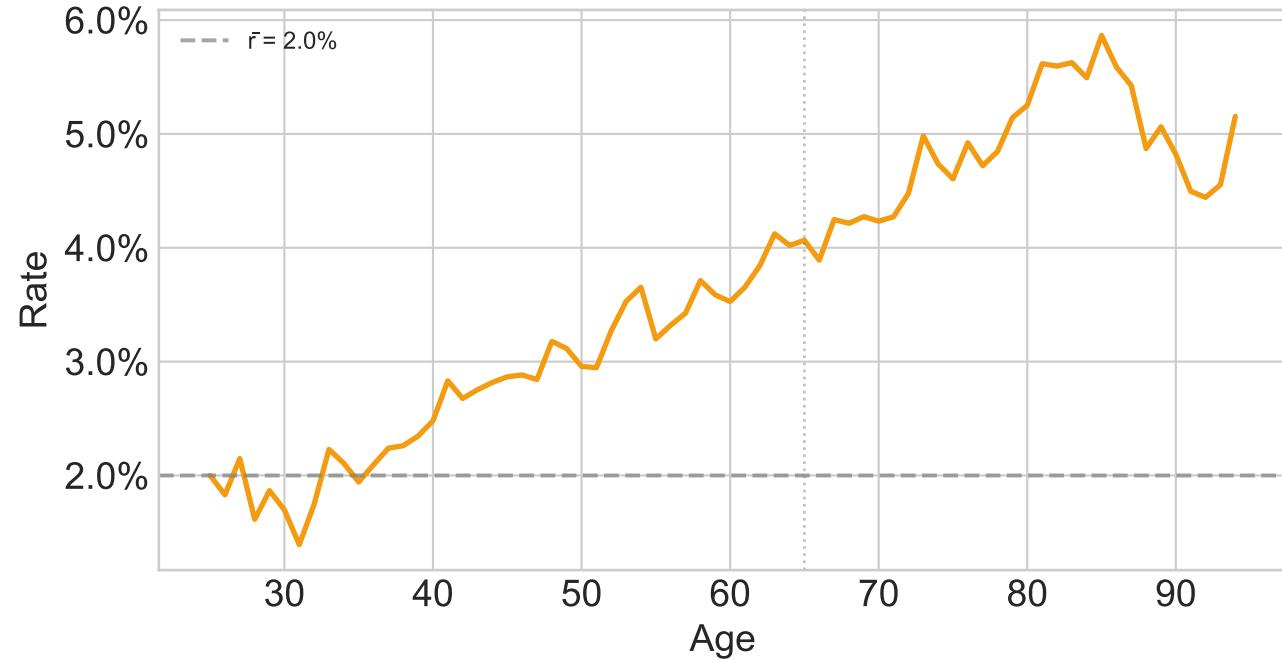
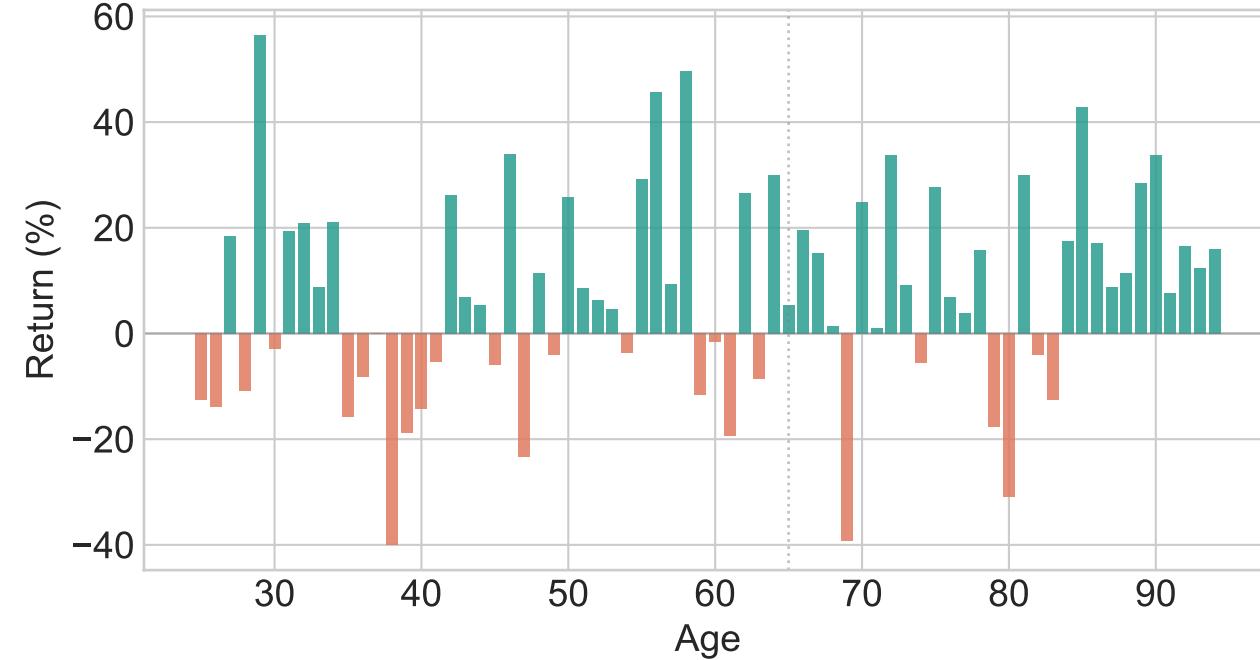


The Market You Drew

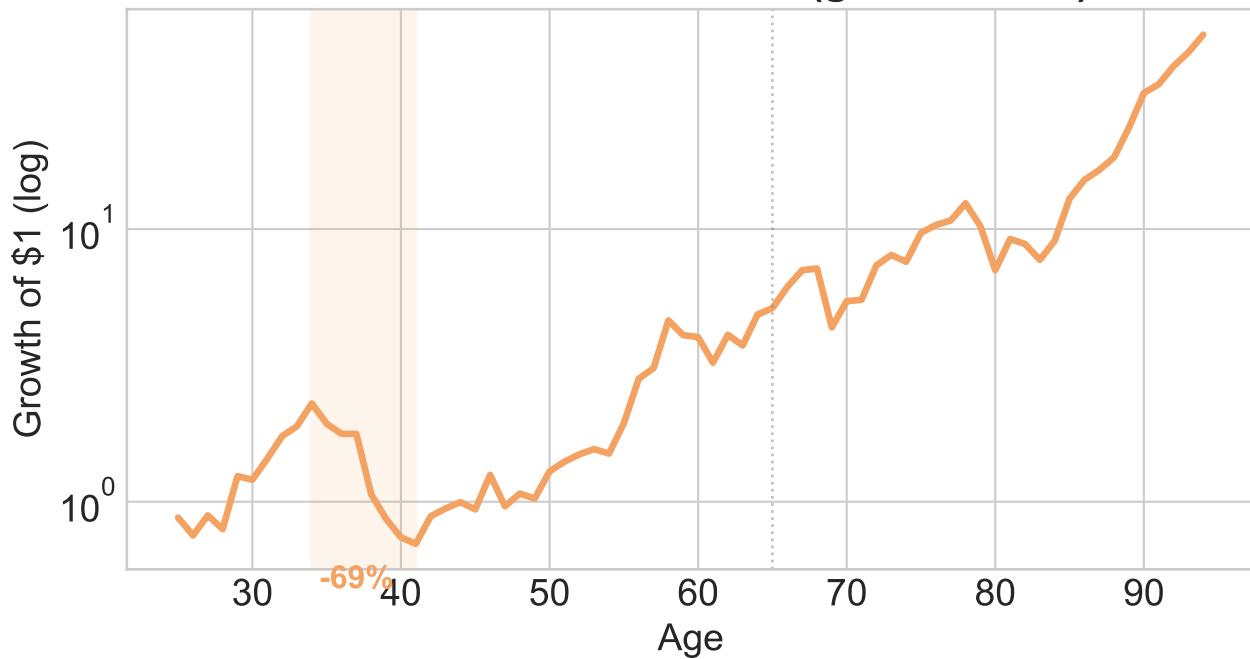
Interest Rate Path



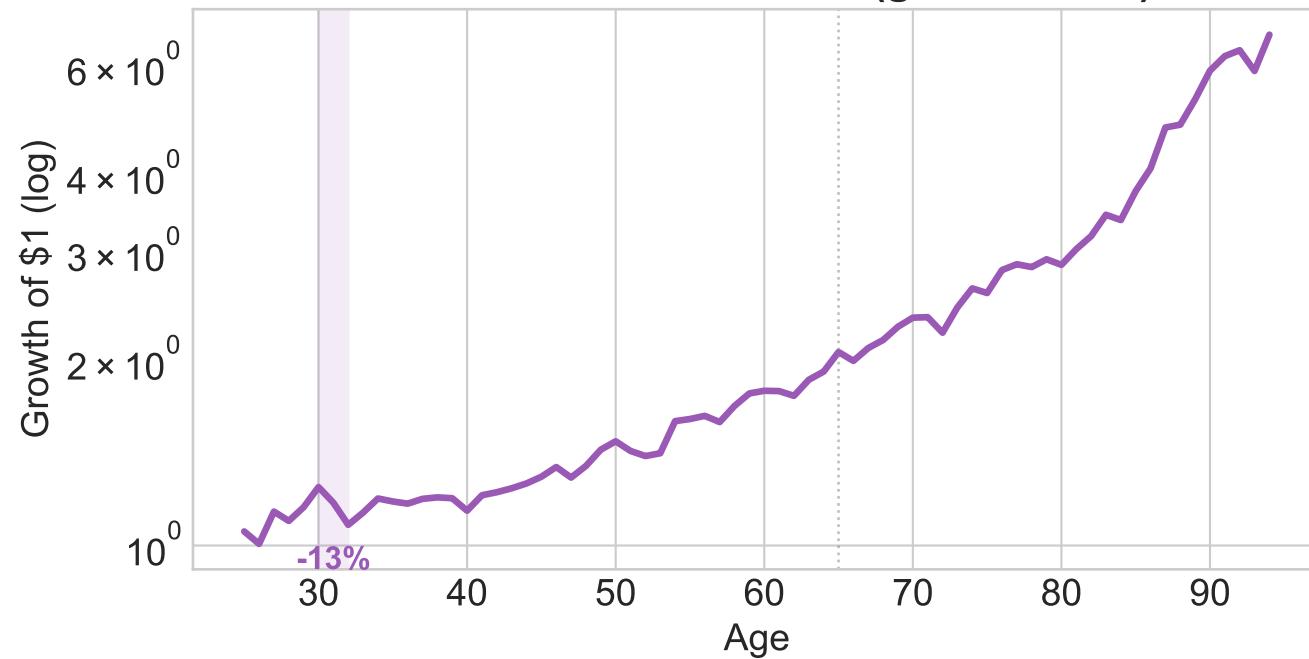
Annual Stock Returns



Cumulative Stock Return (growth of \$1)

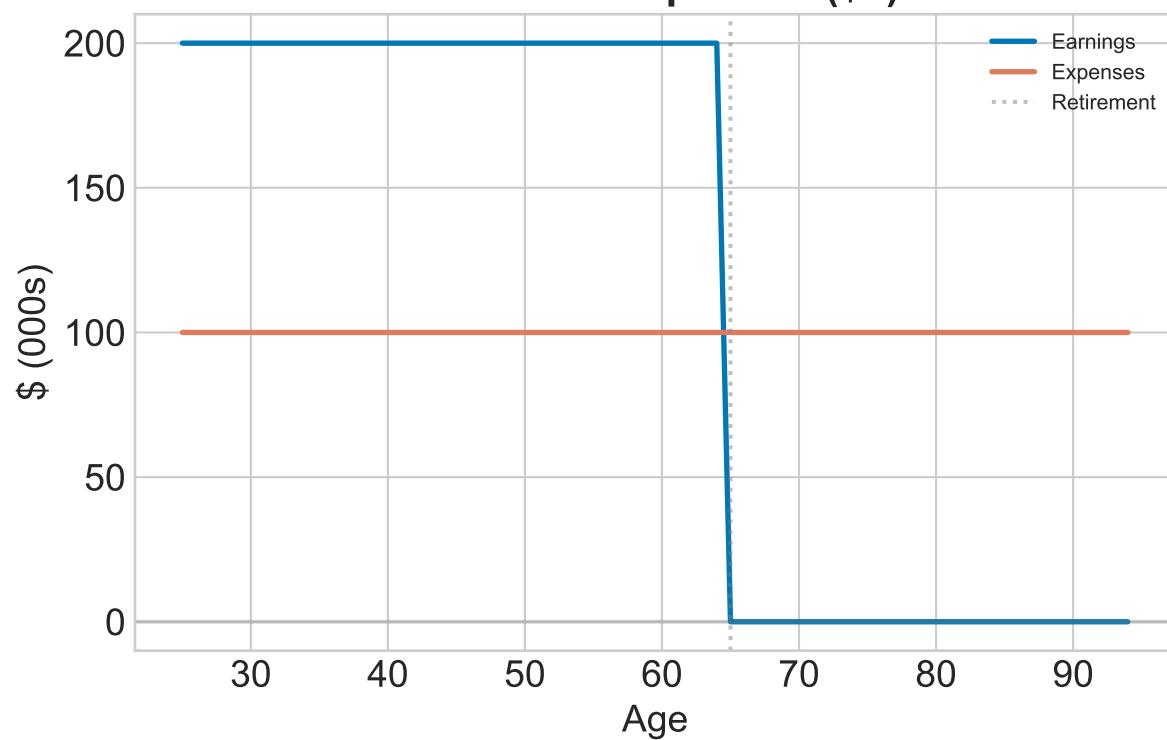


Cumulative Bond Return (growth of \$1)

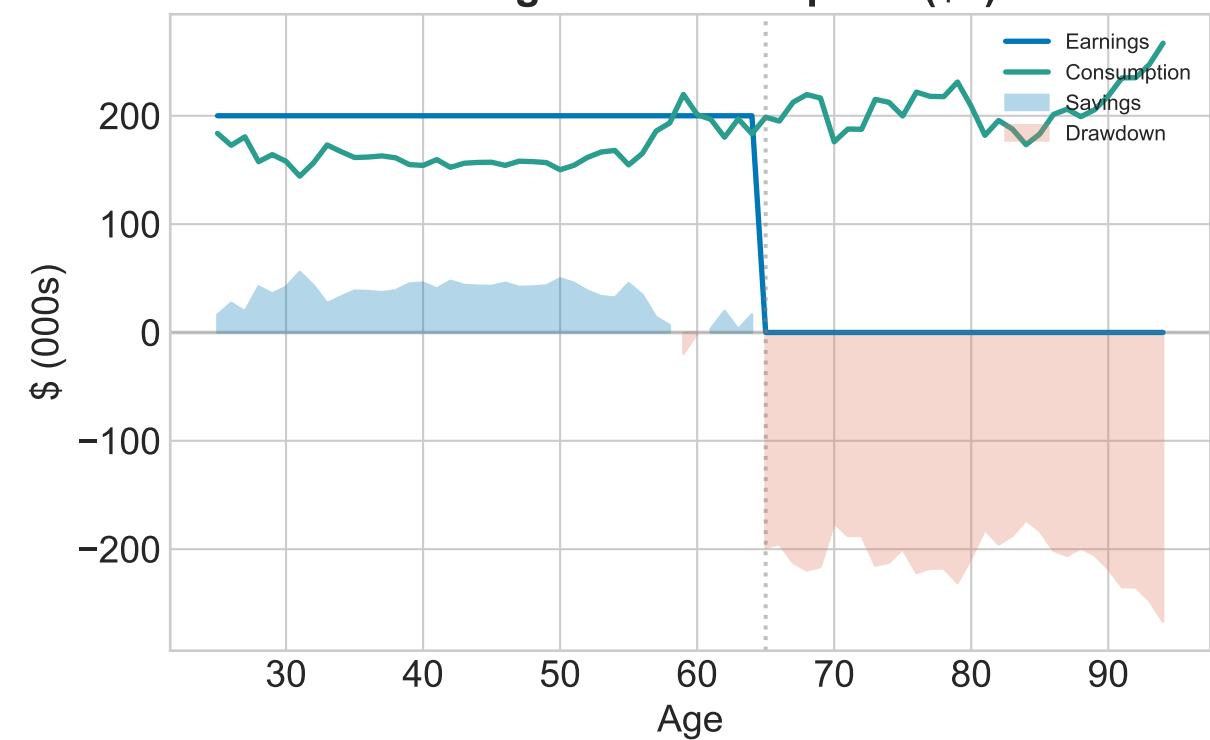


Dotted line = retirement (age 65) | Shaded band = biggest drawdown

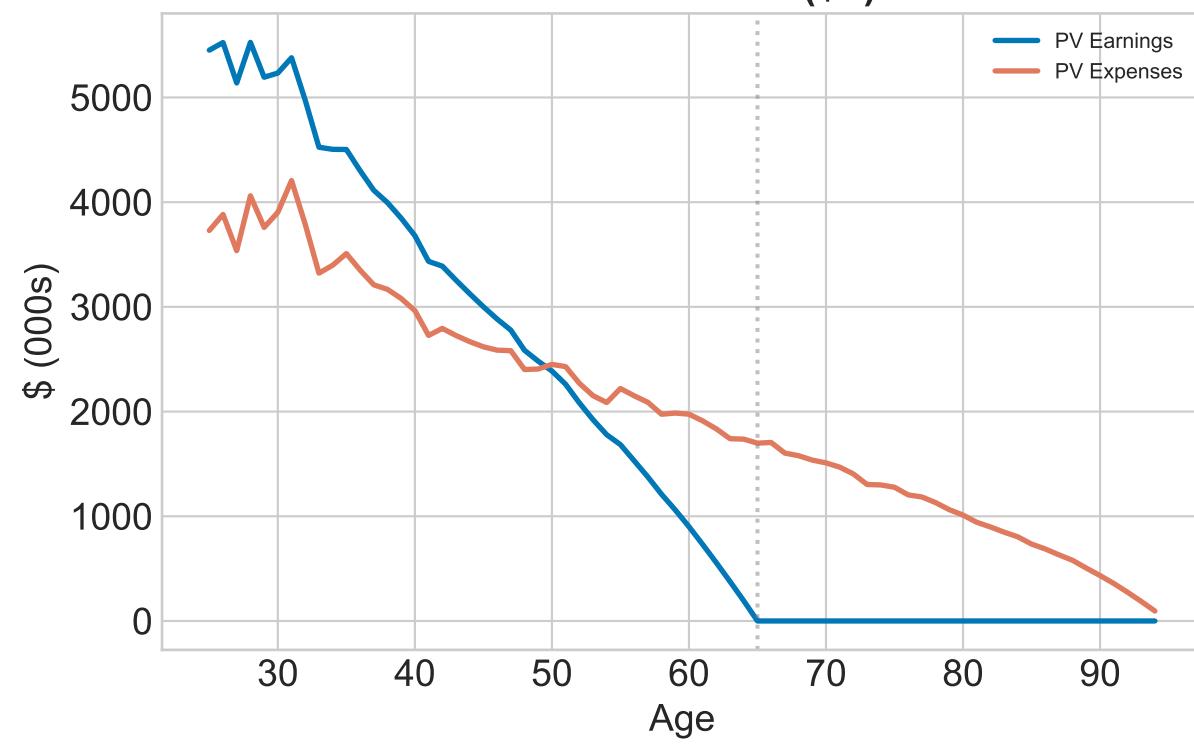
Your Lifecycle Balance Sheet



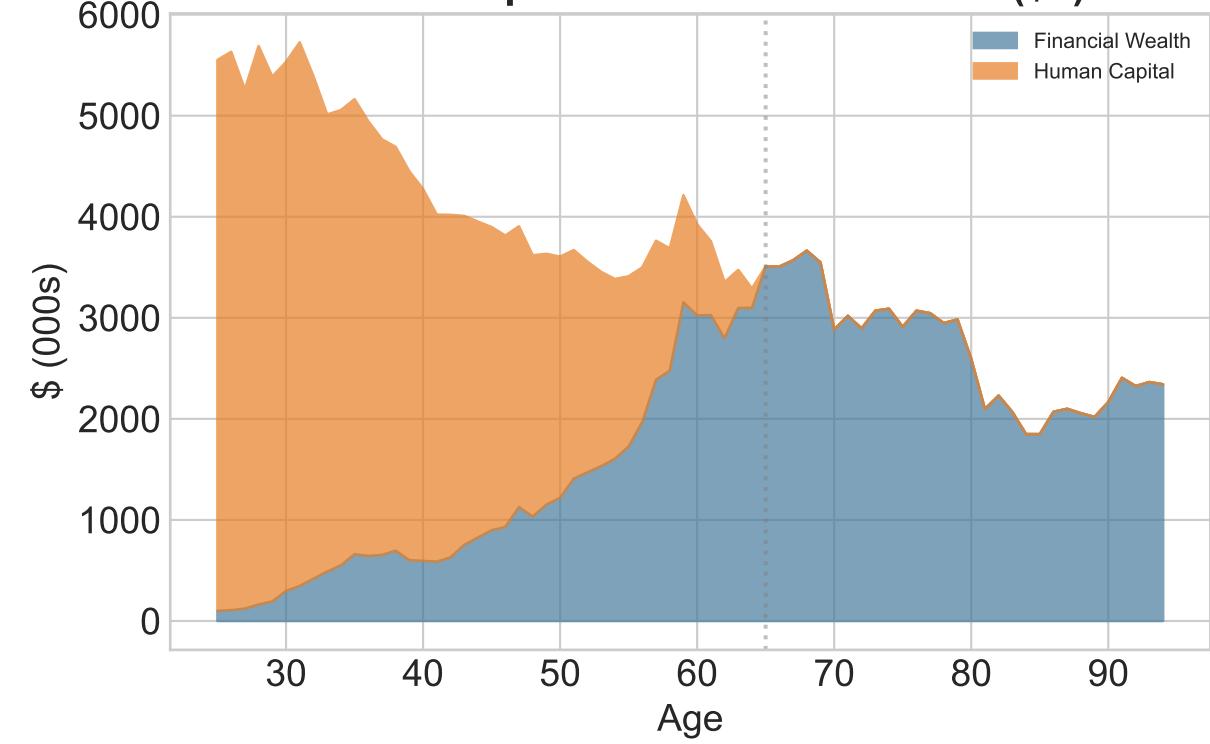
Earnings vs Consumption (\$k)



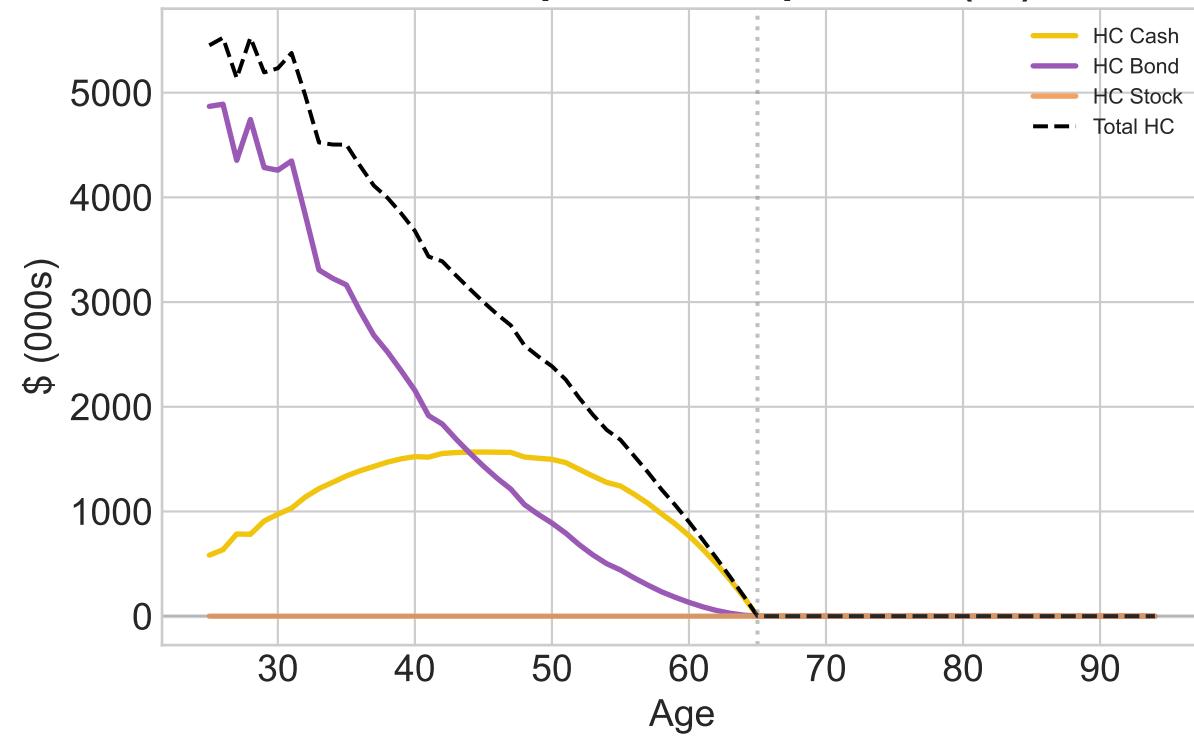
Present Values (\$k)



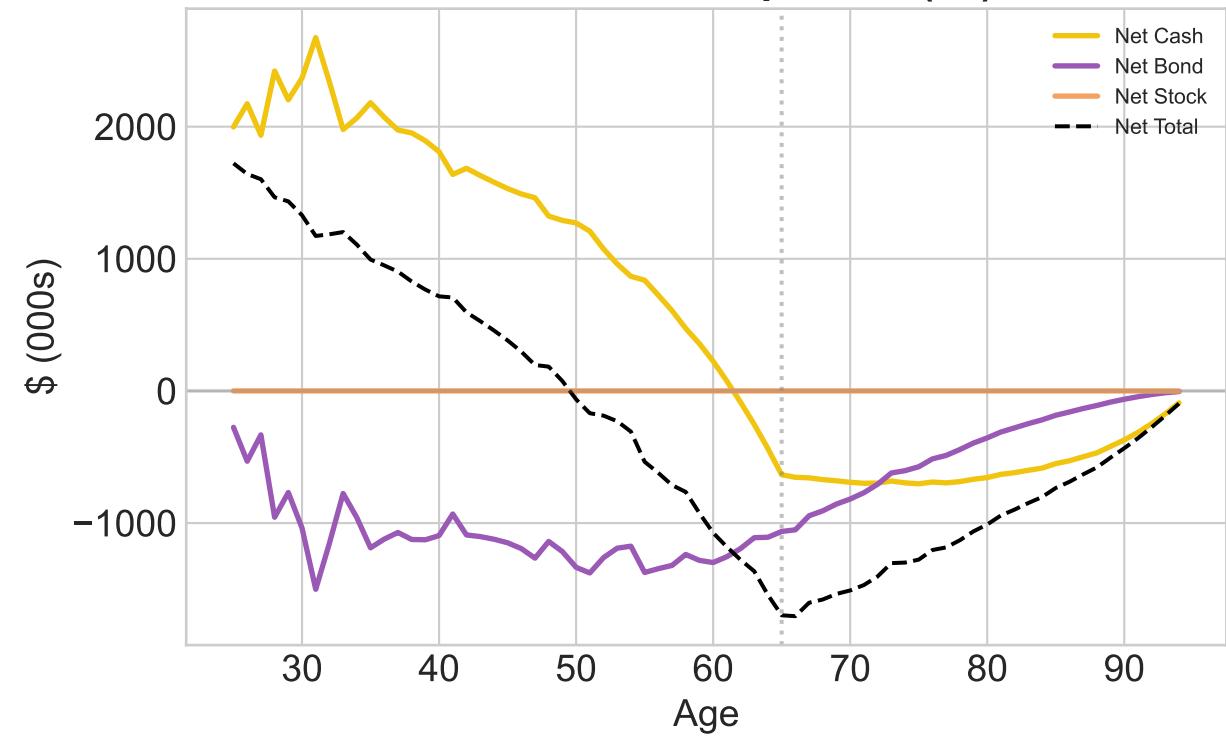
Human Capital vs Financial Wealth (\$k)



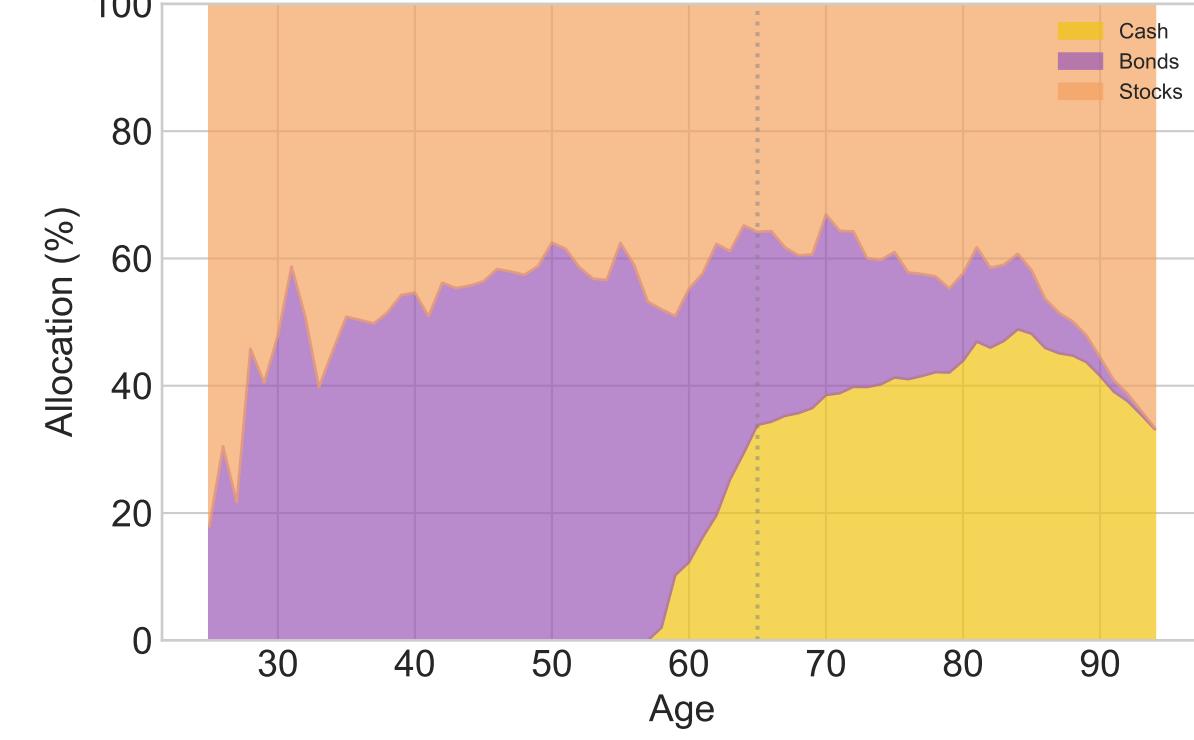
Human Capital Decomposition (\$k)



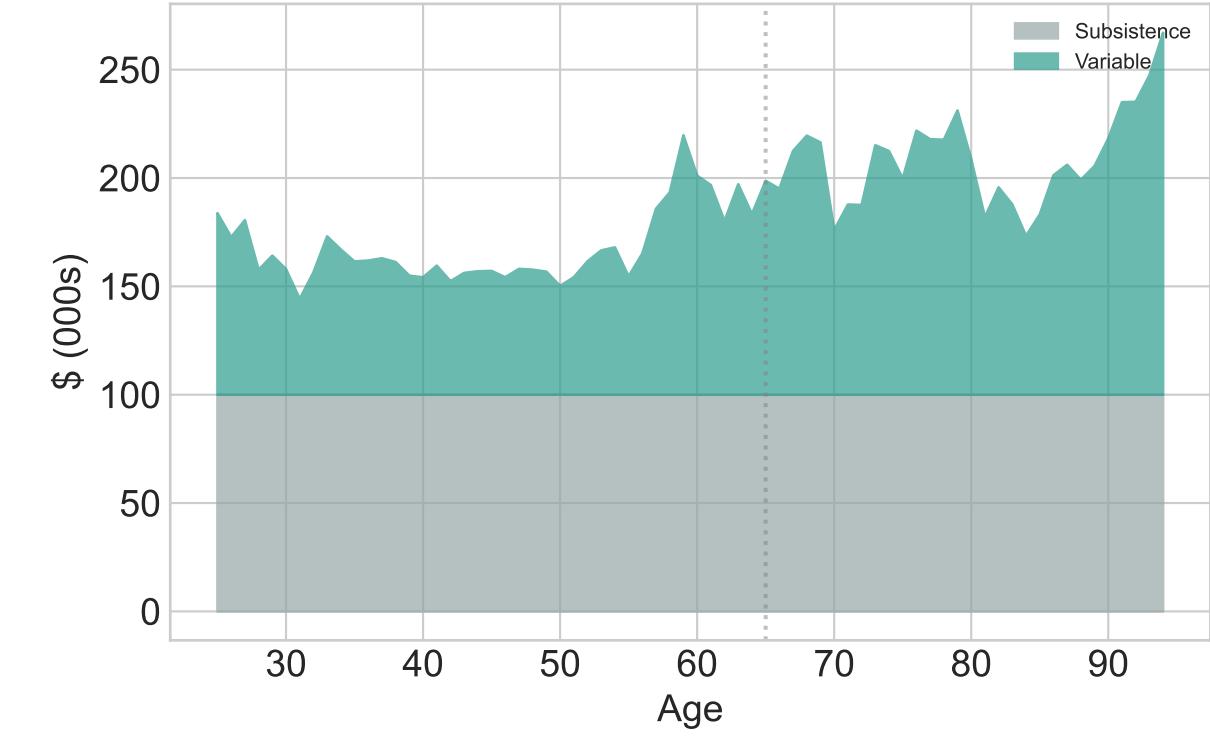
Net HC minus Expenses (\$k)



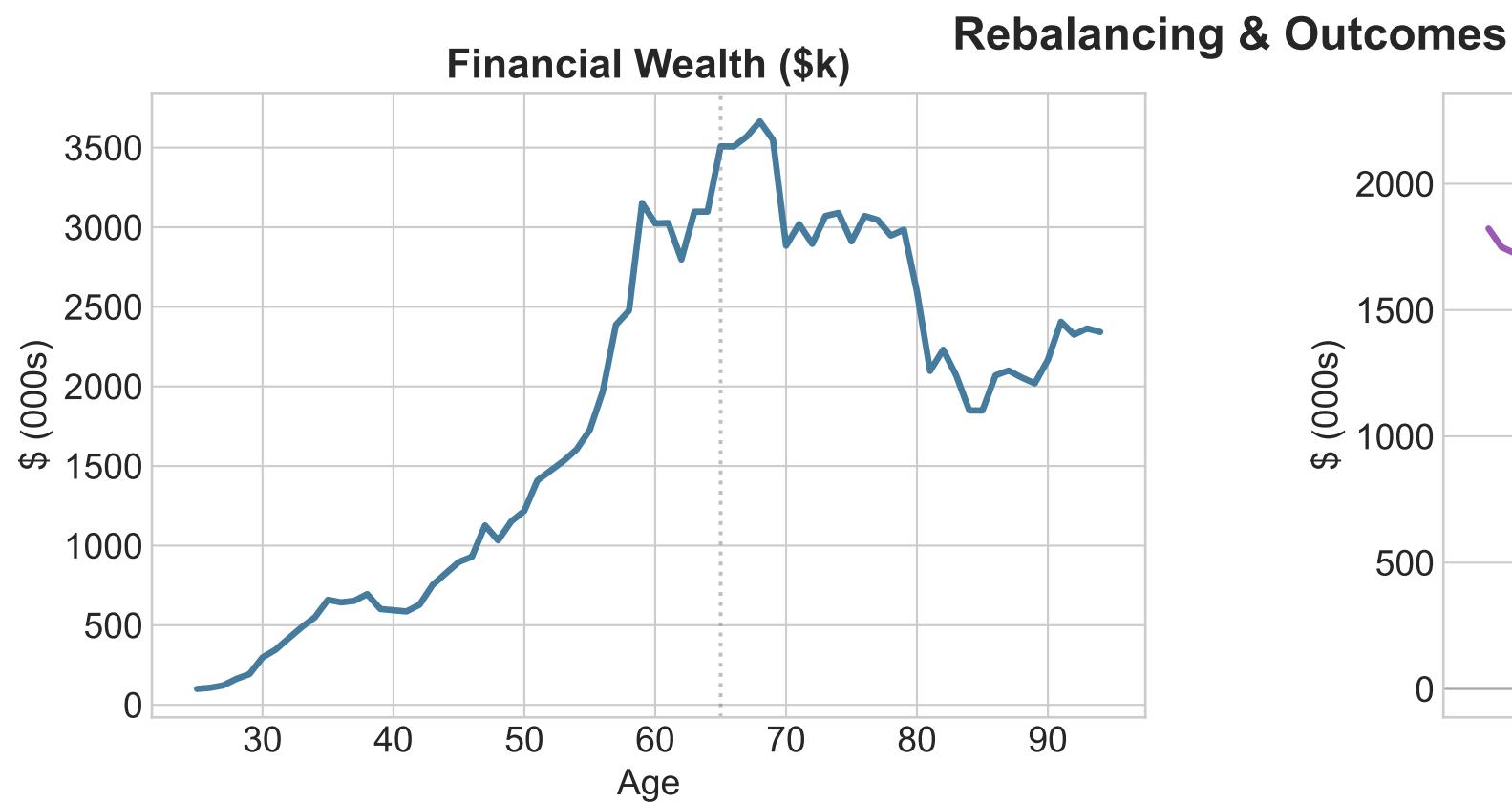
Portfolio Allocation (%)



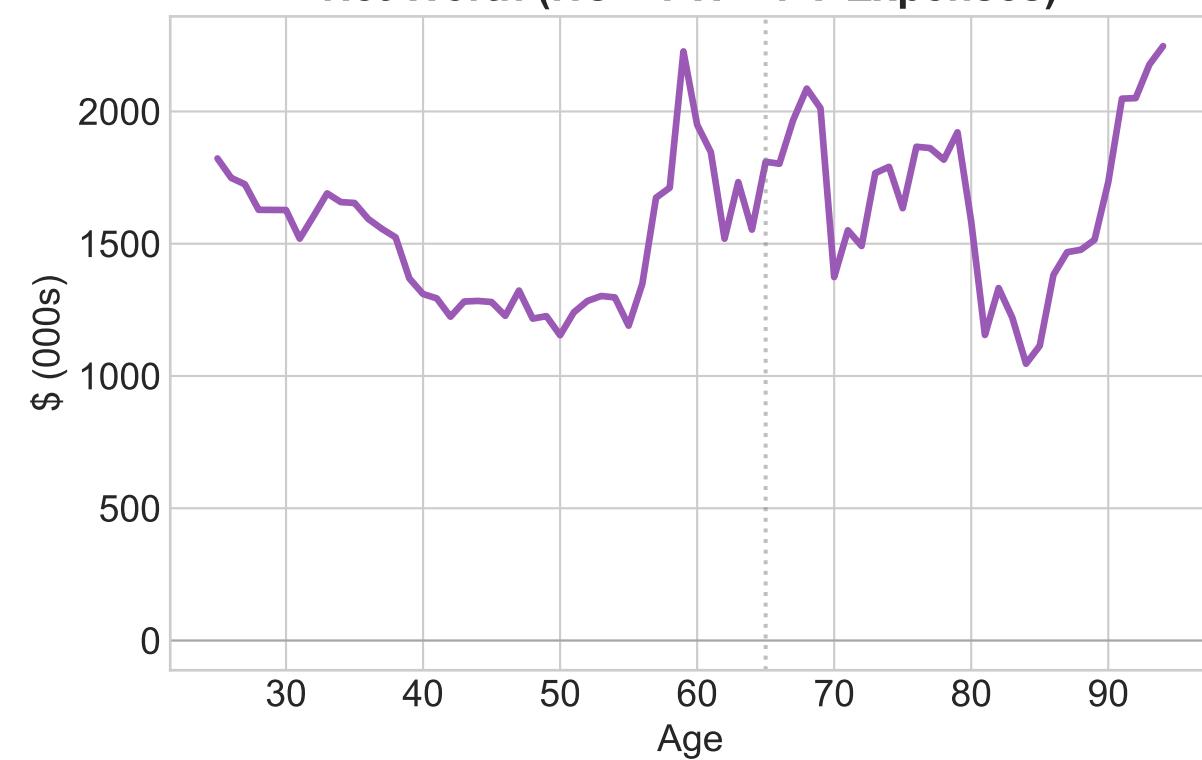
Consumption Path (\$k)



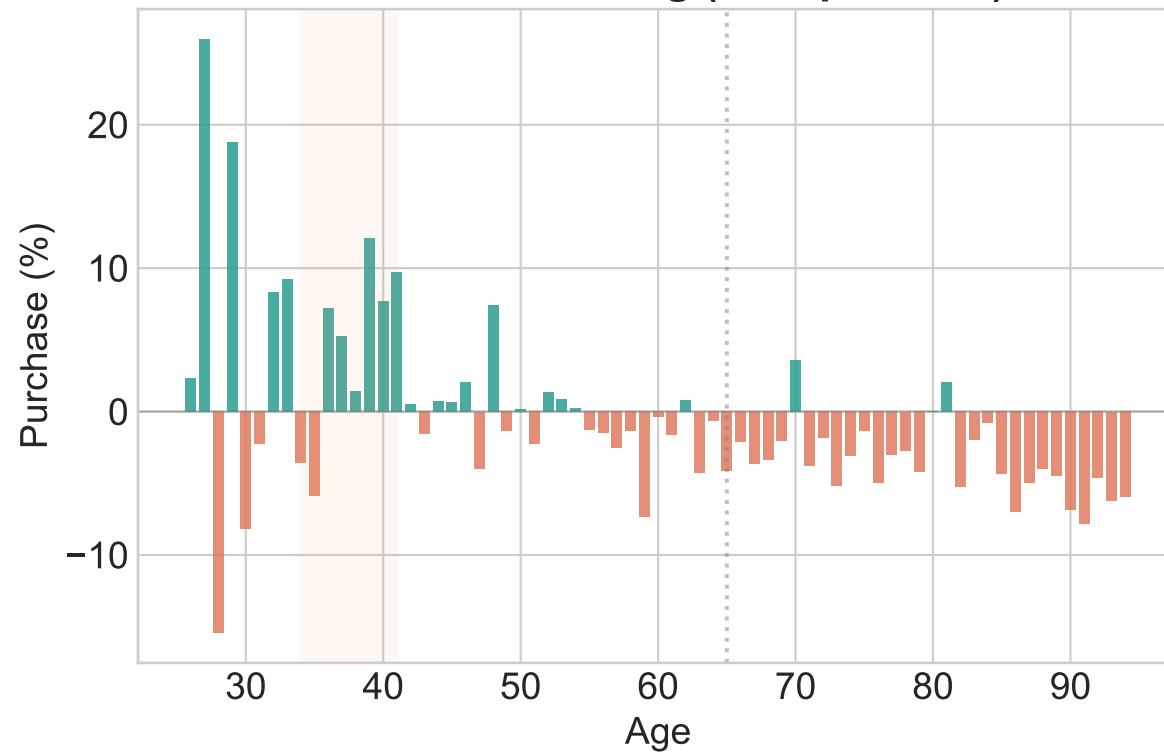
Financial Wealth (\$k)



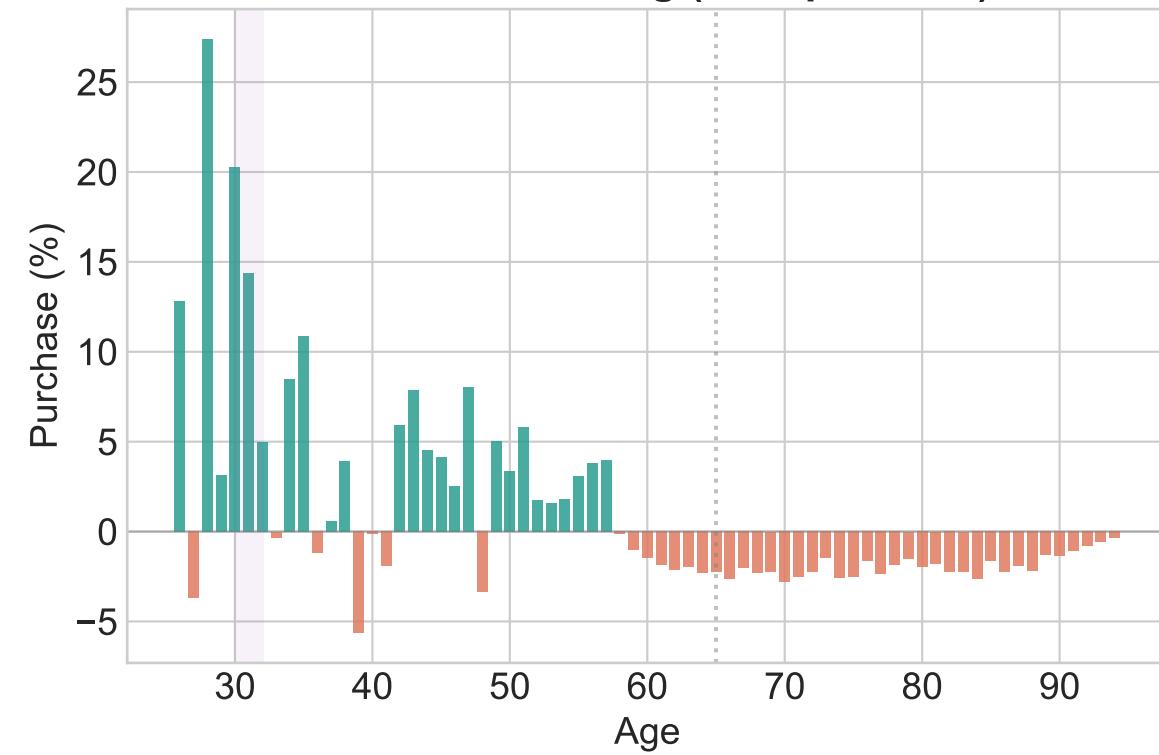
Rebalancing & Outcomes



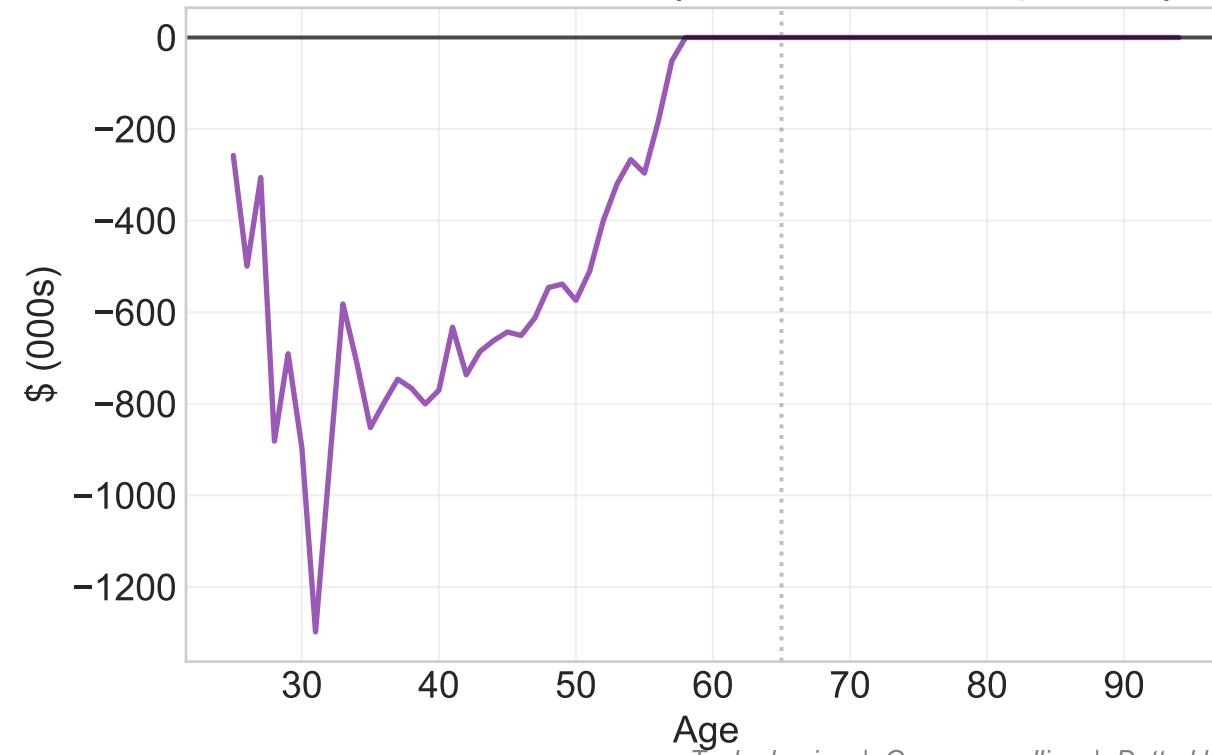
Stock Rebalancing (% of portfolio)



Bond Rebalancing (% of portfolio)



Net Fixed Income PV (Bonds + HC - Expenses)



Summary Statistics

Seed: 61
Beta (HC): 0.0
Terminal Wealth: \$2,342K
Peak Wealth: \$3,665K (age 68)
Total Consumption: \$12,955K
Defaulted: No
MV Targets: 69% / 0% / 31%
(stock / bond / cash)