

Current Value

10,000.00

Date

6/29/2021

Asset Allocation

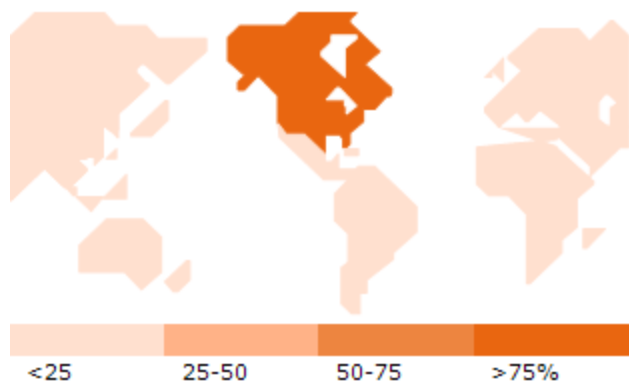


	Long%	Short%	Net%	Bench mark%
Cash	0.03	0.01	0.02	0.00
US Stocks	81.78	0.00	81.78	98.92
Non-US Stocks	18.18	0.00	18.18	1.08
Bonds	0.00	0.00	0.00	0.00
Other	0.02	0.00	0.02	0.00
Not classified	0.00	0.00	0.00	0.00
Total	100.01	0.01	100.00	100.00

Your portfolio is aggressive. An asset mix such as yours normally generates high long-term returns but can be very volatile. Financial planners typically recommend these types of mixes for investors who have investment horizons longer than 10 years, need high returns, and are comfortable with a high level of risk.

World Regions

Greater Asia Americas Greater Europe



	Stock%	Non-US Stock%	Proxy%
Americas	83.52	2.54	1.18
North America	83.09	0.00	1.05
Latin America	0.43	2.54	0.13
Greater Europe	8.12	48.02	64.10
United Kingdom	2.04	12.06	14.13
Europe Developed	5.35	31.64	49.40
Europe Emerging	0.21	1.24	0.00
Africa/Middle East	0.52	3.08	0.57
Greater Asia	8.36	49.44	34.72
Japan	2.69	15.91	23.11
Australasia	0.87	5.14	7.33
Asia Developed	2.01	11.89	4.17
Asia Emerging	2.79	16.50	0.11
Not classified	0.00	0.00	0.00

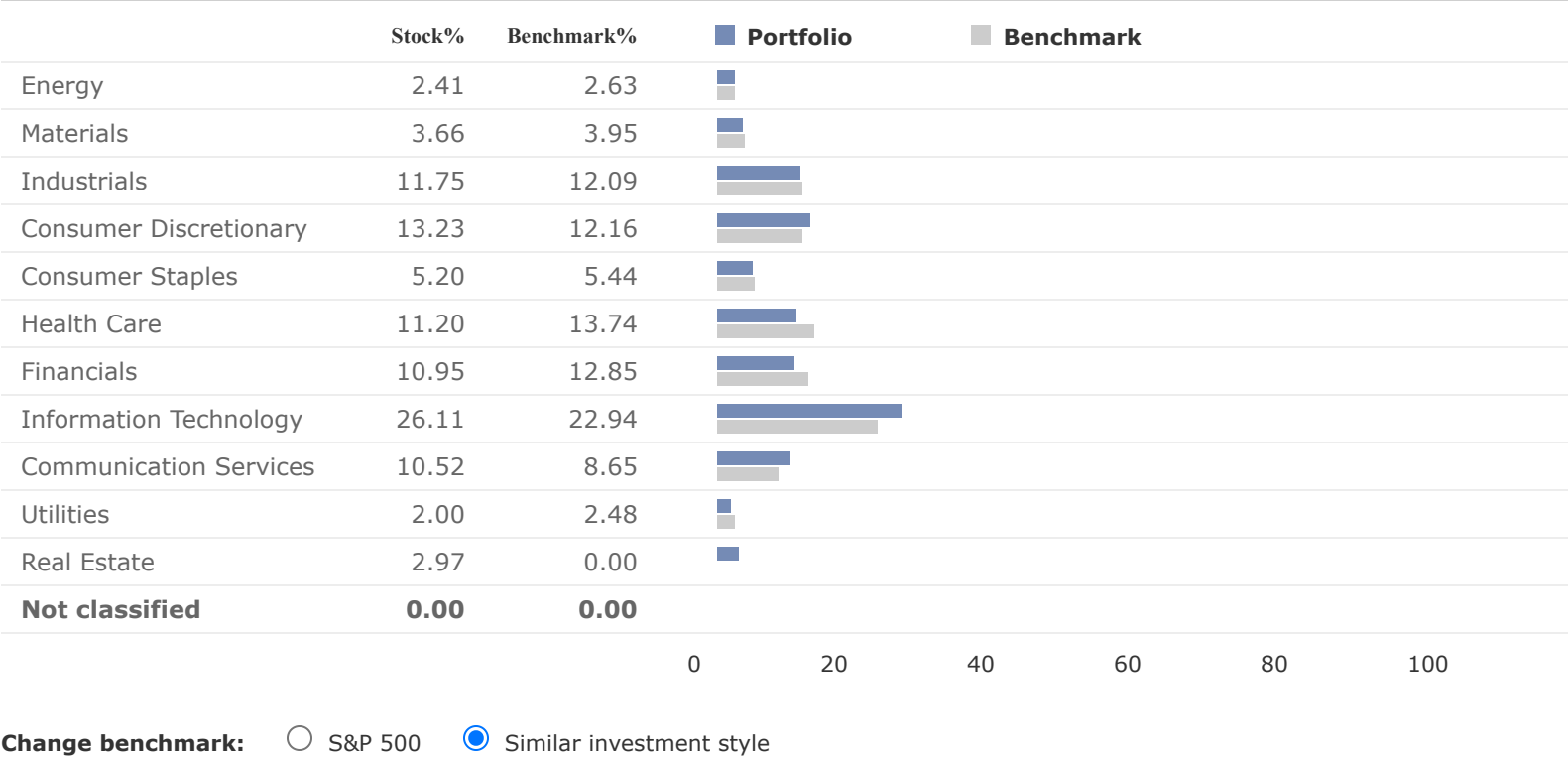
Index Proxy: iShares MSCI EAFE Index

You have a fairly healthy stake in foreign stocks. Comparing your exposure with a common international index:

● You have a lot of exposure to regions marked by this icon.

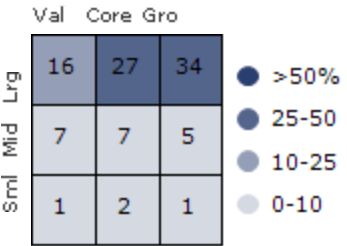
You have a large exposure in Asia Emerging. While stocks in this region have the potential to turn in high returns, they also carry special political, currency, and other risks.

Stock Sectors



You have a "Core" portfolio. Compared with a benchmark with a similar investment style, you have normal exposure to all stock sectors.

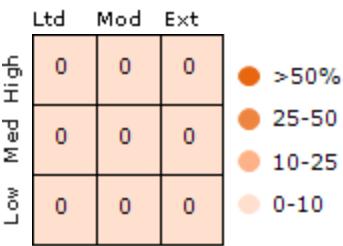
Stock Style



Your overall portfolio style: **Core**

Your portfolio's stock exposure is spread evenly across the market and includes a good mix of small, medium, and large companies, as well as a fairly even mix of conservatively priced value stocks and high-flying growth stocks. For most investors, maintaining such broad-based market exposure is a prudent way to invest.

Bond Style













Stock Stats

	Portfolio	Benchmark
Price/earnings	26.15	26.07
Price/book	3.82	4.32

Bond Stats

Effective duration	—
Effective maturity	—

Return on assets (ROA)	8.44	9.62
Return on equity (ROE)	23.73	27.94
Average market cap (\$M)	109,274.28	186,064.93

Stock Type			Fees & Expenses	
% of Stocks	Portfolio	Benchmark		
 High yield	3.85	6.28	Expense ratio	0.04
 Distressed	2.49	4.69	Average gross expense ratio	0.04
 Hard asset	2.76	3.17	Potential cap gains	40.43
 Cyclical	37.88	46.38	<div>  The mutual funds in your portfolio tend to have very low expense ratios. This is good, because expense ratios have been shown to be a major factor in mutual-fund performance over the long term. </div>	
 Slow growth	4.86	7.95		
 Classic growth	6.68	7.24		
 Aggressive growth	18.03	18.25		
 Speculative growth	3.87	4.03		
 Not classified	19.59	2.52		

Change benchmark:

☐

S&P 500

☒

Similar investment style

You have a "Core" portfolio. Compared with a benchmark with a similar investment style:

You have a lot of exposure to stock types marked by this icon.

You should take special note of your heavy exposure to classic-growth stocks.

Top 10 Holdings				
Asset%	Name	Type	Category/Sector	Country
40.60	Vanguard Total Stock Market ETF (USD, VTI)	ETF	US Equity Large Cap Blend	United States
20.50	Vanguard Growth ETF (USD, VUG)	ETF	US Equity Large Cap Growth	United States
18.80	Vanguard S&P 500 ETF (USD, VOO)	ETF	US Equity Large Cap Blend	United States
17.50	Vanguard Total International Stock ETF (USD, VXUS)	ETF	Global Equity Large Cap	United States
2.60	Virgin Galactic Holdings Inc (USD, SPCE)	ST	Industrials	United States