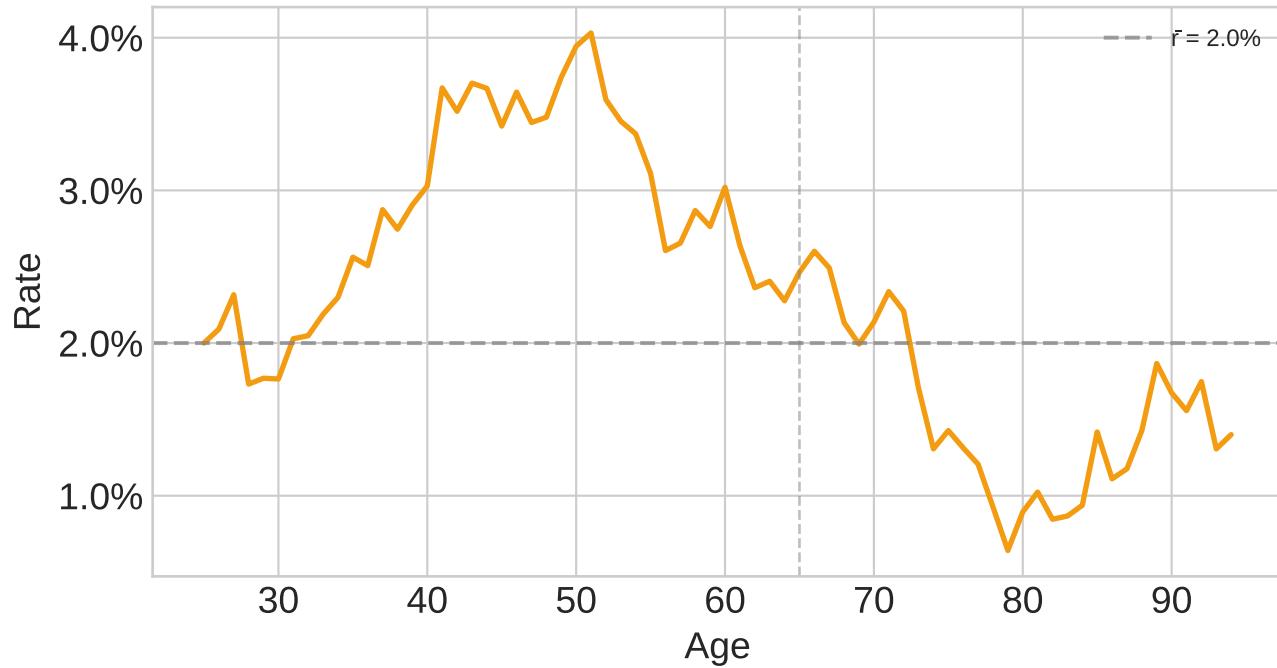
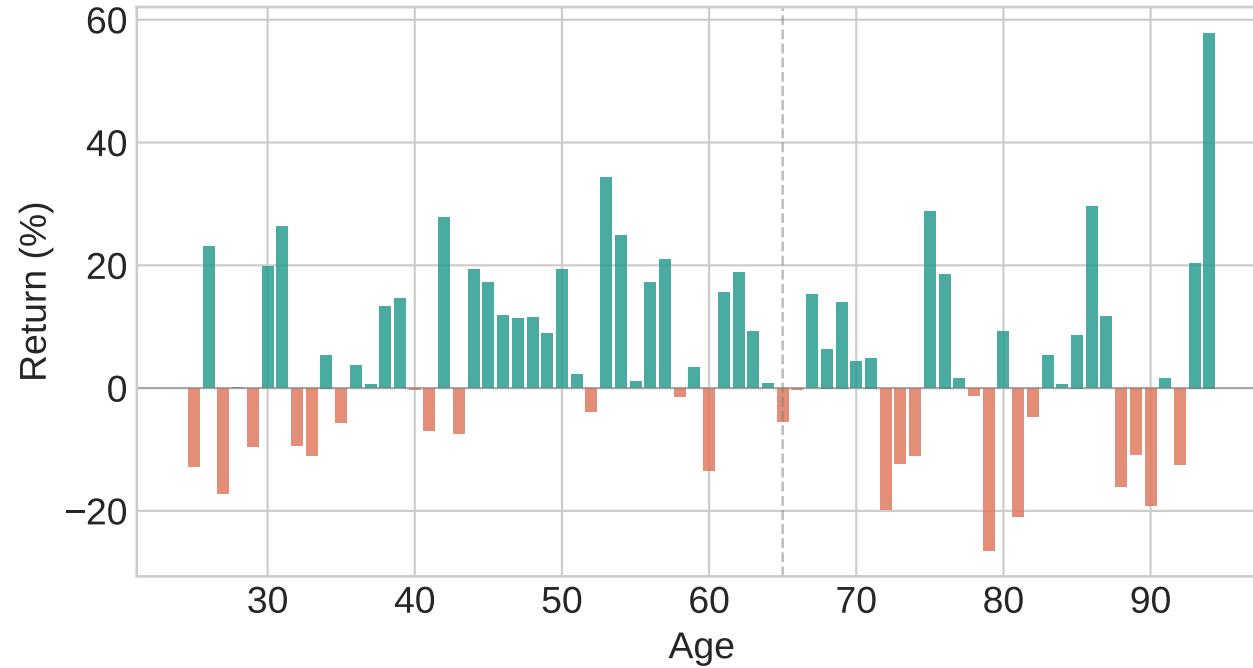


The Market You Drew

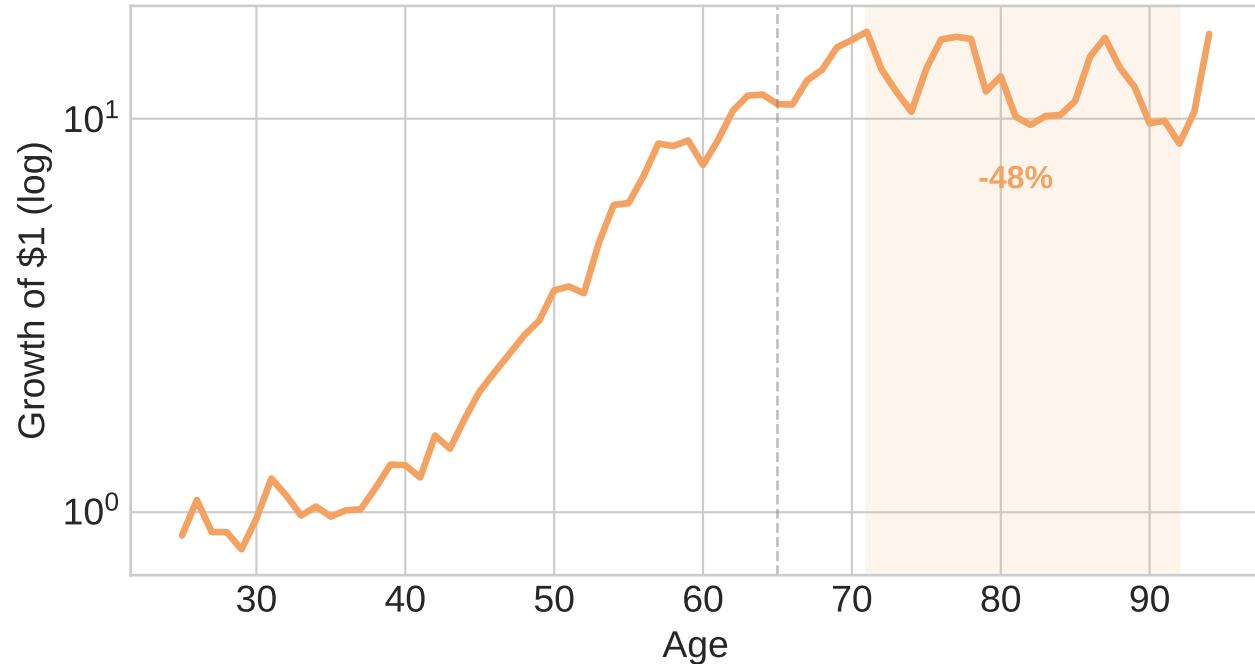
Interest Rate Path



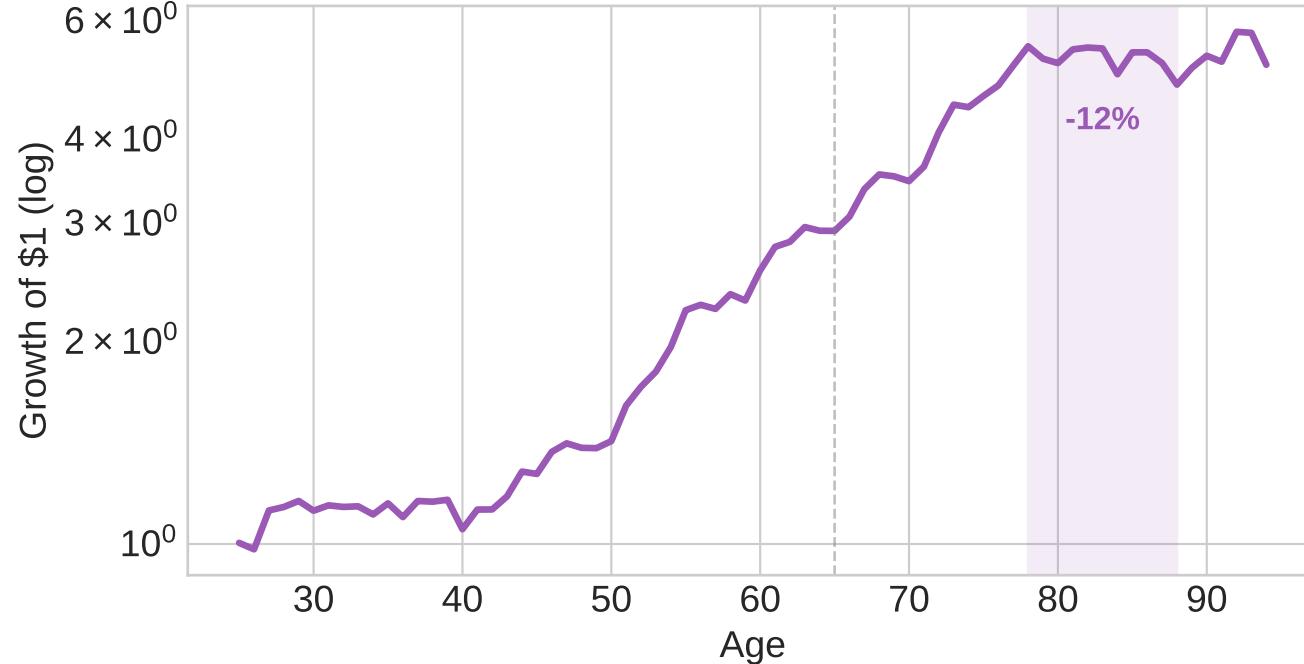
Annual Stock Returns



Cumulative Stock Return (growth of \$1)

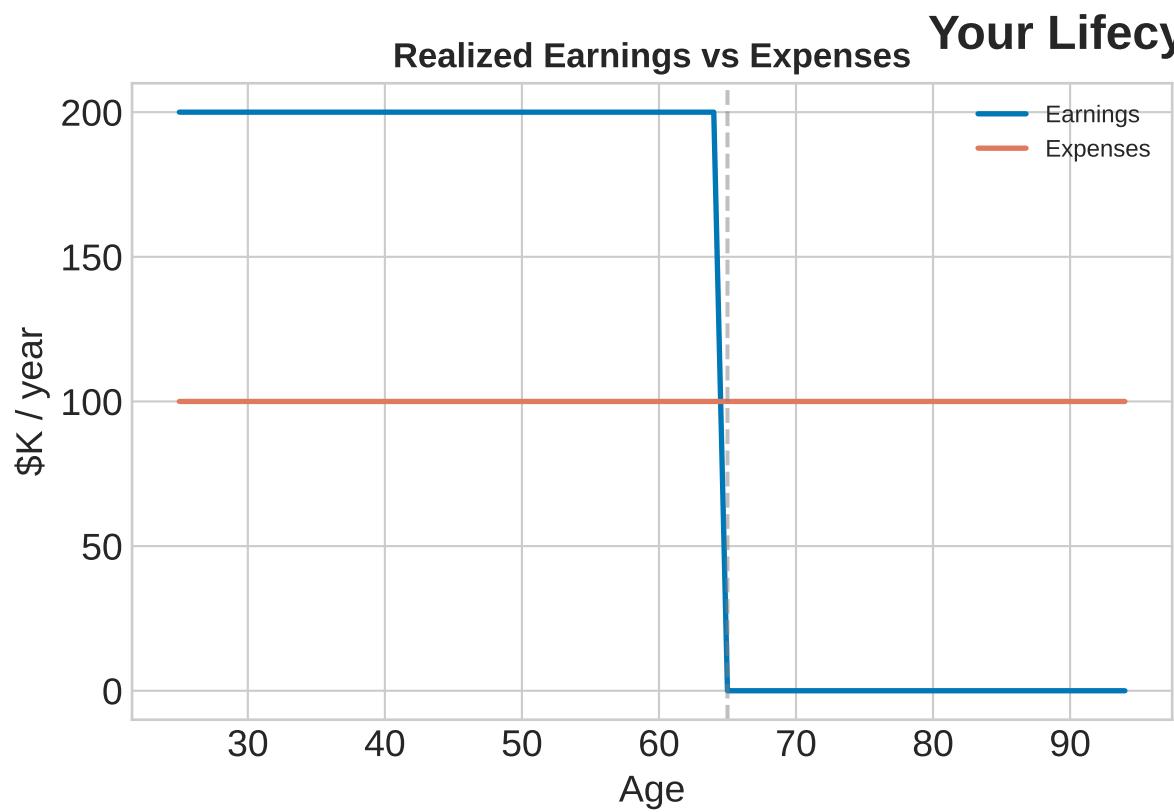


Cumulative Bond Return (growth of \$1)



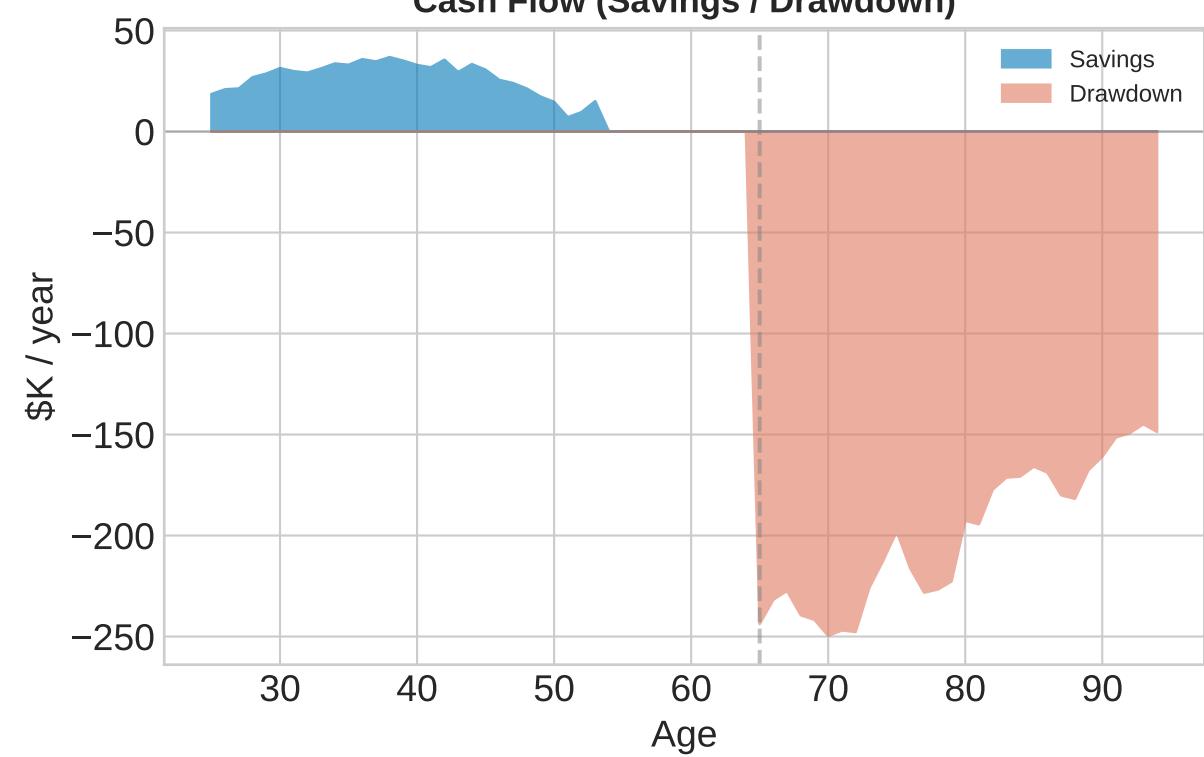
Dashed line = retirement (age 65) | Shaded band = biggest drawdown

Realized Earnings vs Expenses

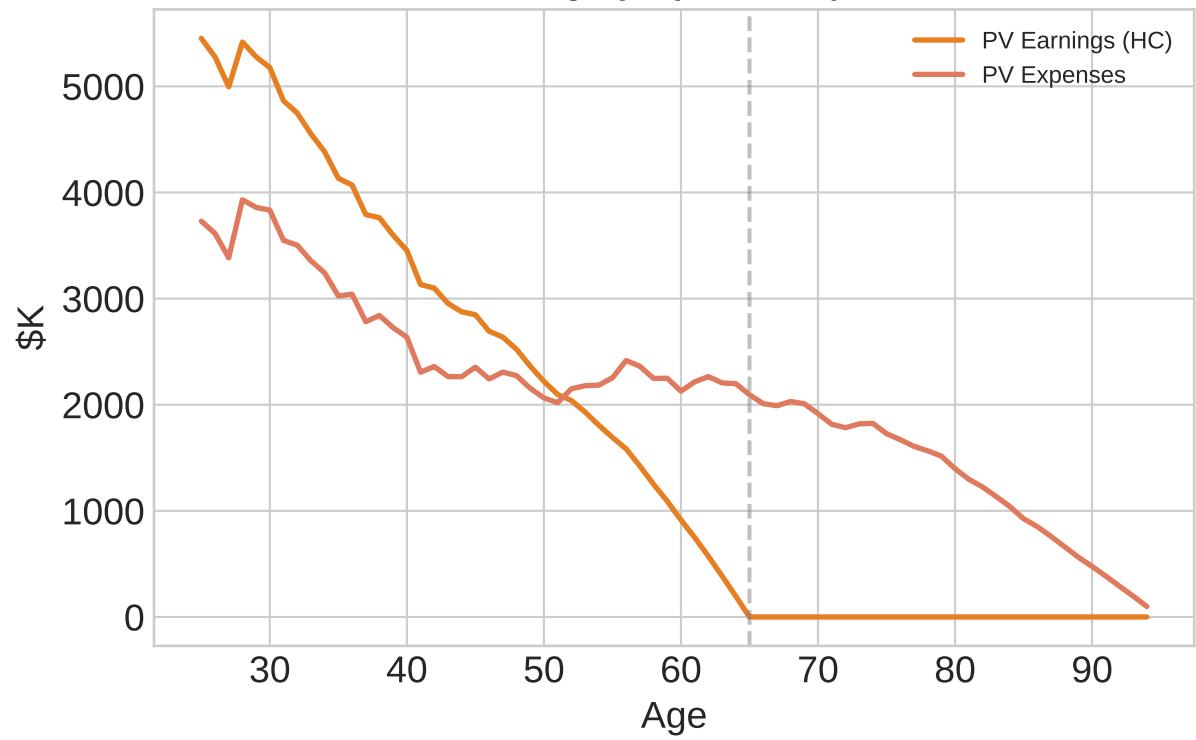


Your Lifecycle Balance Sheet

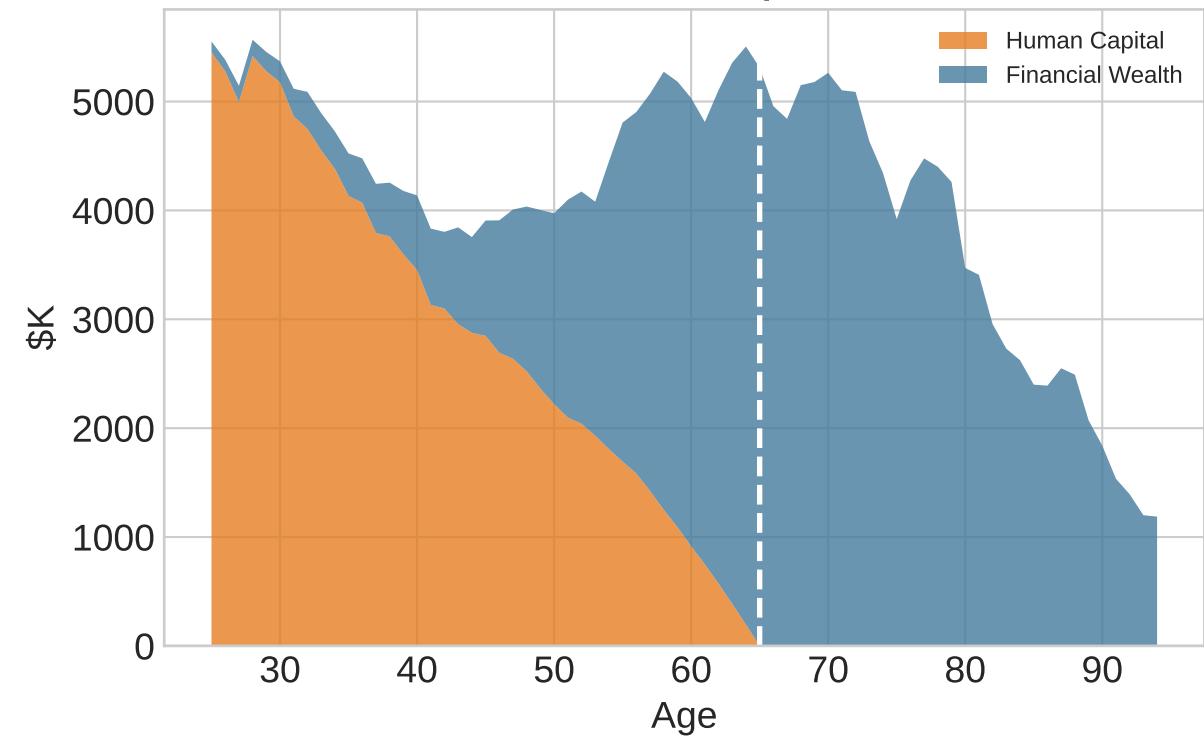
Cash Flow (Savings / Drawdown)



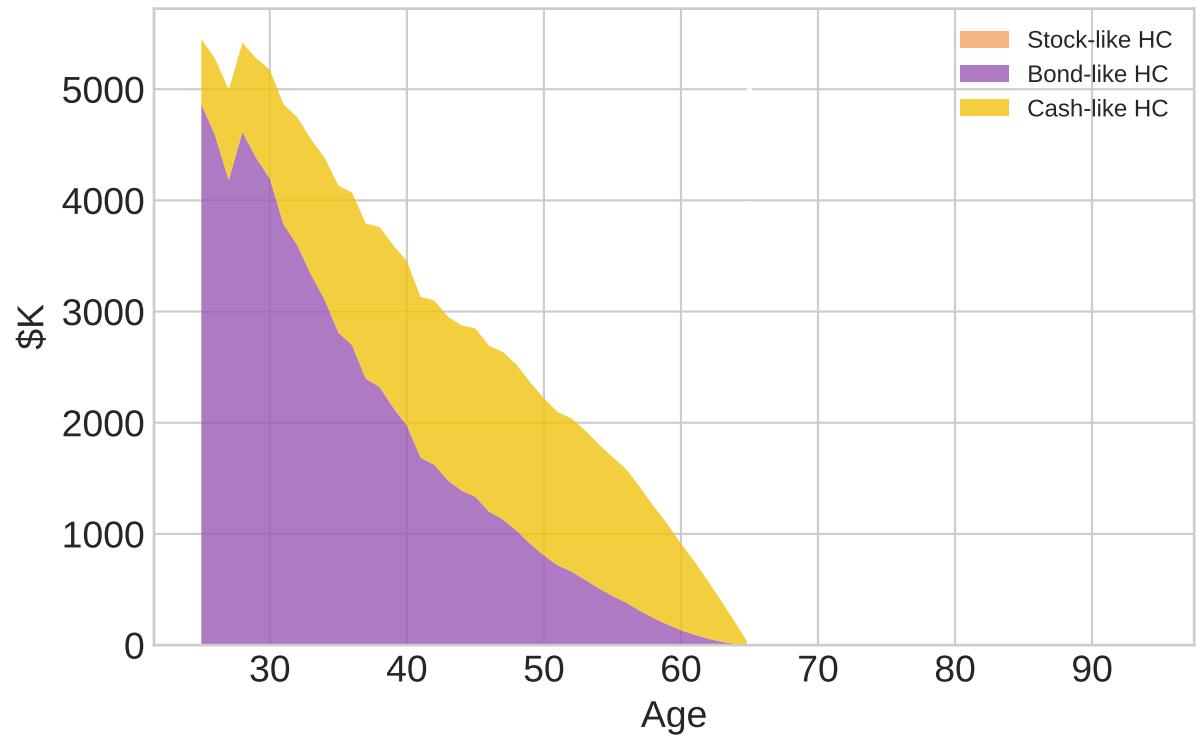
PV Earnings (HC) & PV Expenses



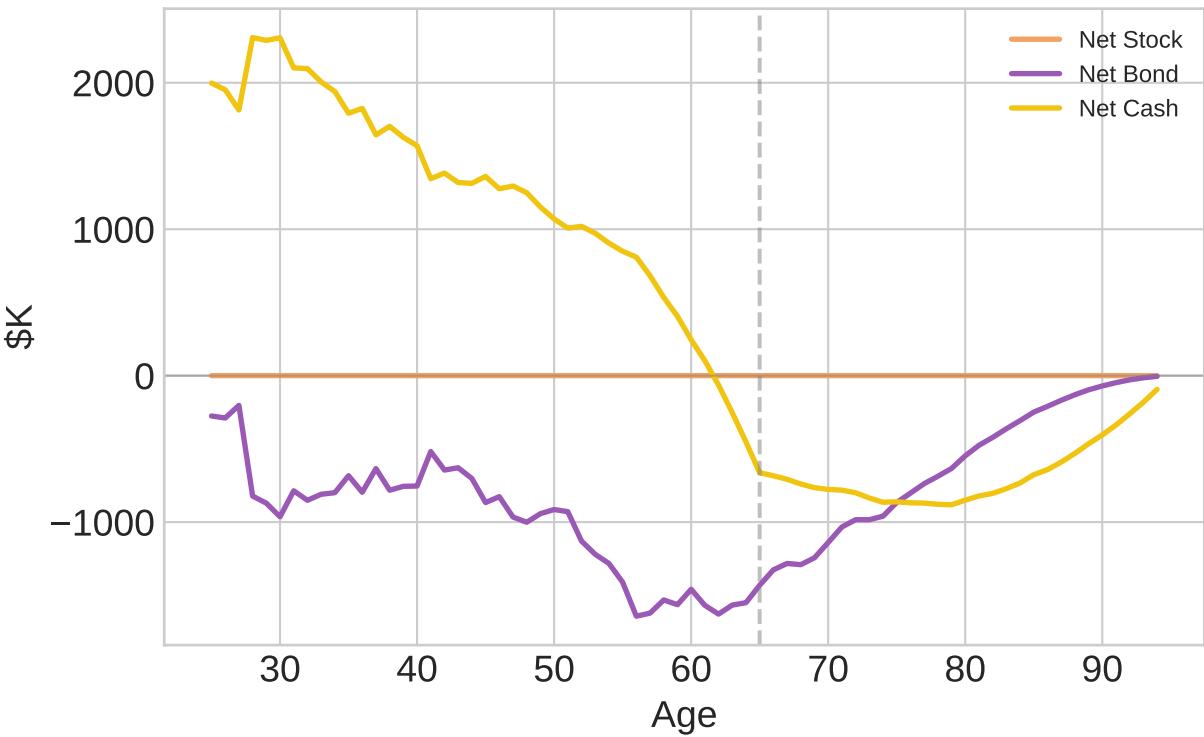
Total Wealth Composition



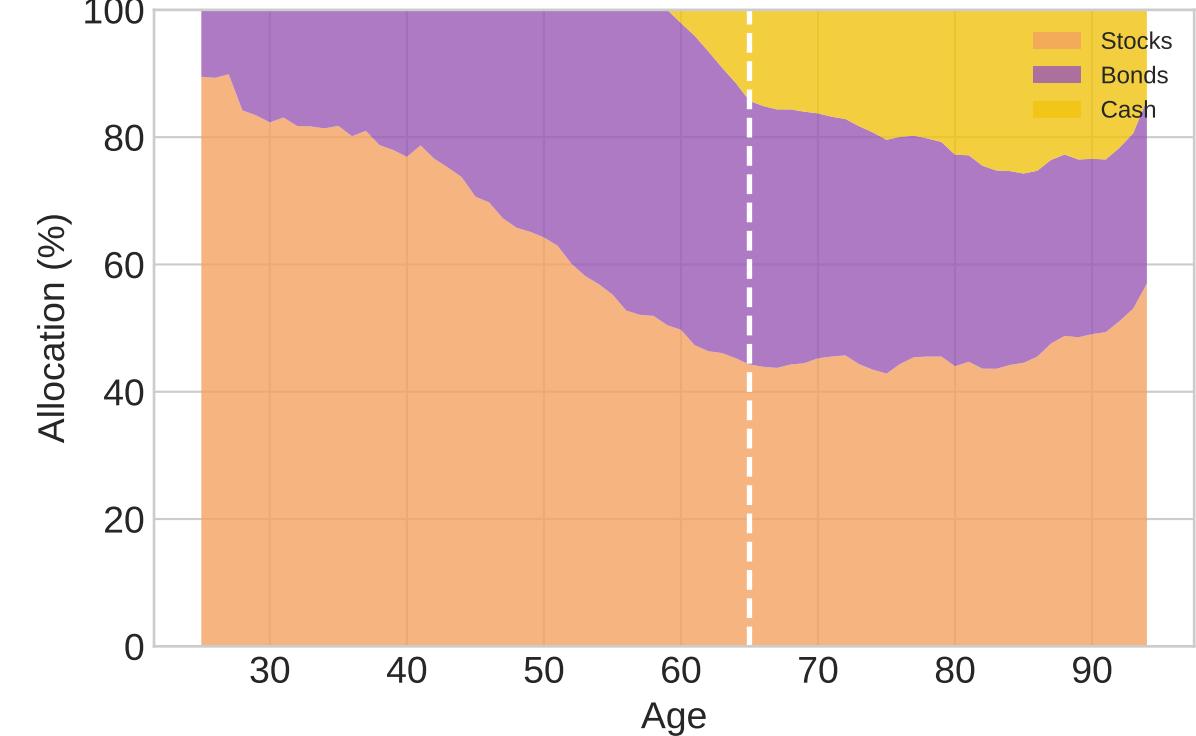
HC Decomposition



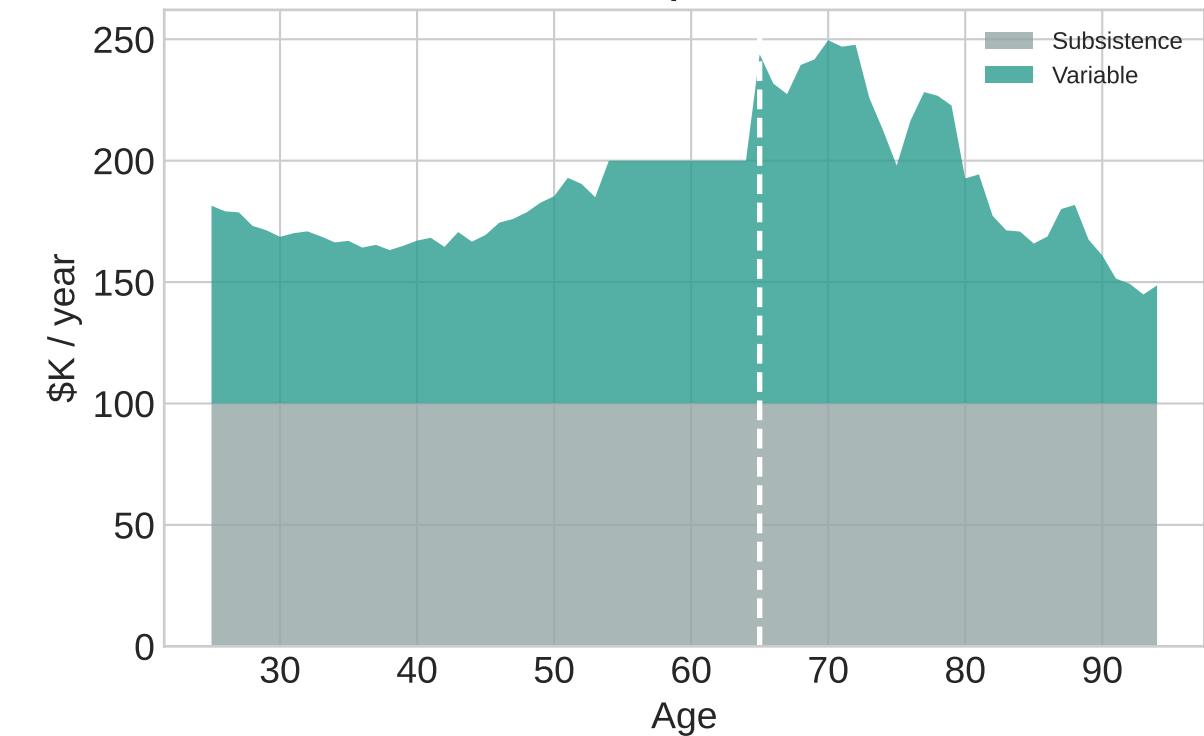
Net HC – Expenses by Component

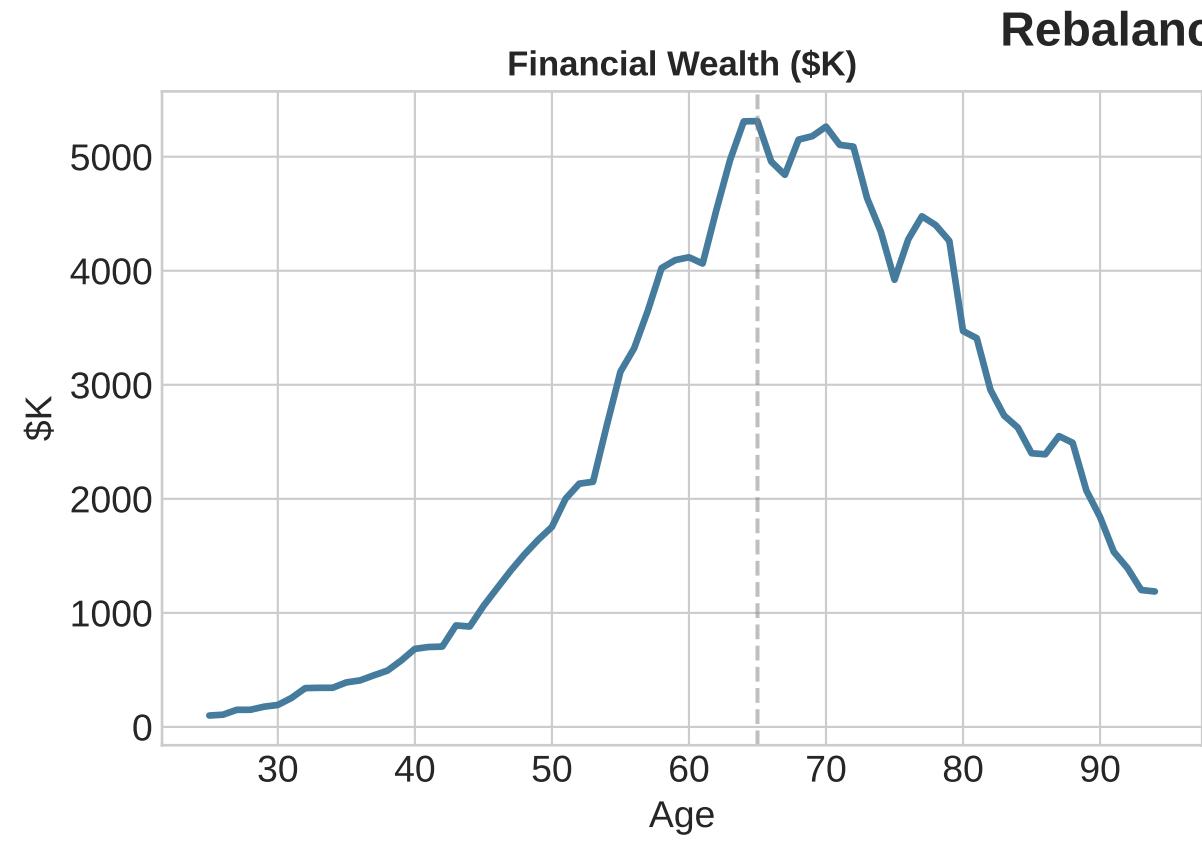


Portfolio Allocation

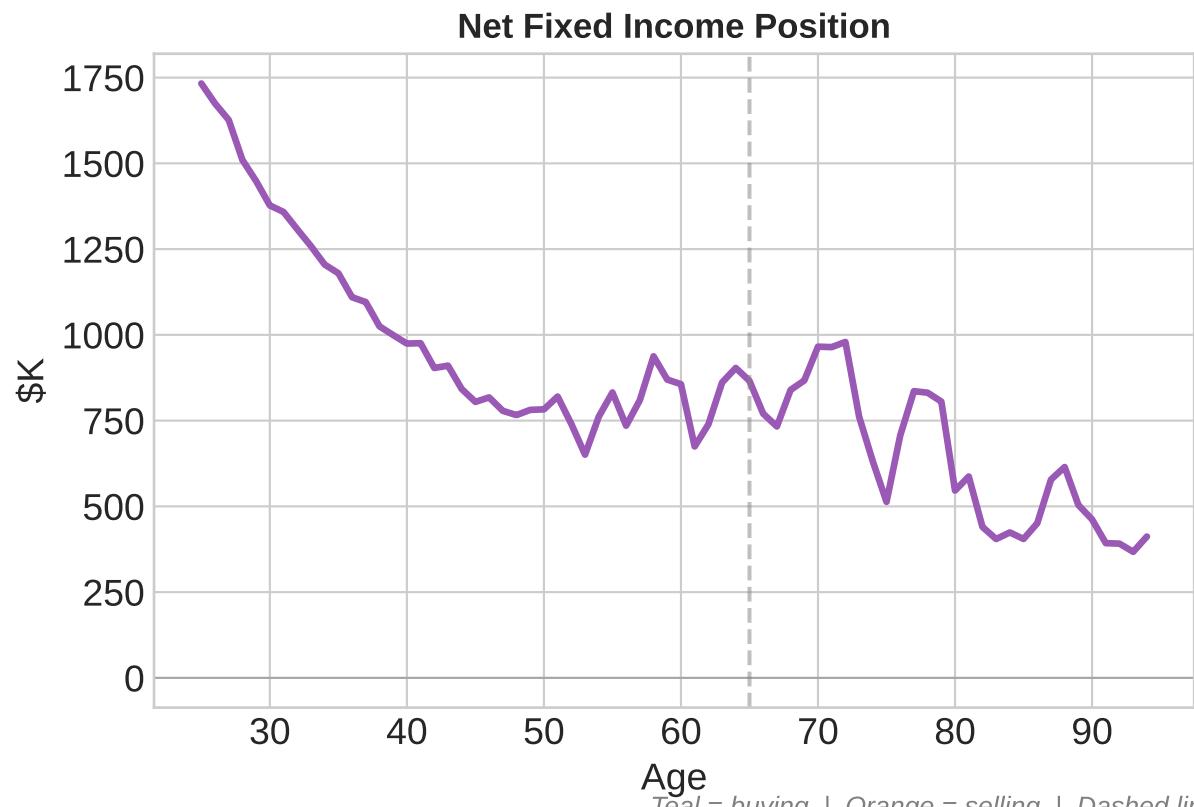
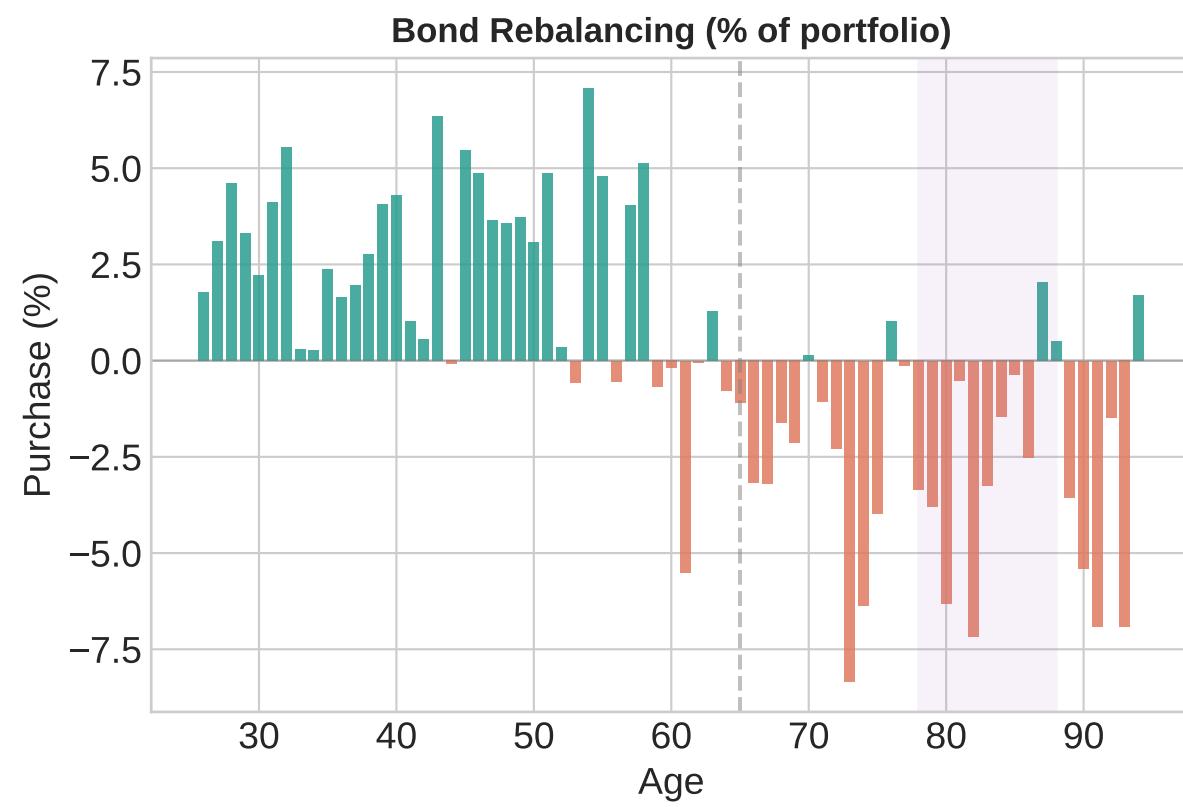
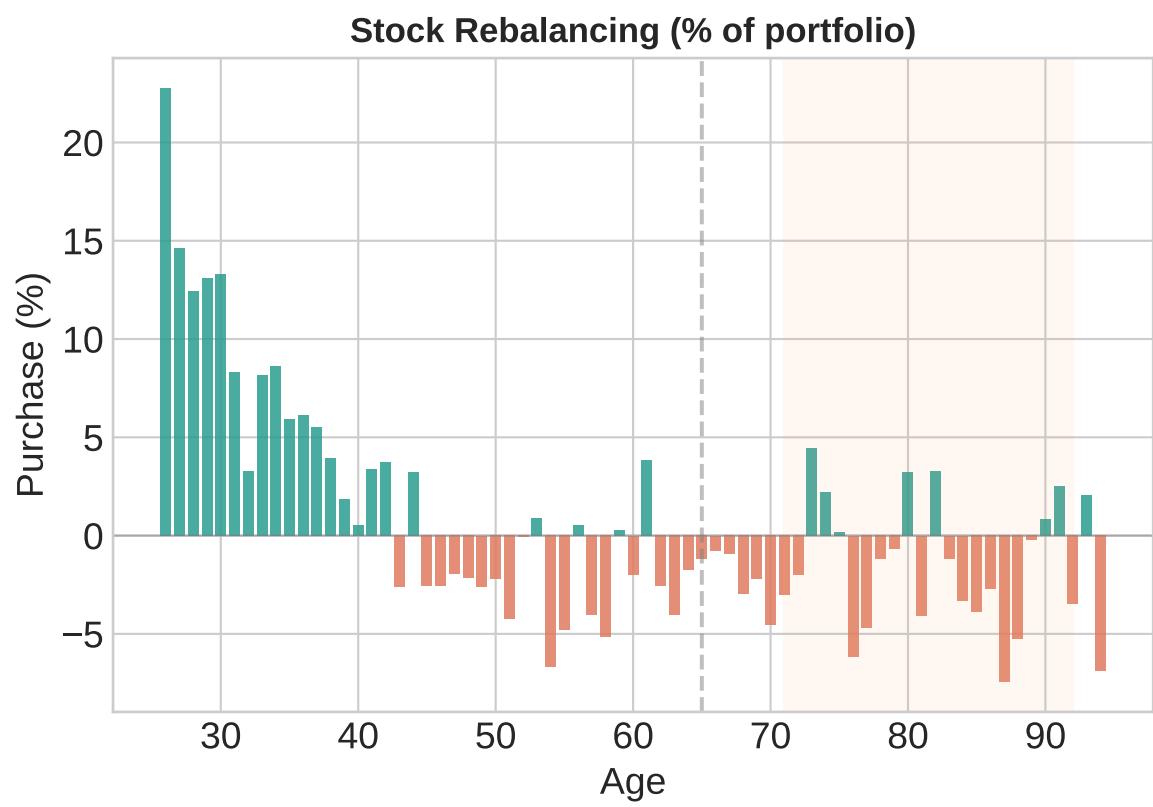
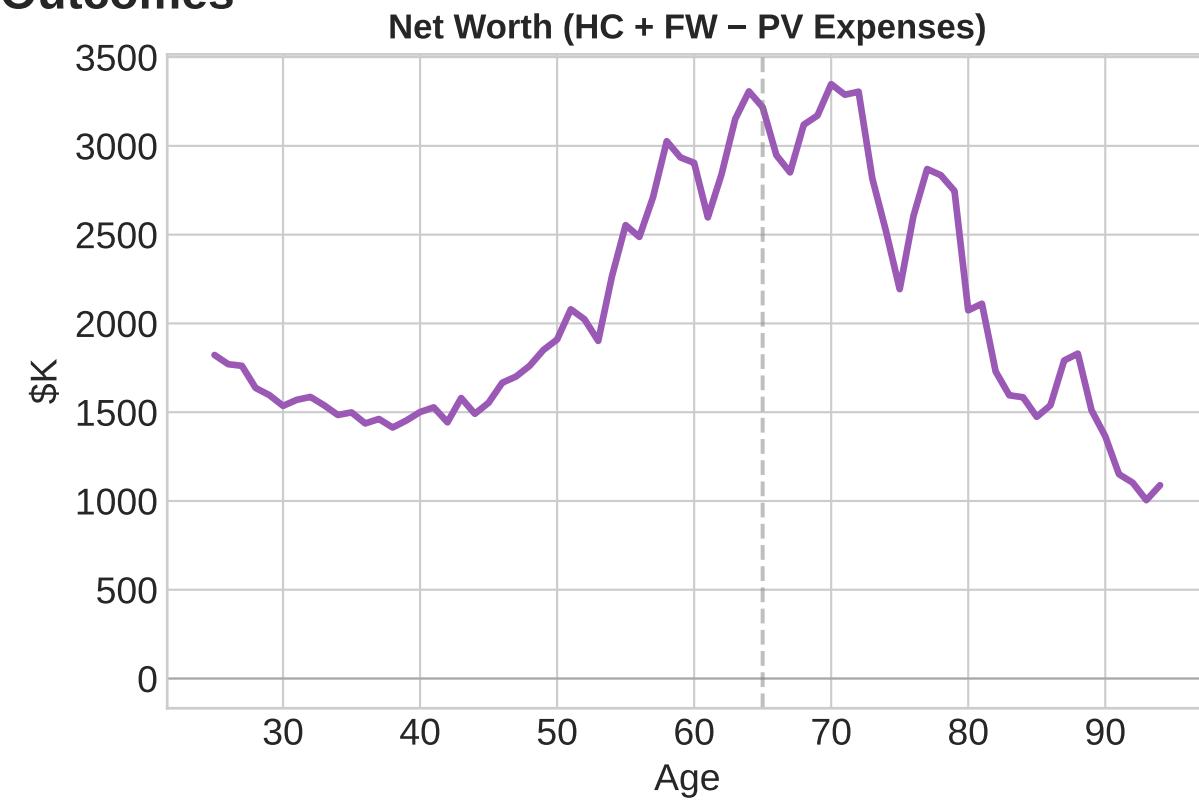


Consumption Path





Rebalancing & Outcomes



Summary Statistics

Seed: 42
Beta (HC): 0.0

Terminal Wealth: \$1,187K
Peak Wealth: \$5,312K (age 65)
Total Consumption: \$13,210K

Defaulted: No

MV Targets: 62% / 31% / 7%
(stock / bond / cash)

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