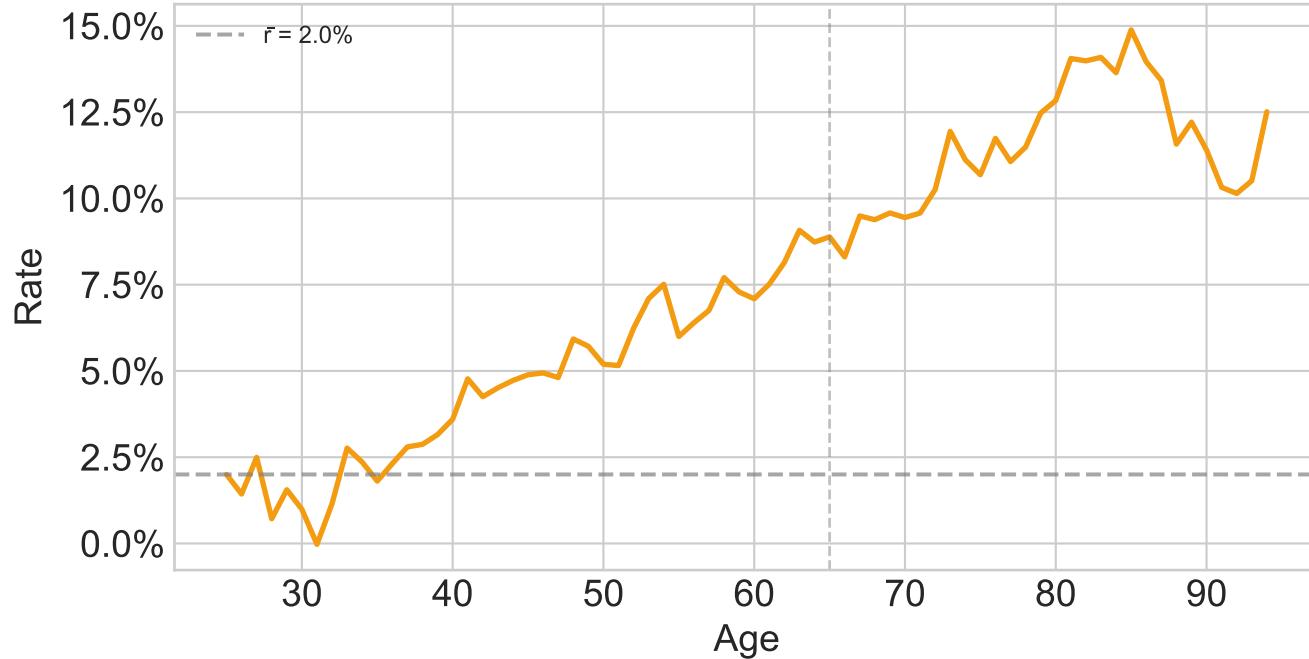
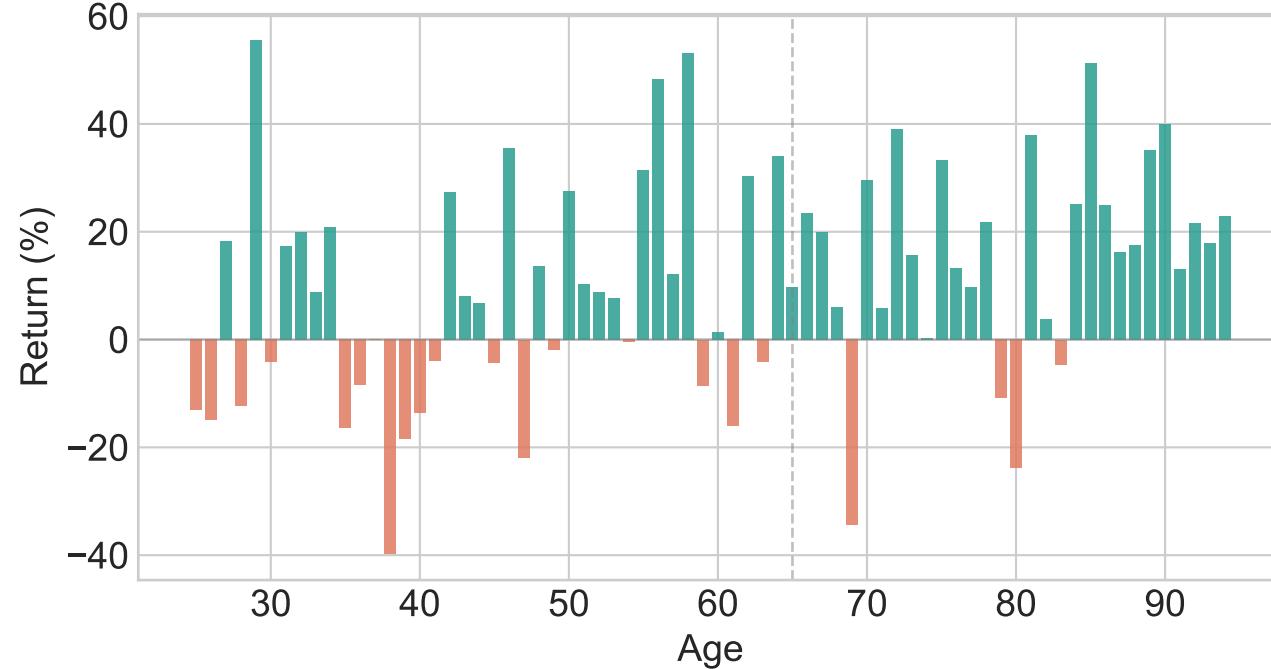


The Market You Drew

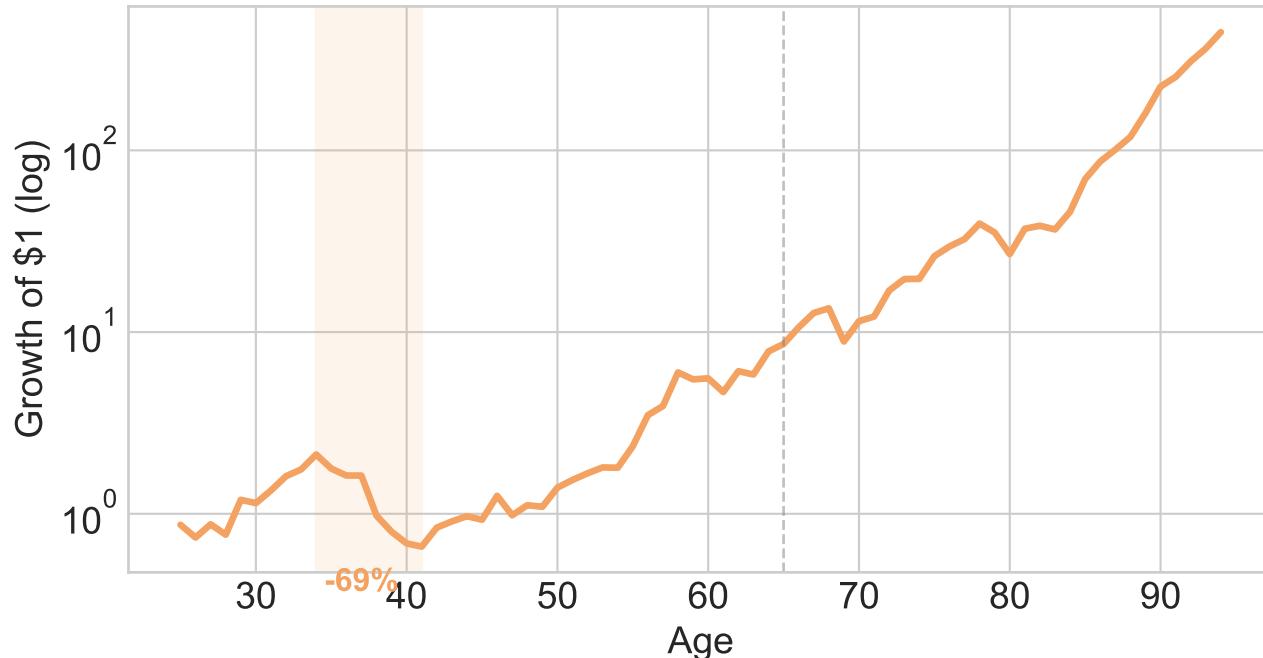
Interest Rate Path



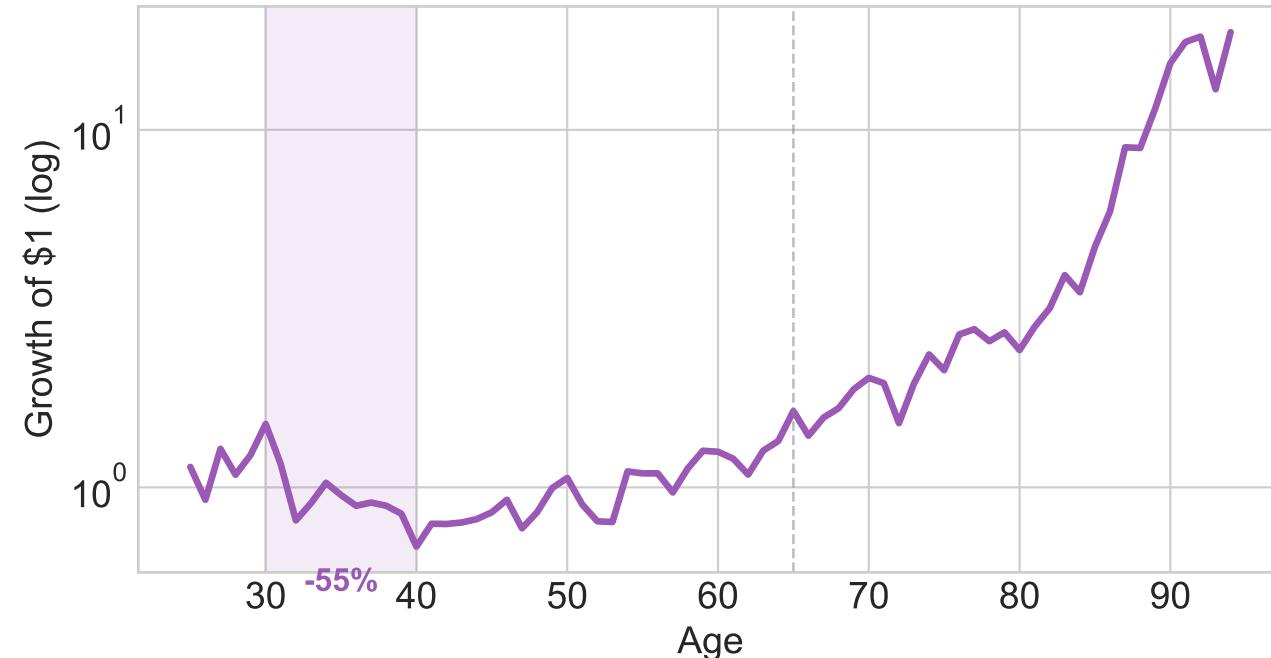
Annual Stock Returns



Cumulative Stock Return (growth of \$1)

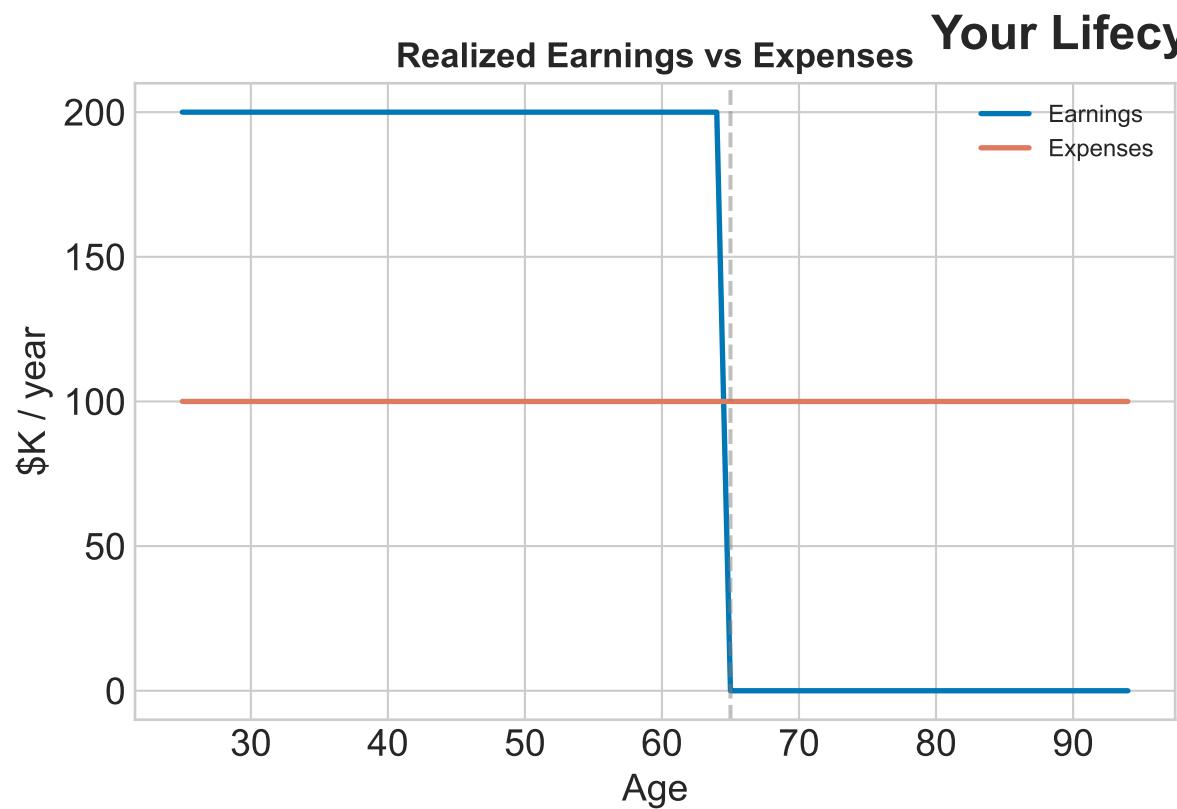


Cumulative Bond Return (growth of \$1)



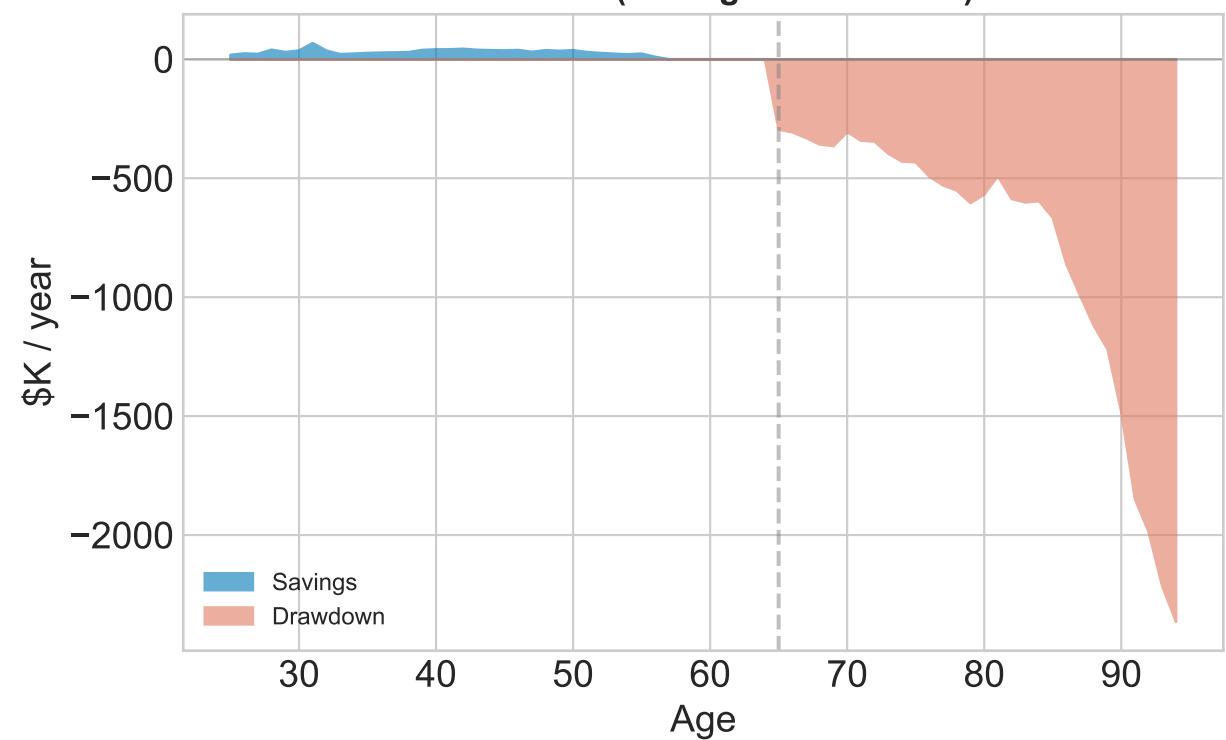
Dashed line = retirement (age 65) | Shaded band = biggest drawdown

Realized Earnings vs Expenses

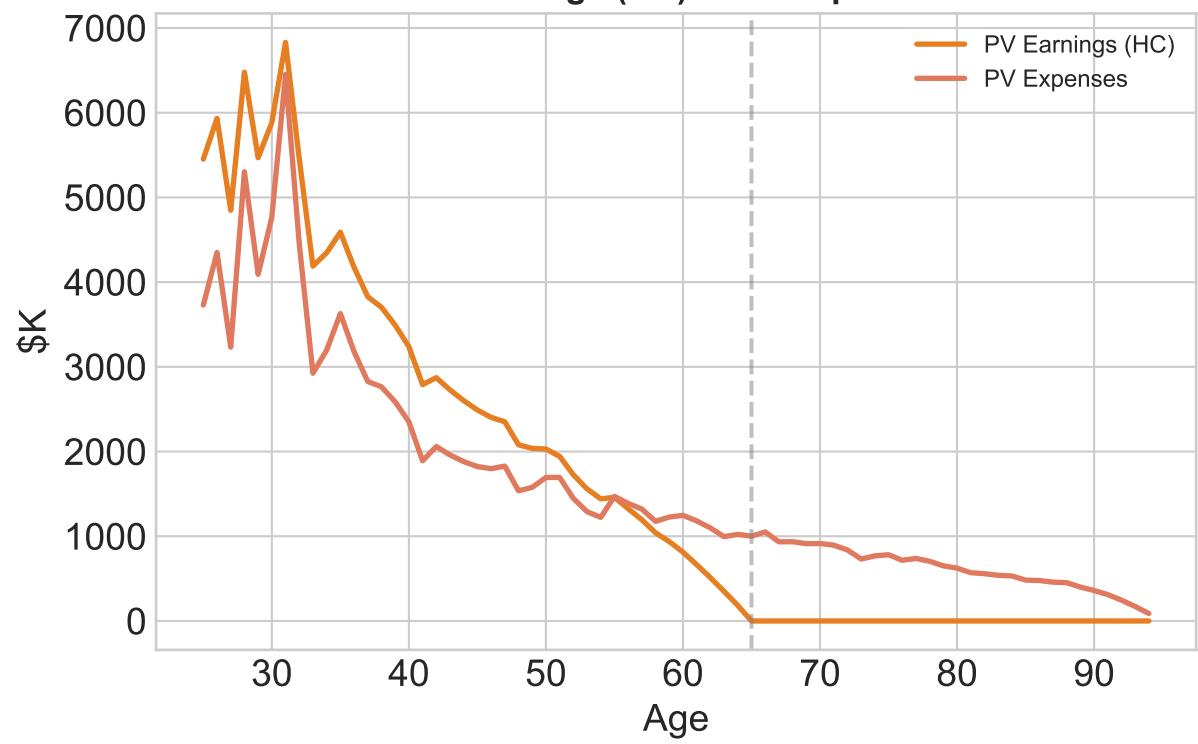


Your Lifecycle Balance Sheet

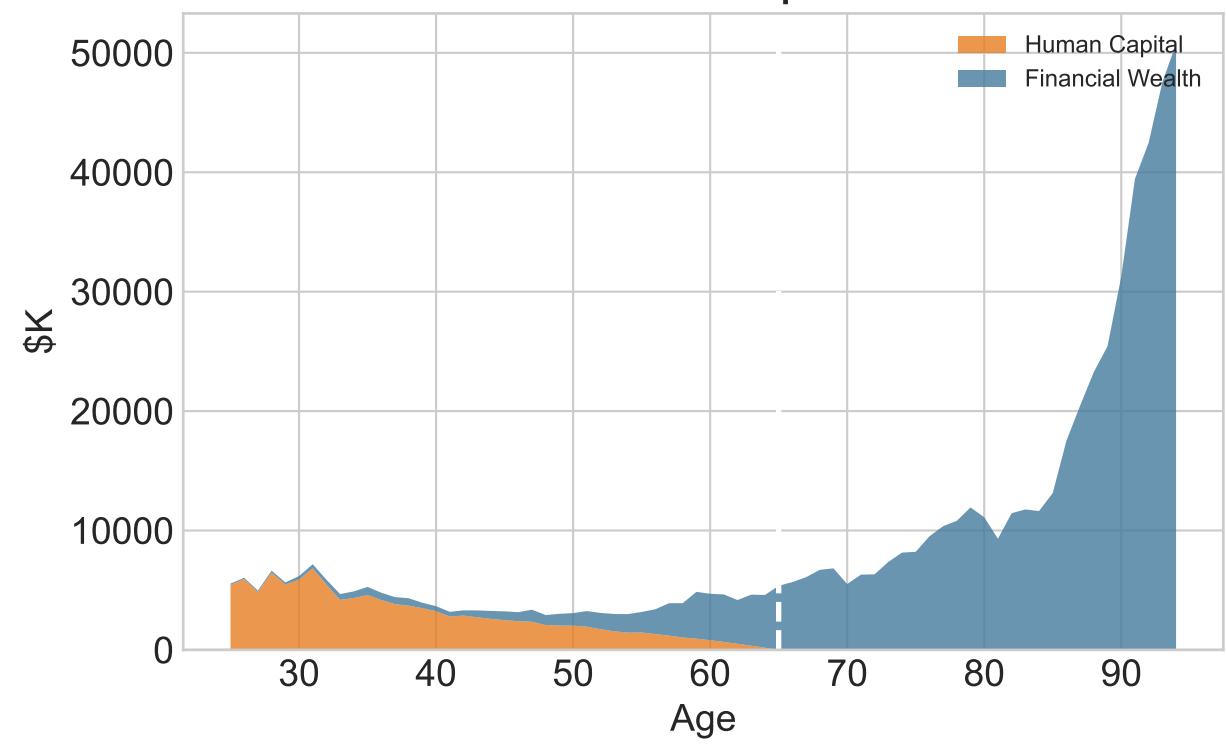
Cash Flow (Savings / Drawdown)



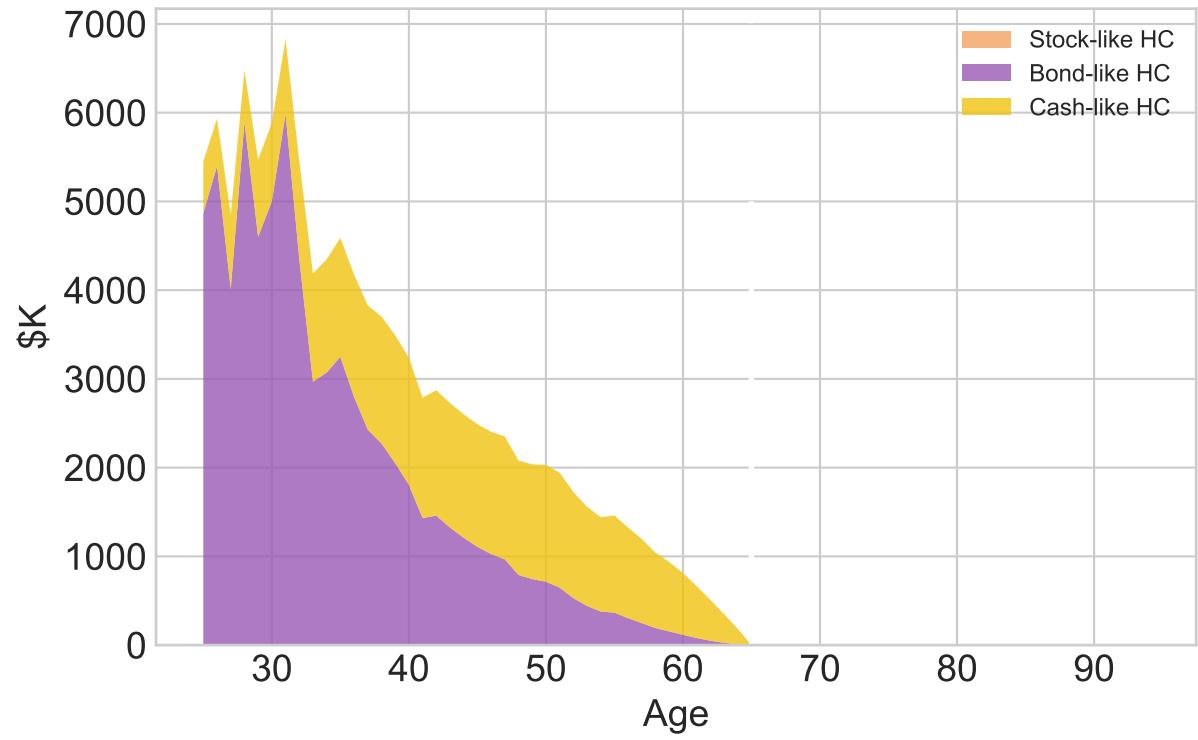
PV Earnings (HC) & PV Expenses



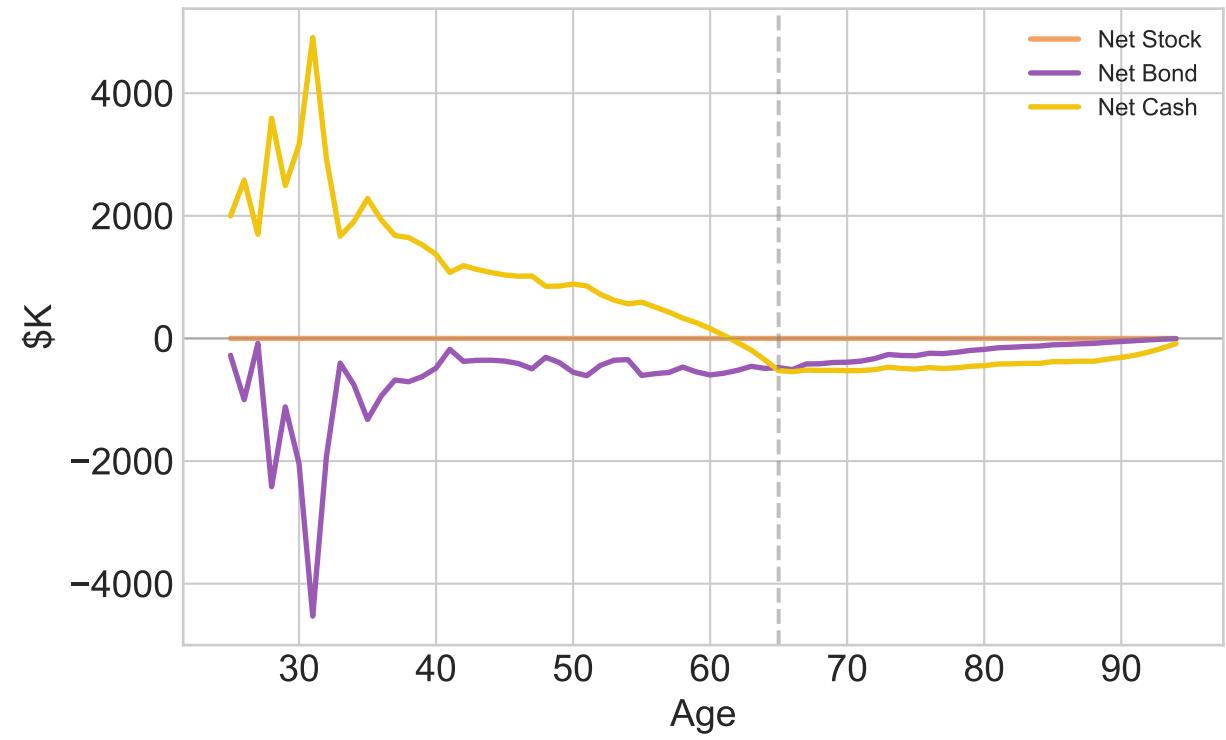
Total Wealth Composition



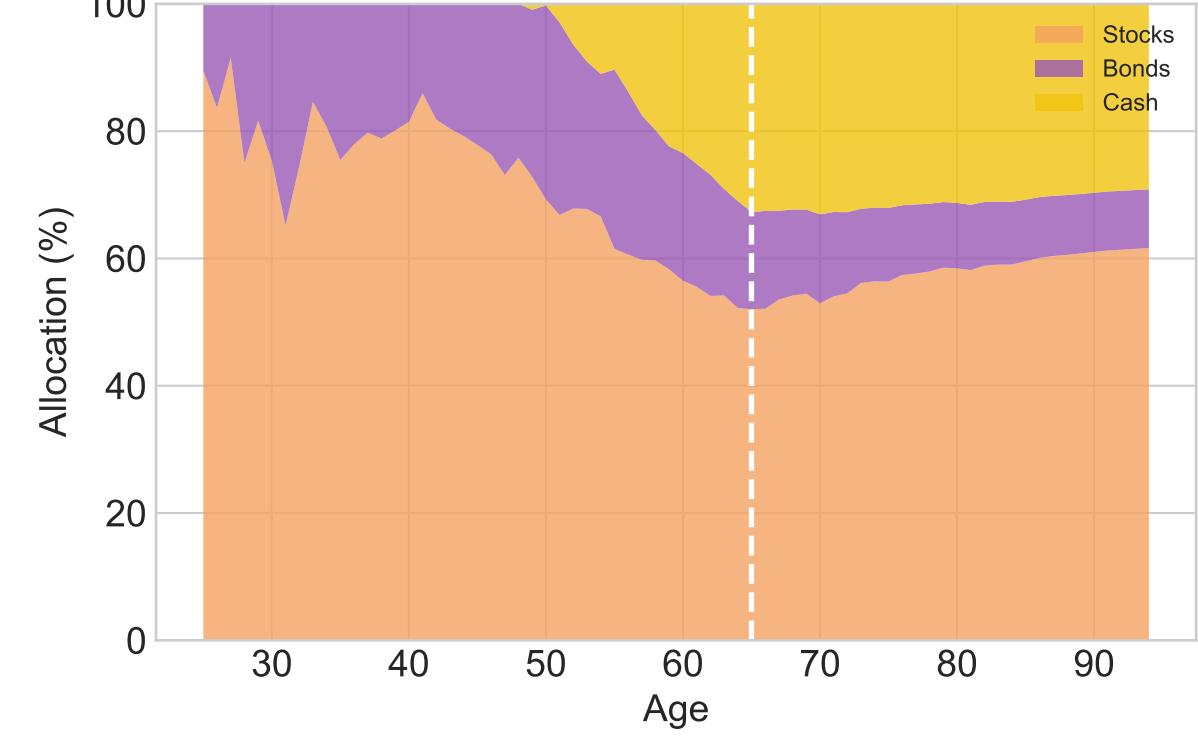
HC Decomposition



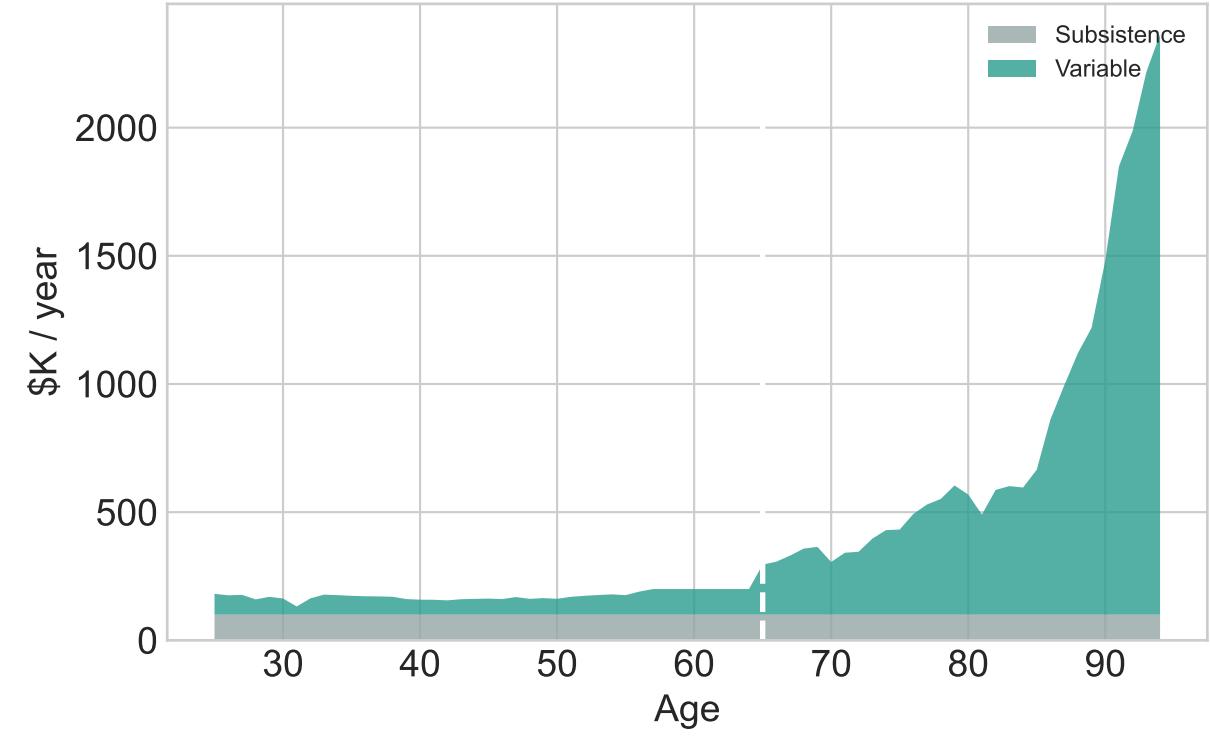
Net HC – Expenses by Component



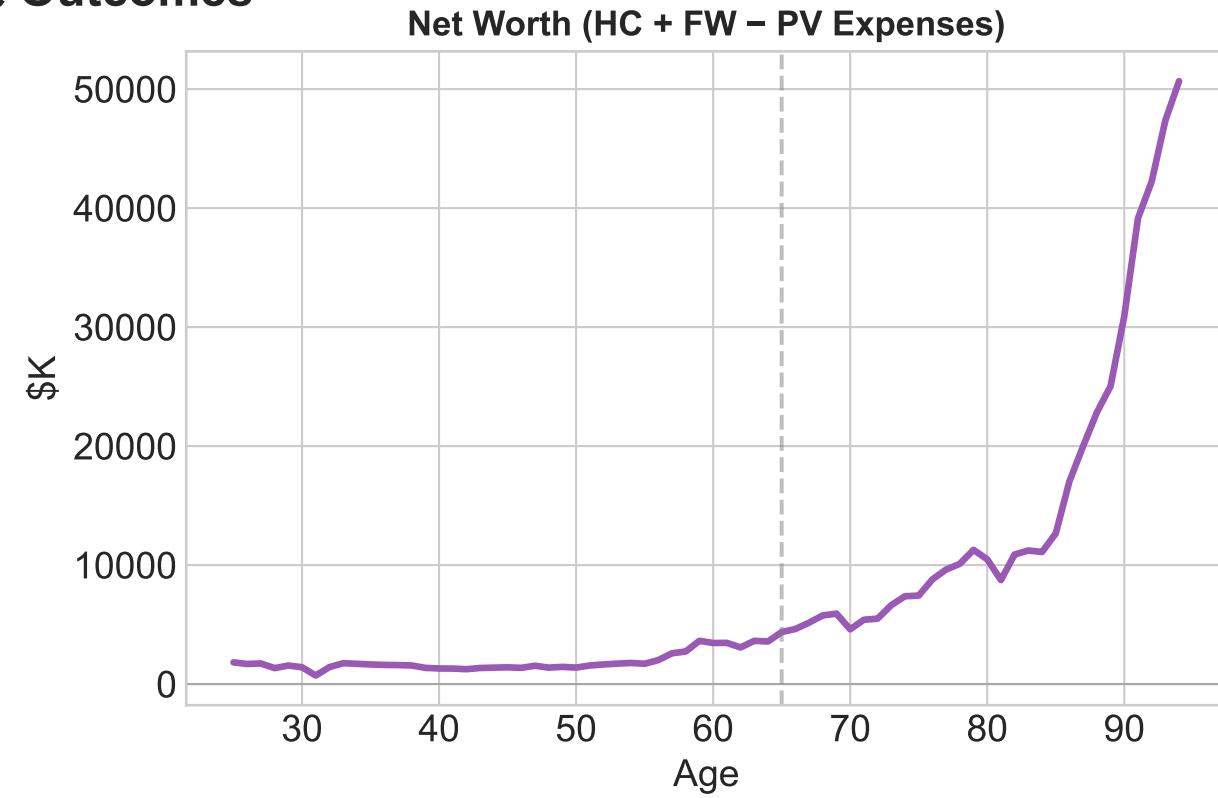
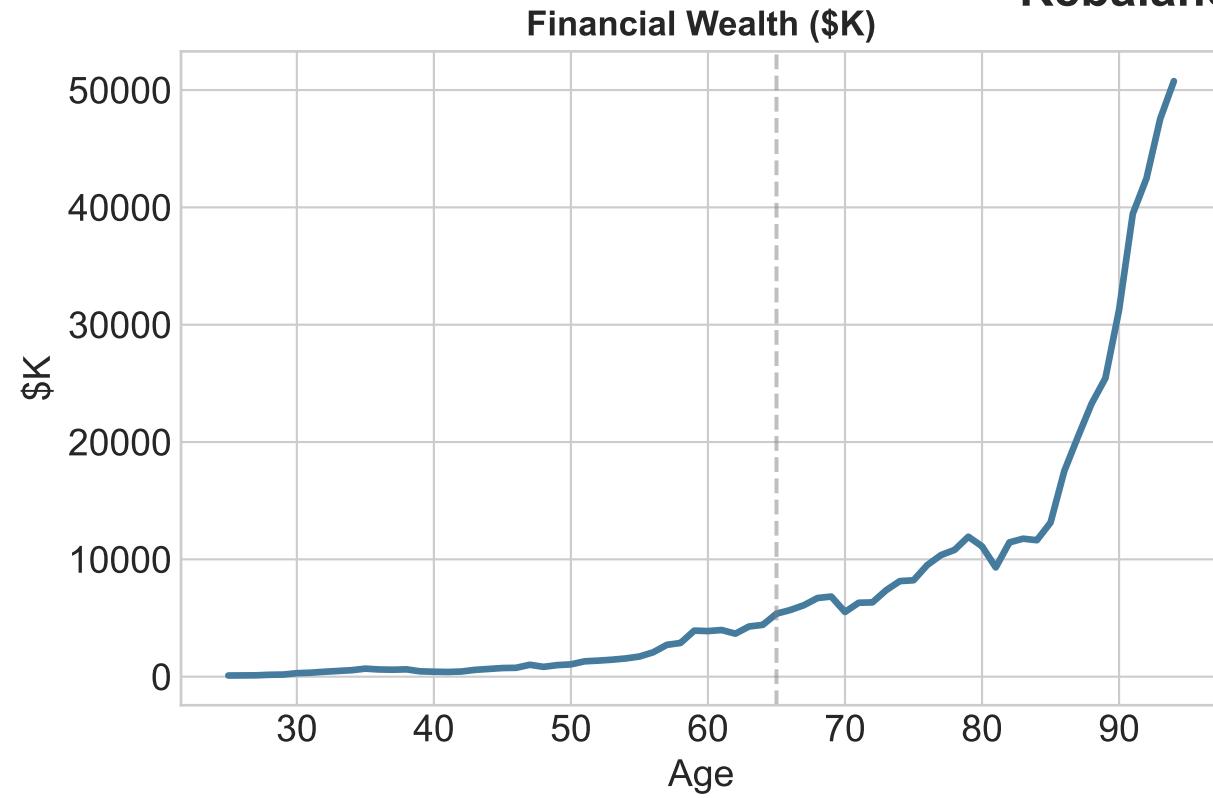
Portfolio Allocation



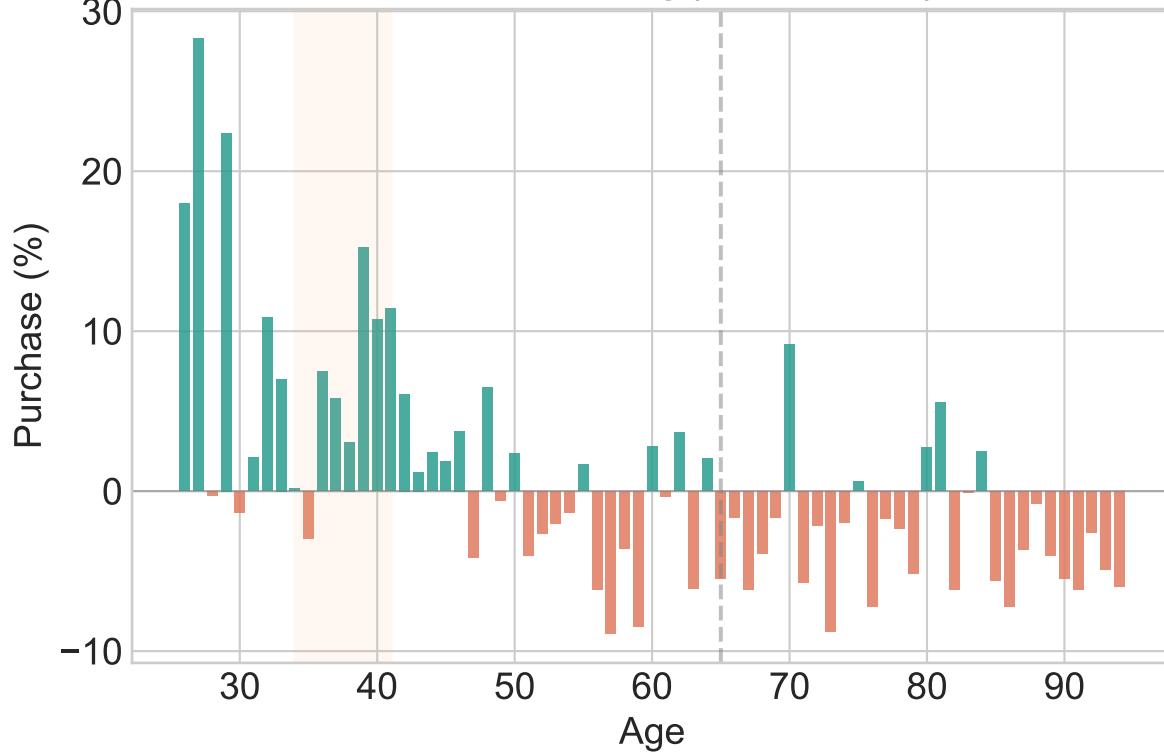
Consumption Path



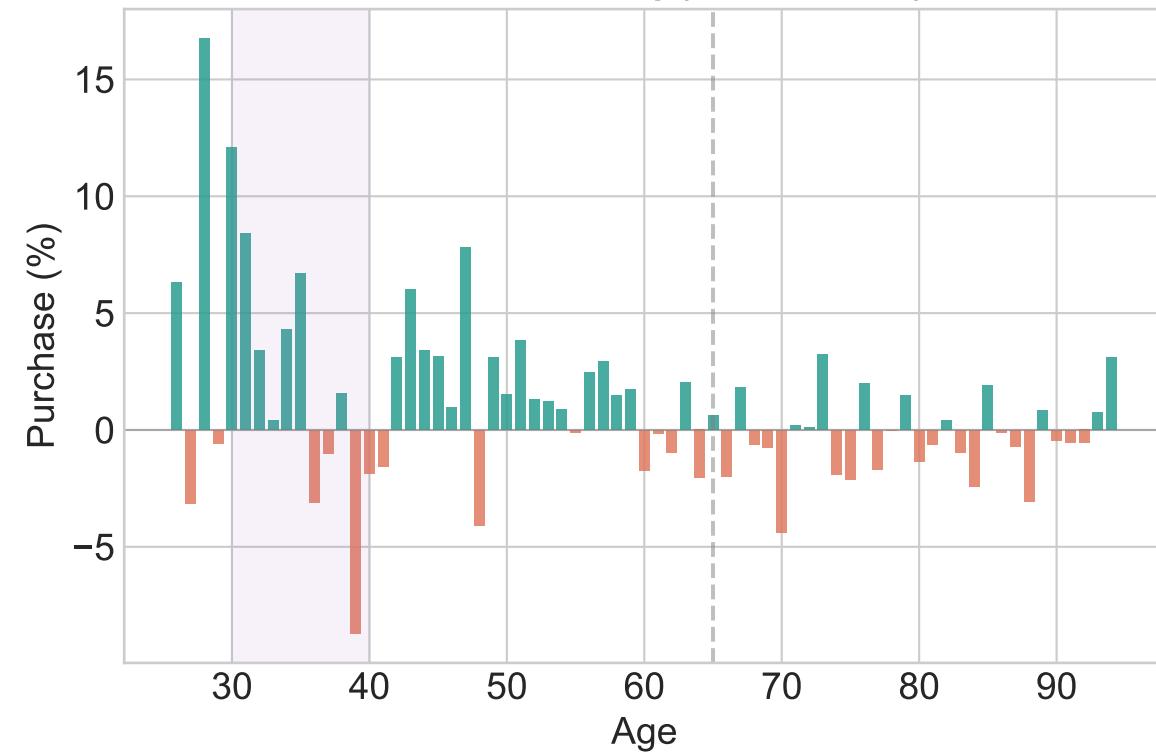
Rebalancing & Outcomes



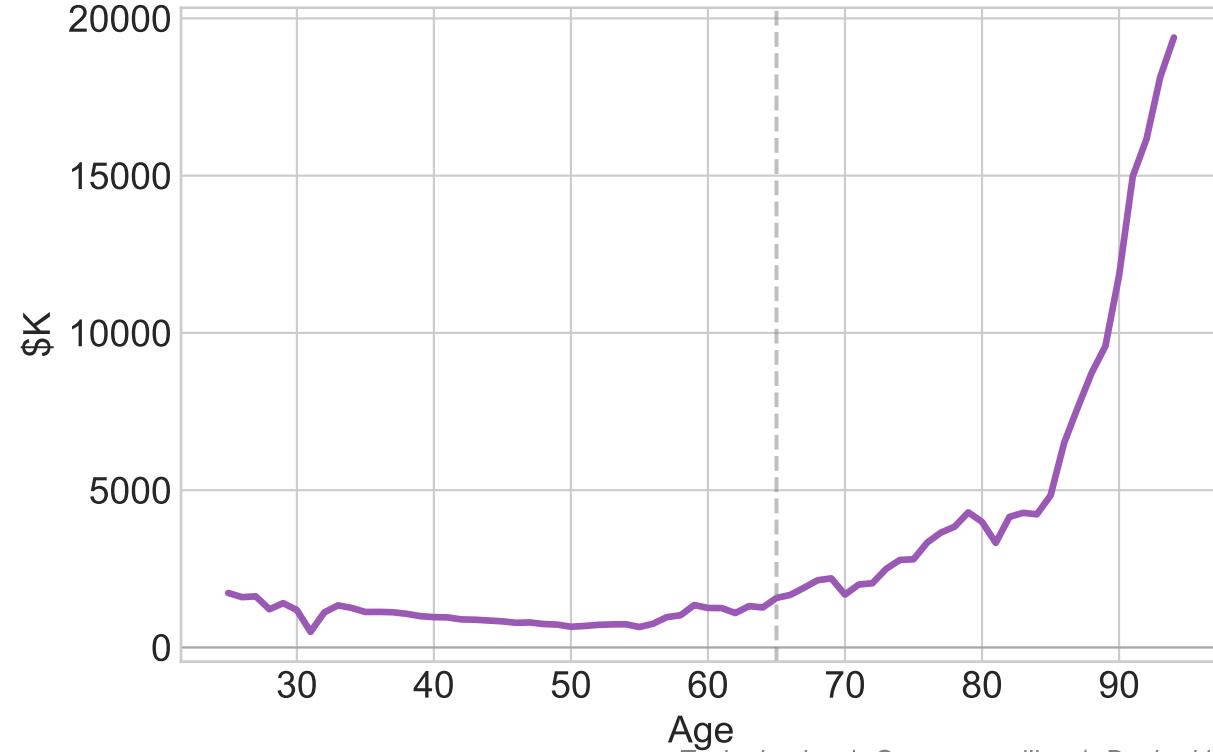
Stock Rebalancing (% of portfolio)



Bond Rebalancing (% of portfolio)



Net Fixed Income Position



Summary Statistics

Seed: 61
Beta (HC): 0.0

Terminal Wealth: \$50,761K
Peak Wealth: \$50,761K (age 94)
Total Consumption: \$30,654K

Defaulted: No

MV Targets: 62% / 9% / 29%
(stock / bond / cash)

Teal = buying | Orange = selling | Dashed line = retirement (age 65) | Shaded band = biggest drawdown