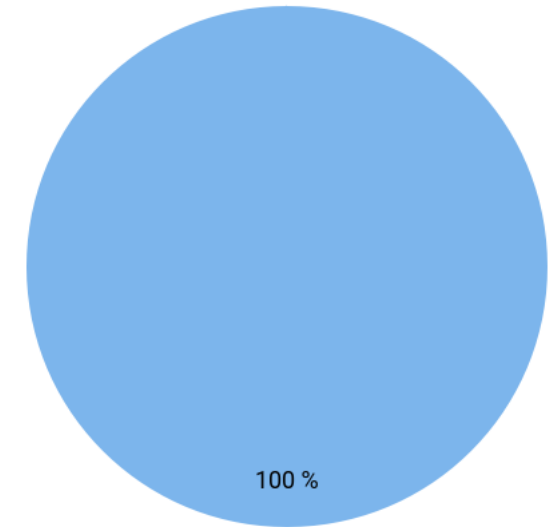


Report Parameters

Start Date	01/01/2012
End Date	12/31/2021
Initial Balance	\$10,000
Rebalancing	Rebalance annually
Reinvest Dividends	Yes

Vanguard Total Stock Market Idx I

Ticker	Name	Allocation
VITSX	Vanguard Total Stock Market Idx I	100.00%

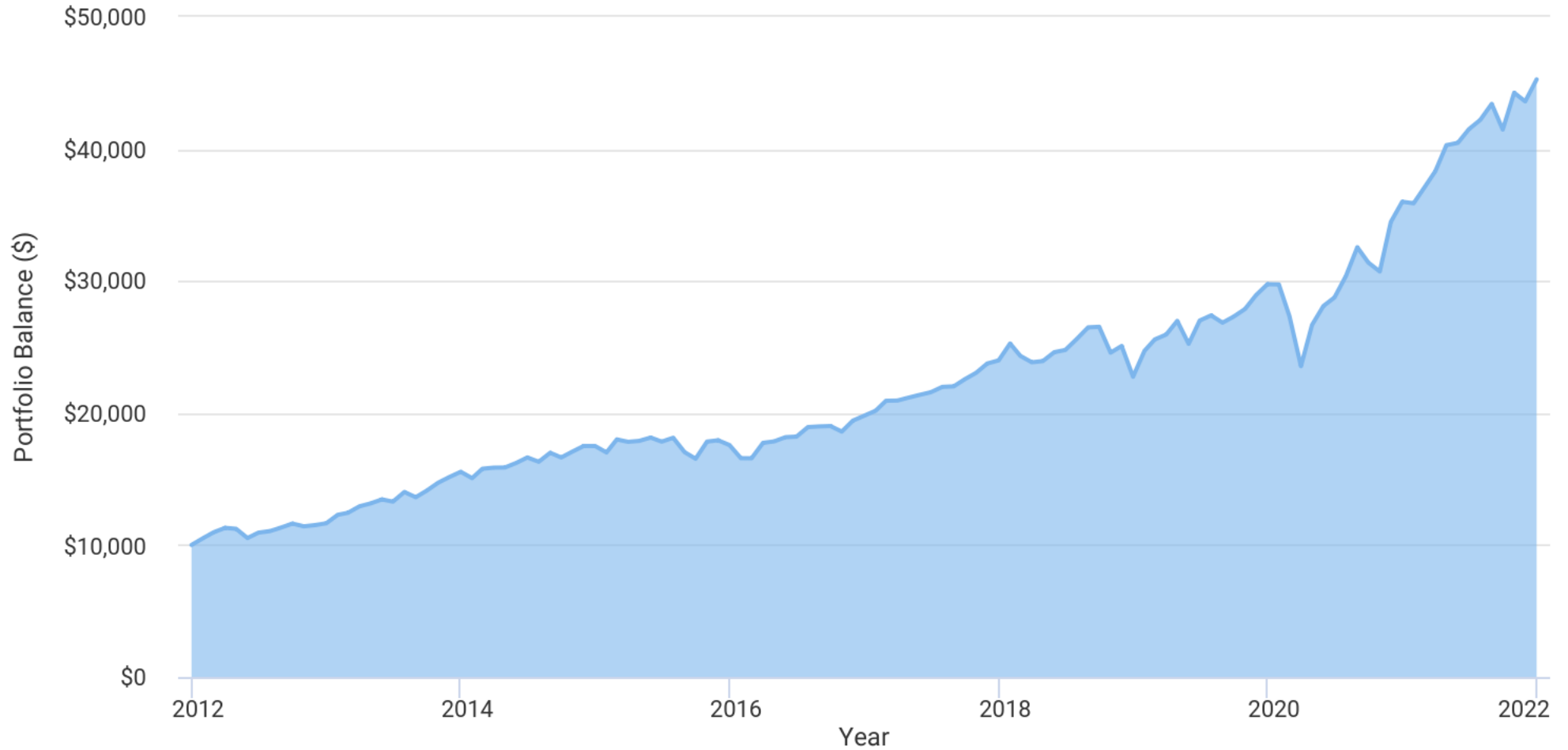


● Vanguard Total Stock Market Idx I

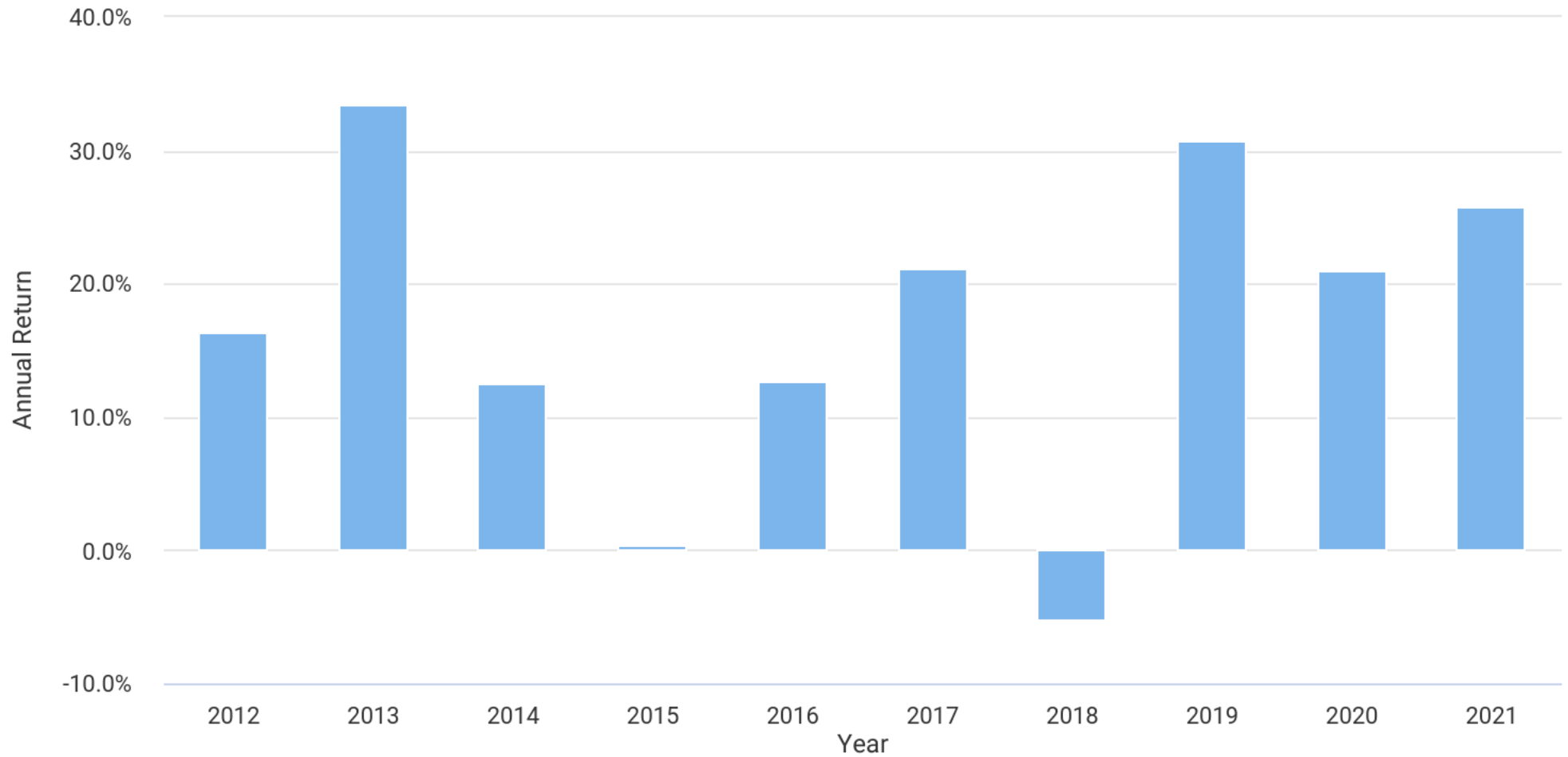
Portfolio Performance (Jan 2012 - Dec 2021)

Metric	Vanguard Total Stock Market Idx I
Start Balance	\$10,000
End Balance	\$45,265
End Balance (inflation adjusted)	\$36,639
Annualized Return (CAGR)	16.30%
Annualized Return (CAGR, inflation adjusted)	13.87%
Standard Deviation	13.51%
Best Year	33.49%
Worst Year	-5.16%
Maximum Drawdown	-20.86%
Sharpe Ratio	1.15
Sortino Ratio	1.87

Portfolio Growth



Annual Returns



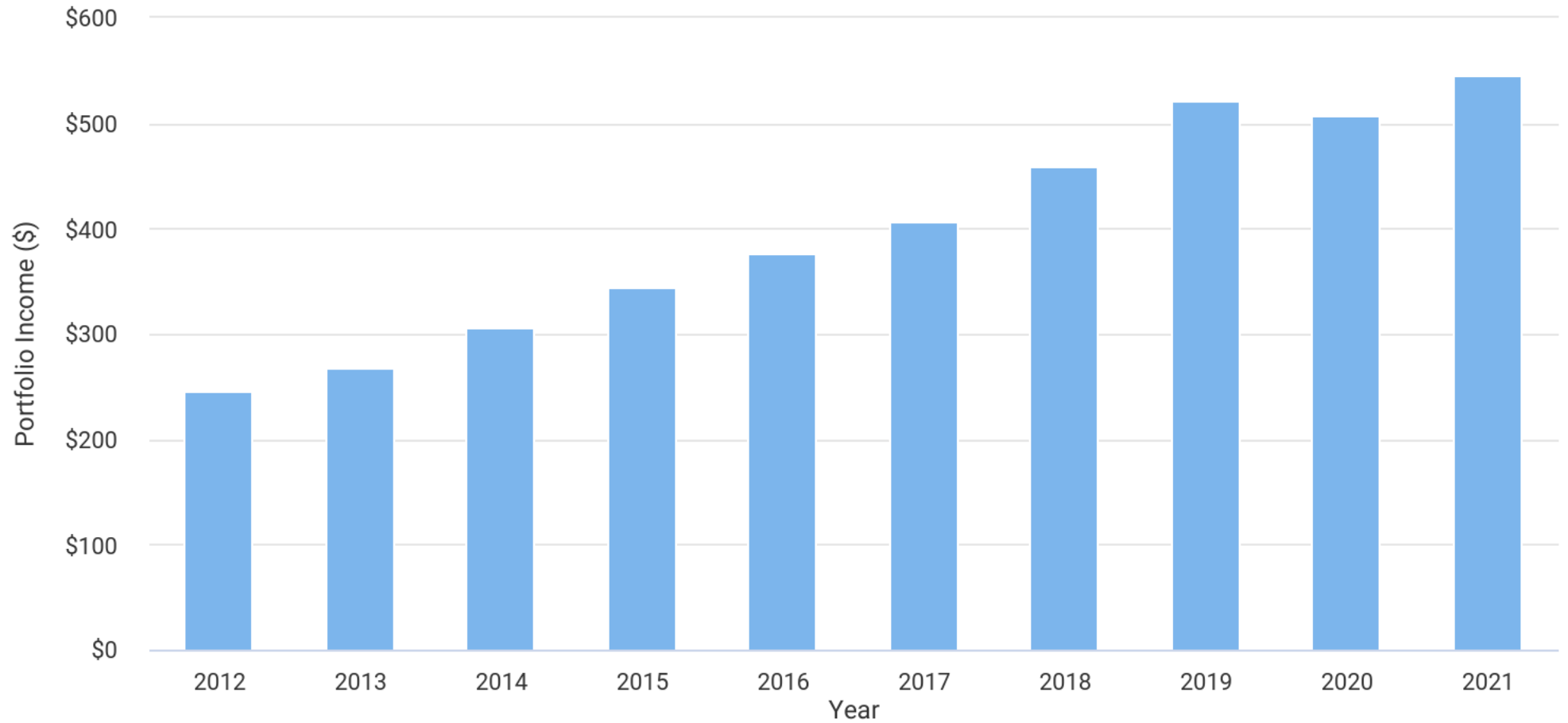
Trailing Returns

Name	Total Return			Annualized Return				Annualized Standard Deviation	
	3 Month	Year To Date	1 year	3 year	5 year	10 year	Full	3 year	5 year
Vanguard Total Stock Market Idx I	9.16%	25.73%	25.73%	25.78%	17.99%	16.30%	16.30%	18.16%	15.94%

Trailing return and volatility are as of last calendar month ending December 2021

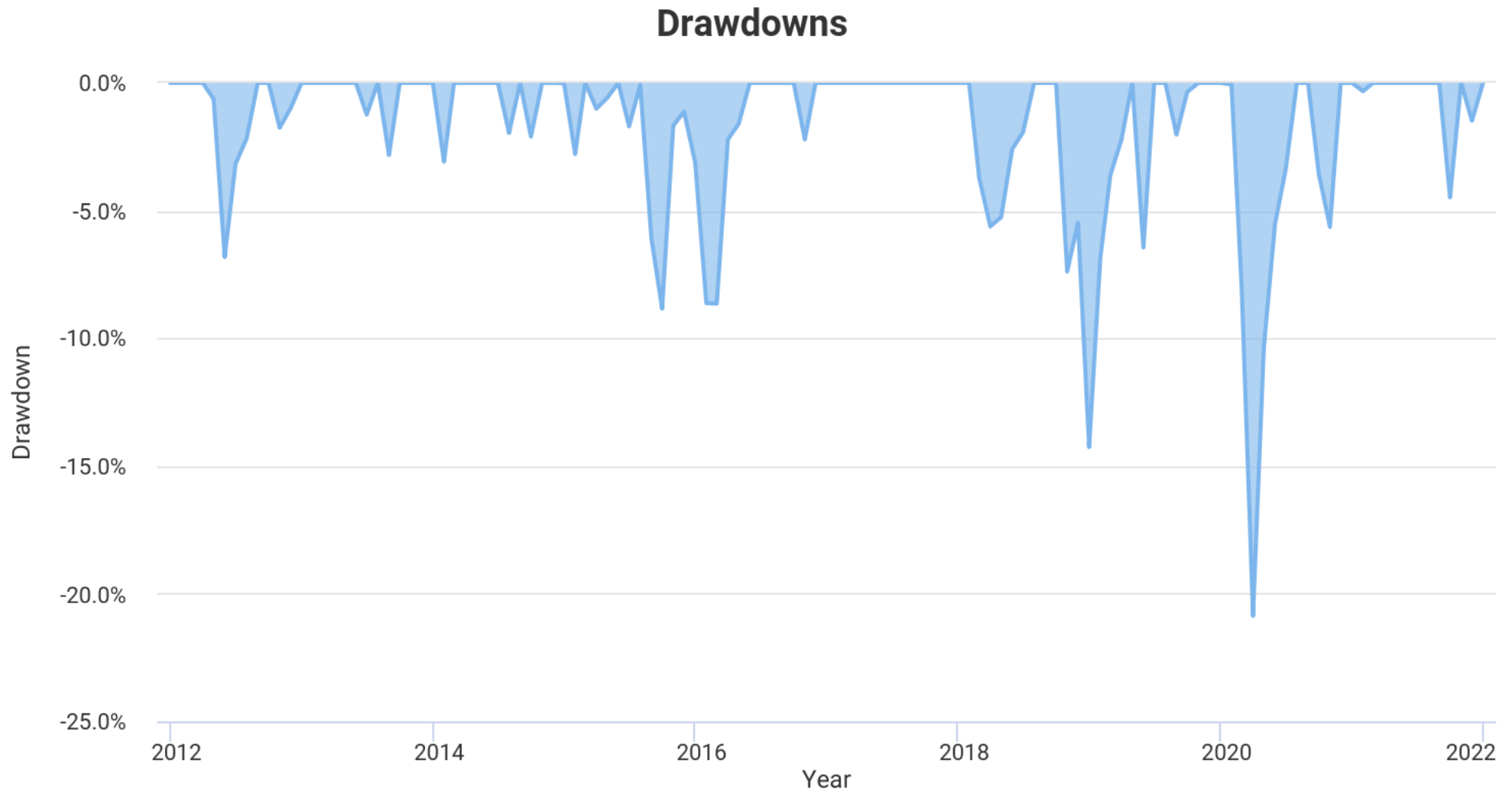
Portfolio Income

All dividends and distributions were reinvested



Vanguard Total Stock Market Idx I Returns

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Inflation	Balance
2012	5.08%	4.29%	3.07%	-0.63%	-6.23%	3.91%	1.03%	2.51%	2.58%	-1.76%	0.77%	1.22%	16.42%	1.74%	\$11,642
2013	5.50%	1.28%	3.91%	1.70%	2.32%	-1.24%	5.48%	-2.82%	3.69%	4.24%	2.88%	2.64%	33.49%	1.50%	\$15,541
2014	-3.08%	4.73%	0.52%	0.06%	2.19%	2.55%	-1.96%	4.18%	-2.10%	2.74%	2.43%	-0.01%	12.56%	0.76%	\$17,494
2015	-2.77%	5.78%	-1.01%	0.42%	1.39%	-1.70%	1.65%	-6.00%	-2.94%	7.86%	0.56%	-2.03%	0.42%	0.73%	\$17,566
2016	-5.67%	-0.02%	7.03%	0.63%	1.79%	0.23%	3.97%	0.28%	0.16%	-2.21%	4.45%	1.94%	12.67%	2.07%	\$19,792
2017	1.91%	3.73%	0.08%	1.05%	1.02%	0.93%	1.87%	0.18%	2.45%	2.17%	3.04%	1.00%	21.17%	2.11%	\$23,983
2018	5.32%	-3.71%	-1.98%	0.38%	2.82%	0.68%	3.35%	3.45%	0.16%	-7.39%	2.06%	-9.29%	-5.16%	1.91%	\$22,744
2019	8.62%	3.50%	1.45%	3.99%	-6.44%	6.99%	1.45%	-2.02%	1.70%	2.12%	3.77%	2.87%	30.81%	2.29%	\$29,753
2020	-0.06%	-8.17%	-13.77%	13.26%	5.39%	2.29%	5.64%	7.19%	-3.57%	-2.15%	12.21%	4.45%	21.00%	1.36%	\$36,001
2021	-0.33%	3.20%	3.47%	5.14%	0.43%	2.56%	1.70%	2.87%	-4.48%	6.73%	-1.48%	3.82%	25.73%	7.04%	\$45,265



Drawdowns for Historical Market Stress Periods			
Stress Period	Start	End	Vanguard Total Stock Market Idx I
COVID-19 Start	Jan 2020	Mar 2020	-20.86%

Drawdowns for Vanguard Total Stock Market Idx I (worst 10)

Rank	Start	End	Length	Recovery By	Recovery Time	Underwater Period	Drawdown
1	Jan 2020	Mar 2020	3 months	Jul 2020	4 months	7 months	-20.86%
2	Oct 2018	Dec 2018	3 months	Apr 2019	4 months	7 months	-14.26%
3	Jun 2015	Sep 2015	4 months	May 2016	8 months	1 year	-8.84%
4	Apr 2012	May 2012	2 months	Aug 2012	3 months	5 months	-6.82%
5	May 2019	May 2019	1 month	Jun 2019	1 month	2 months	-6.44%
6	Sep 2020	Oct 2020	2 months	Nov 2020	1 month	3 months	-5.64%
7	Feb 2018	Mar 2018	2 months	Jul 2018	4 months	6 months	-5.62%
8	Sep 2021	Sep 2021	1 month	Oct 2021	1 month	2 months	-4.48%
9	Jan 2014	Jan 2014	1 month	Feb 2014	1 month	2 months	-3.08%
10	Aug 2013	Aug 2013	1 month	Sep 2013	1 month	2 months	-2.82%