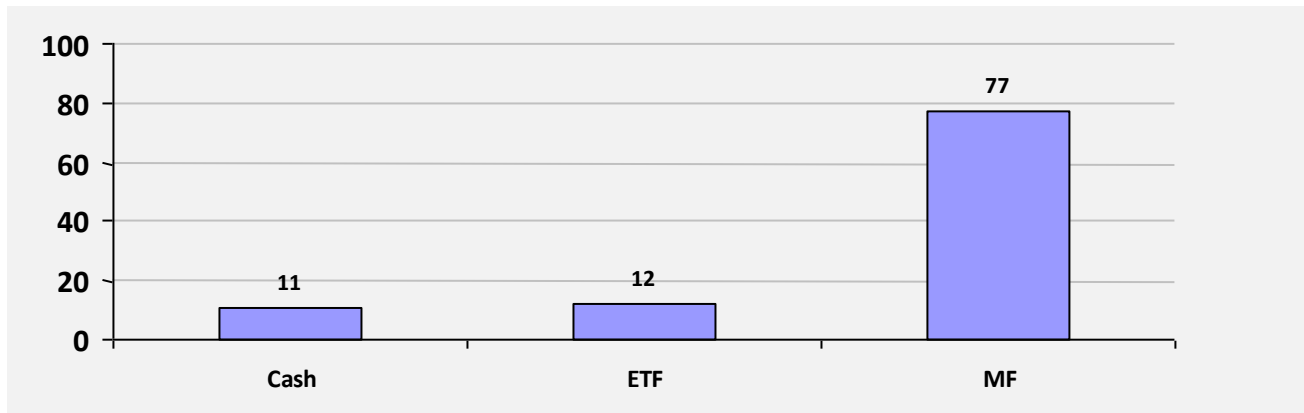
Target Portfolio	Liquidation Strategy	Total Tax Cost*
Option 1		
A.Passive Domestic Core	Liquidate All	5,469
Option 2:		
A.Passive Domestic Core	Liquidate Now but do not sell Security Substitutes and Retain Securities (see details)	2,200

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

Assets By Accounts

Account Type	Name	\$	%
IRA			
	Sara Single 529	58,333	8.0
	Sara Single Traditional	247,000	33.9
		305,333	41.9
Roth			
	Sara Single Roth	60,333	8.3
		60,333	8.3
Taxable			
	Sara Single Individual	362,188	49.8
		362,188	49.8
	Total	727,854	100.0

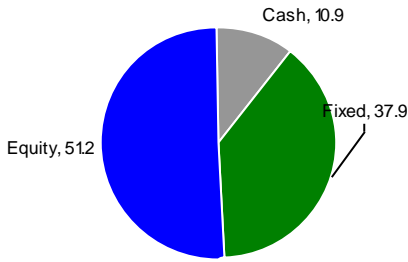
Current Holdings By Product



Product Type	\$	%
Cash	79,000	10.9
ETF	85,563	11.8
MF	563,292	77.4
	727,854	100

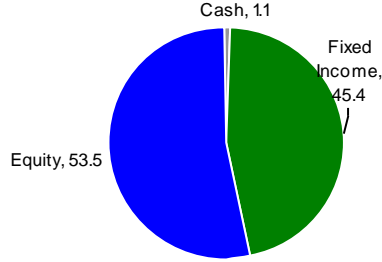
Current Holdings

Total Portfolio



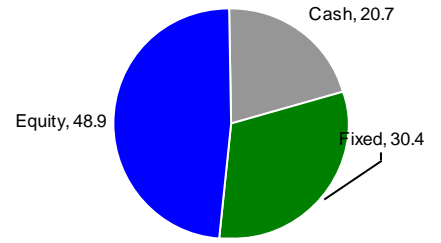
Total : 727,854

Tax Deferred



Tax Deferred: 365,667

Taxable



Taxable: 362,188

Description	Ticker	Account Name	Acct Type	Percent	Market Value
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Cash Equivalents

Cash	CASH	xxxx1111	Taxable	10.30	75,000
Cash	CASH	xxxx3333	IRA	0.27	2,000
Cash	CASH	xxxx2222	Roth	0.27	2,000
Cash Equivalents Totals				10.85	79,000

Investment Grade Bonds

DoubleLine Core Fixed Income I	DBLFX	xxxx1111	Taxable	15.11	110,000
DoubleLine Core Fixed Income I	DBLFX	xxxx3333	IRA	16.07	117,000
DoubleLine Core Fixed Income I	DBLFX	xxxx4444	IRA	3.36	24,445
DoubleLine Core Fixed Income I	DBLFX	xxxx2222	Roth	3.36	24,445
Investment Grade Bonds Totals				37.90	275,891

Large Cap Equity

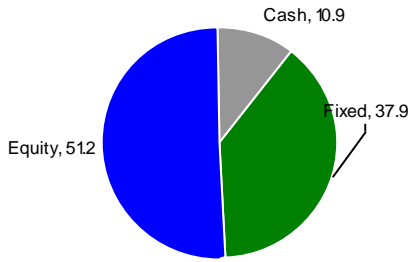
Invesco Oppenheimer Main Street A	MSIGX	xxxx1111	Taxable	2.47	18,000
Victory S&P 500 Index A	MUXAX	xxxx1111	Taxable	2.47	18,000
Optimum Large Cap Growth Instl	OILGX	xxxx1111	Taxable	2.47	18,000
Optimum Large Cap Value Instl	OILVX	xxxx1111	Taxable	2.47	18,000
Invesco Oppenheimer Main Street A	MSIGX	xxxx3333	IRA	2.06	15,000
Victory S&P 500 Index A	MUXAX	xxxx3333	IRA	2.06	15,000
Optimum Large Cap Growth Instl	OILGX	xxxx3333	IRA	2.06	15,000
Optimum Large Cap Value Instl	OILVX	xxxx3333	IRA	2.06	15,000
Invesco Oppenheimer Main Street A	MSIGX	xxxx4444	IRA	0.55	4,029
Victory S&P 500 Index A	MUXAX	xxxx4444	IRA	0.55	4,029
Optimum Large Cap Growth Instl	OILGX	xxxx4444	IRA	0.55	4,029

Current Holdings

Description	Ticker	Account Name	Acct Type	Percent	Market Value
Large Cap Equity					
Optimum Large Cap Value Instl	OILVX	xxxx4444	IRA	0.55	4,029
Invesco Oppenheimer Main Street A	MSIGX	xxxx2222	Roth	0.55	4,029
Victory S&P 500 Index A	MUXAX	xxxx2222	Roth	0.55	4,029
Optimum Large Cap Growth Instl	OILGX	xxxx2222	Roth	0.55	4,029
Optimum Large Cap Value Instl	OILVX	xxxx2222	Roth	0.55	4,029
Large Cap Equity Totals				22.56	164,229
Small-Mid Cap Equity					
Fidelity Low-Priced Stock	FLPSX	xxxx1111	Taxable	2.47	18,000
Optimum Small-Mid Cap Growth Instl	OISGX	xxxx1111	Taxable	2.47	18,000
Optimum Small-Mid Cap Value Instl	OISVX	xxxx1111	Taxable	2.47	18,000
Fidelity Low-Priced Stock	FLPSX	xxxx3333	IRA	2.06	15,000
Optimum Small-Mid Cap Growth Instl	OISGX	xxxx3333	IRA	2.06	15,000
Optimum Small-Mid Cap Value Instl	OISVX	xxxx3333	IRA	2.06	15,000
Fidelity Low-Priced Stock	FLPSX	xxxx4444	IRA	0.55	4,029
Optimum Small-Mid Cap Growth Instl	OISGX	xxxx4444	IRA	0.55	4,029
Optimum Small-Mid Cap Value Instl	OISVX	xxxx4444	IRA	0.55	4,029
Fidelity Low-Priced Stock	FLPSX	xxxx2222	Roth	0.55	4,029
Optimum Small-Mid Cap Growth Instl	OISGX	xxxx2222	Roth	0.55	4,029
Optimum Small-Mid Cap Value Instl	OISVX	xxxx2222	Roth	0.55	4,029
Small-Mid Cap Equity Totals				16.92	123,172
International Equity					
Vanguard FTSE Developed Markets ETF	VEA	xxxx1111	Taxable	7.03	51,188
Vanguard FTSE Developed Markets ETF	VEA	xxxx3333	IRA	3.16	23,000
Vanguard FTSE Developed Markets ETF	VEA	xxxx4444	IRA	0.78	5,688
Vanguard FTSE Developed Markets ETF	VEA	xxxx2222	Roth	0.78	5,688
International Equity Totals				11.76	85,563
Portfolio Totals				100.00	727,854

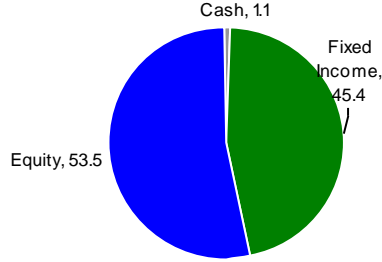
Option #1 : Liquidate All

Total Portfolio



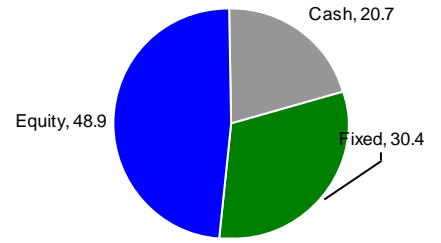
Total : 727,854

Tax Deferred



Tax Deferred: 365,667

Taxable



Taxable: 362,188

Description	Ticker	Acct Type	Percent	Market Value	Short Term	Long Term	Total
Cash Equivalents							
Cash	CASH	Sara Single Individual-Taxable	10.30	75,000	0	0	0
Cash	CASH	Sara Single Traditional-IRA	0.27	2,000	0	0	0
Cash	CASH	Sara Single Roth-Roth	0.27	2,000	0	0	0
Cash Equivalents Totals			10.85	79,000	0	0	0
Investment Grade Bonds							
DoubleLine Core Fixed Income I	DBLFX	Sara Single Individual-Taxable	15.11	110,000	0	10,000	10,000
DoubleLine Core Fixed Income I	DBLFX	Sara Single Traditional-IRA	16.07	117,000	0	0	0
DoubleLine Core Fixed Income I	DBLFX	Sara Single 529-IRA	3.36	24,445	0	0	0
DoubleLine Core Fixed Income I	DBLFX	Sara Single Roth-Roth	3.36	24,445	0	0	0
Investment Grade Bonds Totals			37.90	275,891	0	10,000	10,000
Large Cap Equity							
Victory S&P 500 Index A	MUXAX	Sara Single Individual-Taxable	2.47	18,000	0	5,500	5,500
Optimum Large Cap Growth Instl	OILGX	Sara Single Individual-Taxable	2.47	18,000	0	5,500	5,500
Invesco Oppenheimer Main Street A	MSIGX	Sara Single Individual-Taxable	2.47	18,000	0	5,500	5,500
Optimum Large Cap Value Instl	OILVX	Sara Single Individual-Taxable	2.47	18,000	0	5,500	5,500
Victory S&P 500 Index A	MUXAX	Sara Single Traditional-IRA	2.06	15,000	0	0	0
Optimum Large Cap Growth Instl	OILGX	Sara Single Traditional-IRA	2.06	15,000	0	0	0
Optimum Large Cap Value Instl	OILVX	Sara Single Traditional-IRA	2.06	15,000	0	0	0
Invesco Oppenheimer Main Street A	MSIGX	Sara Single Traditional-IRA	2.06	15,000	0	0	0
Invesco Oppenheimer Main Street A	MSIGX	Sara Single 529-IRA	0.55	4,029	0	0	0
Victory S&P 500 Index A	MUXAX	Sara Single 529-IRA	0.55	4,029	0	0	0
Optimum Large Cap Growth Instl	OILGX	Sara Single 529-IRA	0.55	4,029	0	0	0

Planner Name Alicia Advisor

Client Name Sarah Single



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	Sara Single 529-IRA	0.55	4,029	0	0	0
Optimum Large Cap Growth Instl	OILGX	Sara Single Roth-Roth	0.55	4,029	0	0	0
Invesco Oppenheimer Main Street A	MSIGX	Sara Single Roth-Roth	0.55	4,029	0	0	0
Victory S&P 500 Index A	MUXAX	Sara Single Roth-Roth	0.55	4,029	0	0	0
Optimum Large Cap Value Instl	OILVX	Sara Single Roth-Roth	0.55	4,029	0	0	0
Large Cap Equity Totals			22.56	164,229	0	22,000	22,000
Small-Mid Cap Equity							
Fidelity Low-Priced Stock	FLPSX	Sara Single Individual-Taxable	2.47	18,000	0	5,500	5,500
Optimum Small-Mid Cap Value Instl	OISVX	Sara Single Individual-Taxable	2.47	18,000	0	5,500	5,500
Optimum Small-Mid Cap Growth Instl	OISGX	Sara Single Individual-Taxable	2.47	18,000	0	5,500	5,500
Optimum Small-Mid Cap Value Instl	OISVX	Sara Single Traditional-IRA	2.06	15,000	0	0	0
Optimum Small-Mid Cap Growth Instl	OISGX	Sara Single Traditional-IRA	2.06	15,000	0	0	0
Fidelity Low-Priced Stock	FLPSX	Sara Single Traditional-IRA	2.06	15,000	0	0	0
Optimum Small-Mid Cap Value Instl	OISVX	Sara Single 529-IRA	0.55	4,029	0	0	0
Optimum Small-Mid Cap Growth Instl	OISGX	Sara Single 529-IRA	0.55	4,029	0	0	0
Fidelity Low-Priced Stock	FLPSX	Sara Single 529-IRA	0.55	4,029	0	0	0
Optimum Small-Mid Cap Value Instl	OISVX	Sara Single Roth-Roth	0.55	4,029	0	0	0
Optimum Small-Mid Cap Growth Instl	OISGX	Sara Single Roth-Roth	0.55	4,029	0	0	0
Fidelity Low-Priced Stock	FLPSX	Sara Single Roth-Roth	0.55	4,029	0	0	0
Small-Mid Cap Equity Totals			16.92	123,172	0	16,500	16,500
International Equity							
Vanguard FTSE Developed Markets ETF	VEA	Sara Single Individual-Taxable	7.03	51,188	0	6,188	6,188
Vanguard FTSE Developed Markets ETF	VEA	Sara Single Traditional-IRA	3.16	23,000	0	0	0
Vanguard FTSE Developed Markets ETF	VEA	Sara Single 529-IRA	0.78	5,688	0	0	0
Vanguard FTSE Developed Markets ETF	VEA	Sara Single Roth-Roth	0.78	5,688	0	0	0
International Equity Totals			11.76	85,563	0	6,188	6,188
Portfolio Totals				727,854	0	54,688	54,688
Option 1: Liquidate All -Assumes no carryforwards as all net losses deducted at short term rates.				Capital Gains Rates		25.0%	10.0%
				Dollar Effect			5,469
Option 1A: Liquidate @ Long Term Rates				Dollar Effect		0	5,469

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Option #2 : Liquidate with Constraints

Model: Passive Domestic Core

Description	Ticker	Acct. Type	Current		Like Sec	Retain All	Retain 2%	Sell %	Liquidate		Short Term	Long Term	Total
			%	\$					%	\$			
Cash Equivalents													
Cash	CASH	Taxable	10.30	75,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		10.3	75,000	0	0	0
Cash	CASH	IRA	0.27	2,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.27	2,000	0	0	0
Cash	CASH	Roth	0.27	2,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.27	2,000	0	0	0
Cash Equivalents Totals									10.84	79,000	0	0	0
Investment Grade Bonds													
DoubleLine Core Fixed Income I	DBLFX	Taxable	15.11	110,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		0	0	0	0	0
DoubleLine Core Fixed Income I	DBLFX	IRA	3.36	24,445	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		3.36	24,445	0	0	0
DoubleLine Core Fixed Income I	DBLFX	IRA	16.07	117,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		16.07	117,000	0	0	0
DoubleLine Core Fixed Income I	DBLFX	Roth	3.36	24,445	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		3.36	24,445	0	0	0
Investment Grade Bonds Totals									22.79	165,890	0	0	0
Large Cap Equity													
Victory S&P 500 Index A	MUXAX	Taxable	2.47	18,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		0	0	0	0	0
Optimum Large Cap Growth Instl	OILGX	Taxable	2.47	18,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.47	18,000	0	5,500	5,500
Invesco Oppenheimer Main Street	MSIGX	Taxable	2.47	18,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		0	0	0	0	0
Optimum Large Cap Value Instl	OILVX	Taxable	2.47	18,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.47	18,000	0	5,500	5,500
Victory S&P 500 Index A	MUXAX	IRA	2.06	15,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.06	15,000	0	0	0
Invesco Oppenheimer Main Street	MSIGX	IRA	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Victory S&P 500 Index A	MUXAX	IRA	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Optimum Large Cap Growth Instl	OILGX	IRA	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Optimum Large Cap Growth Instl	OILGX	IRA	2.06	15,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.06	15,000	0	0	0
Optimum Large Cap Value Instl	OILVX	IRA	2.06	15,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.06	15,000	0	0	0
Optimum Large Cap Value Instl	OILVX	IRA	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Invesco Oppenheimer Main Street	MSIGX	IRA	2.06	15,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.06	15,000	0	0	0
Optimum Large Cap Growth Instl	OILGX	Roth	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Invesco Oppenheimer Main Street	MSIGX	Roth	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Victory S&P 500 Index A	MUXAX	Roth	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Optimum Large Cap Value Instl	OILVX	Roth	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Large Cap Equity Totals									17.58	128,232	0	11,000	11,000
Small-Mid Cap Equity													
Fidelity Low-Priced Stock	FLPSX	Taxable	2.47	18,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		0	0	0	0	0
Optimum Small-Mid Cap Value Instl	OISVX	Taxable	2.47	18,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.47	18,000	0	5,500	5,500
Optimum Small-Mid Cap Growth In	OISGX	Taxable	2.47	18,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.47	18,000	0	5,500	5,500
Optimum Small-Mid Cap Value Instl	OISVX	IRA	2.06	15,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.06	15,000	0	0	0
Optimum Small-Mid Cap Value Instl	OISVX	IRA	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0
Optimum Small-Mid Cap Growth In	OISGX	IRA	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0

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Option #2 : Liquidate with Constraints

Model: Passive Domestic Core

Description	Ticker	Acct. Type	Current		Like Sec	Retain All	Retain 2%	Sell %	Liquidate		Short Term	Long Term	Total		
			%	\$					%	\$					
Small-Mid Cap Equity															
Optimum Small-Mid Cap Growth In	OISGX	IRA	2.06	15,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.06	15,000	0	0	0		
Fidelity Low-Priced Stock	FLPSX	IRA	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0		
Fidelity Low-Priced Stock	FLPSX	IRA	2.06	15,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		2.06	15,000	0	0	0		
Optimum Small-Mid Cap Value Instl	OISVX	Roth	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0		
Optimum Small-Mid Cap Growth In	OISGX	Roth	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0		
Fidelity Low-Priced Stock	FLPSX	Roth	0.55	4,029	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.55	4,029	0	0	0		
Small-Mid Cap Equity Totals									14.42	105,174	0	11,000	11,000		
International Equity															
Vanguard FTSE Developed Markets	VEA	Taxable	7.03	51,188	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		0	0	0	0	0		
Vanguard FTSE Developed Markets	VEA	IRA	0.78	5,688	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.78	5,688	0	0	0		
Vanguard FTSE Developed Markets	VEA	IRA	3.16	23,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		3.16	23,000	0	0	0		
Vanguard FTSE Developed Markets	VEA	Roth	0.78	5,688	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		0.78	5,688	0	0	0		
International Equity Totals									4.72	34,376	0	0	0		
Portfolio Totals													0	22,000	22,000
Option 2: Liquidate with constraints											Capital Gains Rate		25.0%	10.0%	
											Tax Effect		0	2,200	2,200
											Tax Effect -at long term rates				2,200

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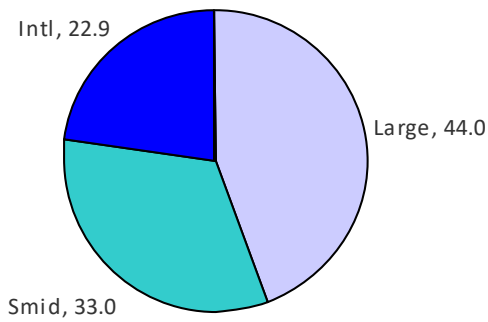
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Sources include Morningstar and MPI Stylus

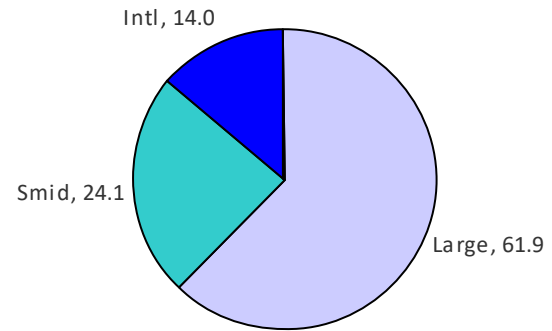
Equity Asset Allocation

Current Allocation vs GDxi Model

Current Growth Allocation



GDxi Model



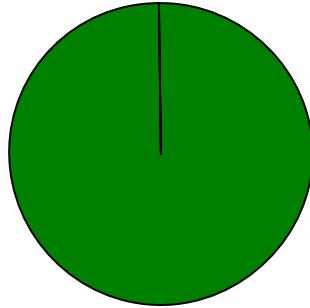
Asset Class	Current		GDxi Model
	%	\$	%
Real Estate	0.0	0	0.0
Large Cap Equity	44.0	164,229	61.9
Small-Mid Cap Equity	33.0	123,172	24.1
International Equity	22.9	85,563	14.0
Emerging Market Equity	0.0	0	0.0
Commodities	0.0	0	0.0
Alternative Strategies	0.0	0	0.0
	100.0	372,964	100.0

GDxi Model=Strat Passive Domestic Core B TD

Fixed Income Asset Allocation

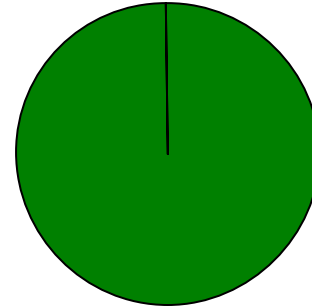
Current Fixed Income Asset Allocation vs GDXi Portfolio

Current



Fixed,

Model



Fixed,

Asset Class	Current		GDXi Model
	%	\$	%
TIPs	0.0	0	0.0
Investment Grade Bonds	100.0	275,891	100.0
High Income Bonds	0.0	0	0.0
	100	275,891	100

GDXi Model Strat Passive Domestic Core B TD

Underlying Expense Ratios

excluding advisory fees

Description	Ticker	Vehicle	MV	%	Expense Ratio
Sara Single Individual-xxxx1111					
DoubleLine Core Fixed Income I	DBLFX	MF	110,000	15.1	0.48
Vanguard FTSE Developed Markets ETF	VEA	ETF	51,188	7.0	0.05
Fidelity Low-Priced Stock	FLPSX	MF	18,000	2.5	0.52
Invesco Oppenheimer Main Street A	MSIGX	MF	18,000	2.5	0.87
Victory S&P 500 Index A	MUXAX	MF	18,000	2.5	0.55
Optimum Large Cap Growth Instl	OILGX	MF	18,000	2.5	1.00
Optimum Large Cap Value Instl	OILVX	MF	18,000	2.5	0.95
Optimum Small-Mid Cap Growth Instl	OISGX	MF	18,000	2.5	1.29
Optimum Small-Mid Cap Value Instl	OISVX	MF	18,000	2.5	1.22
Account Total			287,188	39.5	0.59
Sara Single Roth-xxxx2222					
DoubleLine Core Fixed Income I	DBLFX	MF	24,445	3.4	0.48
Vanguard FTSE Developed Markets ETF	VEA	ETF	5,688	0.8	0.05
Optimum Small-Mid Cap Value Instl	OISVX	MF	4,029	0.6	1.22
Invesco Oppenheimer Main Street A	MSIGX	MF	4,029	0.6	0.87
Victory S&P 500 Index A	MUXAX	MF	4,029	0.6	0.55
Optimum Large Cap Growth Instl	OILGX	MF	4,029	0.6	1.00
Optimum Large Cap Value Instl	OILVX	MF	4,029	0.6	0.95
Optimum Small-Mid Cap Growth Instl	OISGX	MF	4,029	0.6	1.29
Fidelity Low-Priced Stock	FLPSX	MF	4,029	0.6	0.52
Account Total			58,336	8.0	0.65
Sara Single Traditional-xxxx3333					
DoubleLine Core Fixed Income I	DBLFX	MF	117,000	16.1	0.48
Vanguard FTSE Developed Markets ETF	VEA	ETF	23,000	3.2	0.05
Fidelity Low-Priced Stock	FLPSX	MF	15,000	2.1	0.52
Invesco Oppenheimer Main Street A	MSIGX	MF	15,000	2.1	0.87
Victory S&P 500 Index A	MUXAX	MF	15,000	2.1	0.55
Optimum Large Cap Growth Instl	OILGX	MF	15,000	2.1	1.00
Optimum Large Cap Value Instl	OILVX	MF	15,000	2.1	0.95
Optimum Small-Mid Cap Growth Instl	OISGX	MF	15,000	2.1	1.29
Optimum Small-Mid Cap Value Instl	OISVX	MF	15,000	2.1	1.22
Account Total			245,000	33.7	0.63
Sara Single 529-xxxx4444					
DoubleLine Core Fixed Income I	DBLFX	MF	24,445	3.4	0.48
Vanguard FTSE Developed Markets ETF	VEA	ETF	5,688	0.8	0.05
Invesco Oppenheimer Main Street A	MSIGX	MF	4,029	0.6	0.87
Victory S&P 500 Index A	MUXAX	MF	4,029	0.6	0.55
Optimum Large Cap Growth Instl	OILGX	MF	4,029	0.6	1.00
Optimum Large Cap Value Instl	OILVX	MF	4,029	0.6	0.95
Optimum Small-Mid Cap Growth Instl	OISGX	MF	4,029	0.6	1.29
Optimum Small-Mid Cap Value Instl	OISVX	MF	4,029	0.6	1.22
Fidelity Low-Priced Stock	FLPSX	MF	4,029	0.6	0.52

Underlying Expense Ratios

excluding advisory fees

Description	Ticker	Vehicle	MV	%	Expense Ratio
		Account Total	58,336	8.0	0.65
		Total	648,860	89.1	
				% Securities With Expense Data :	89.1
		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.			0.63
		Portfolio Costs - this assumes that securities without expense ratios (such as individual stocks and closed end funds) have zero investment costs.			0.56

Disclosures

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.