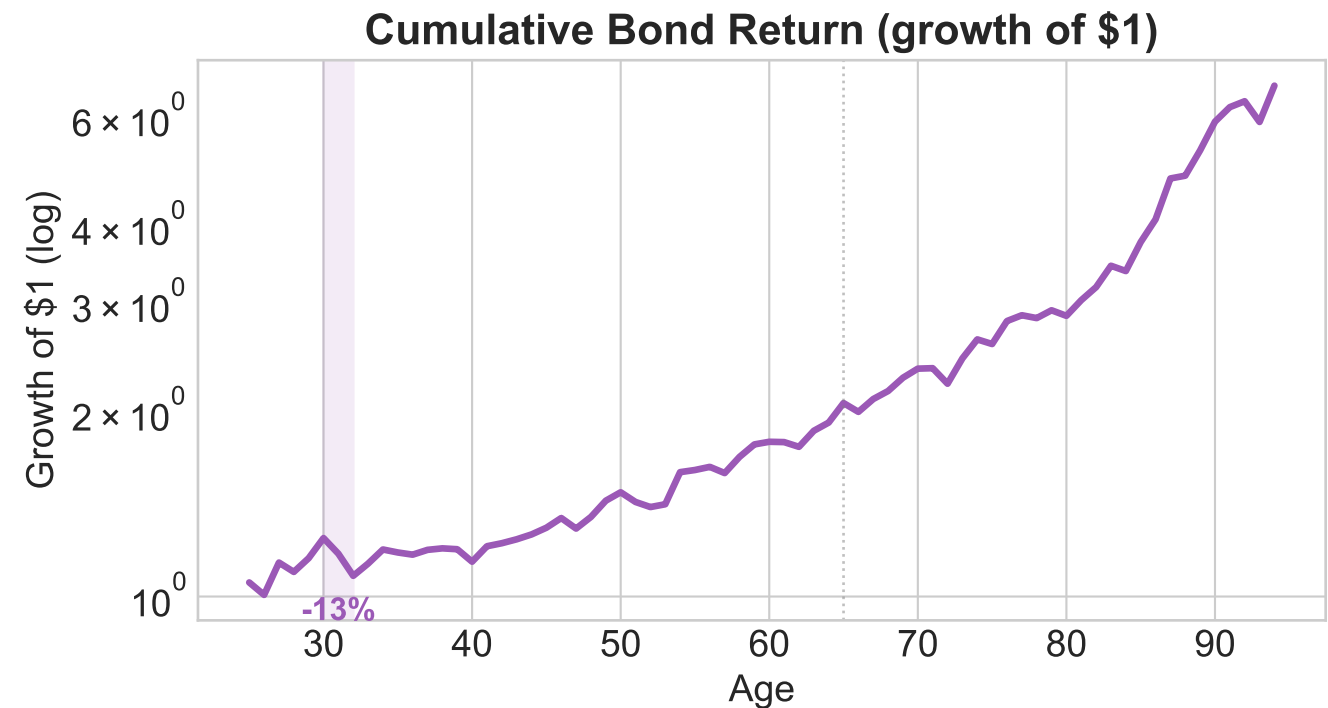
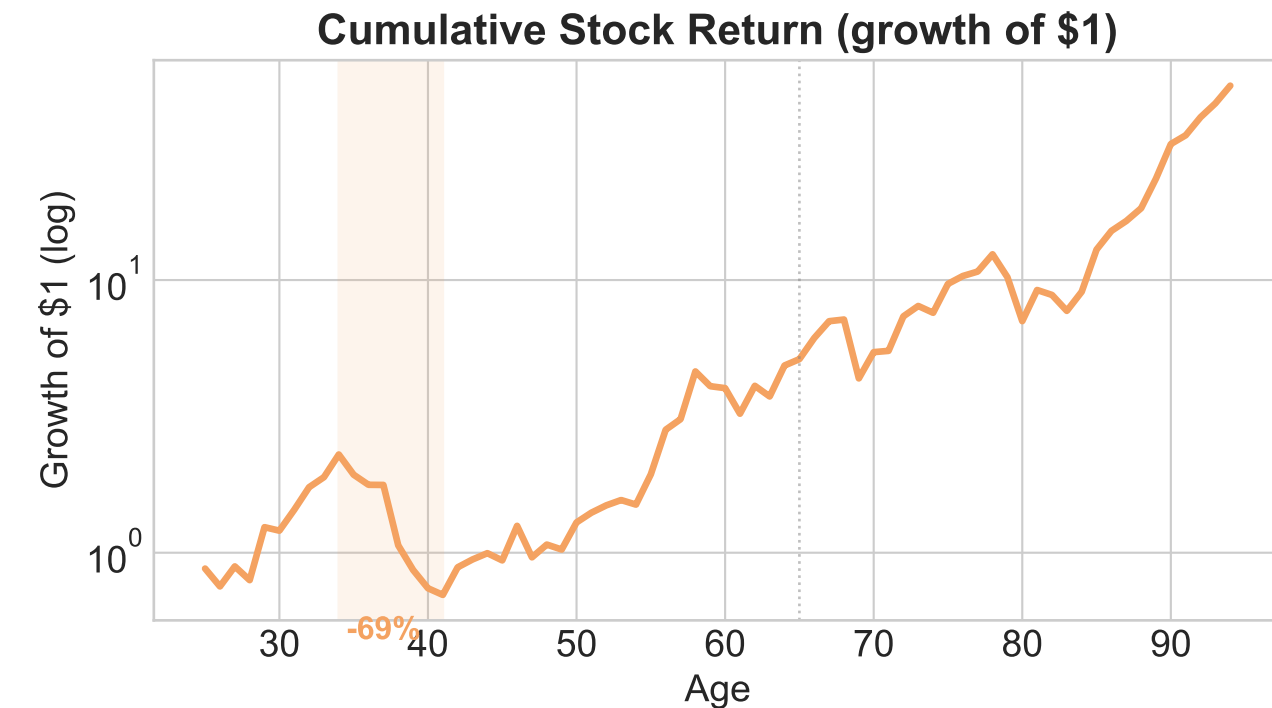
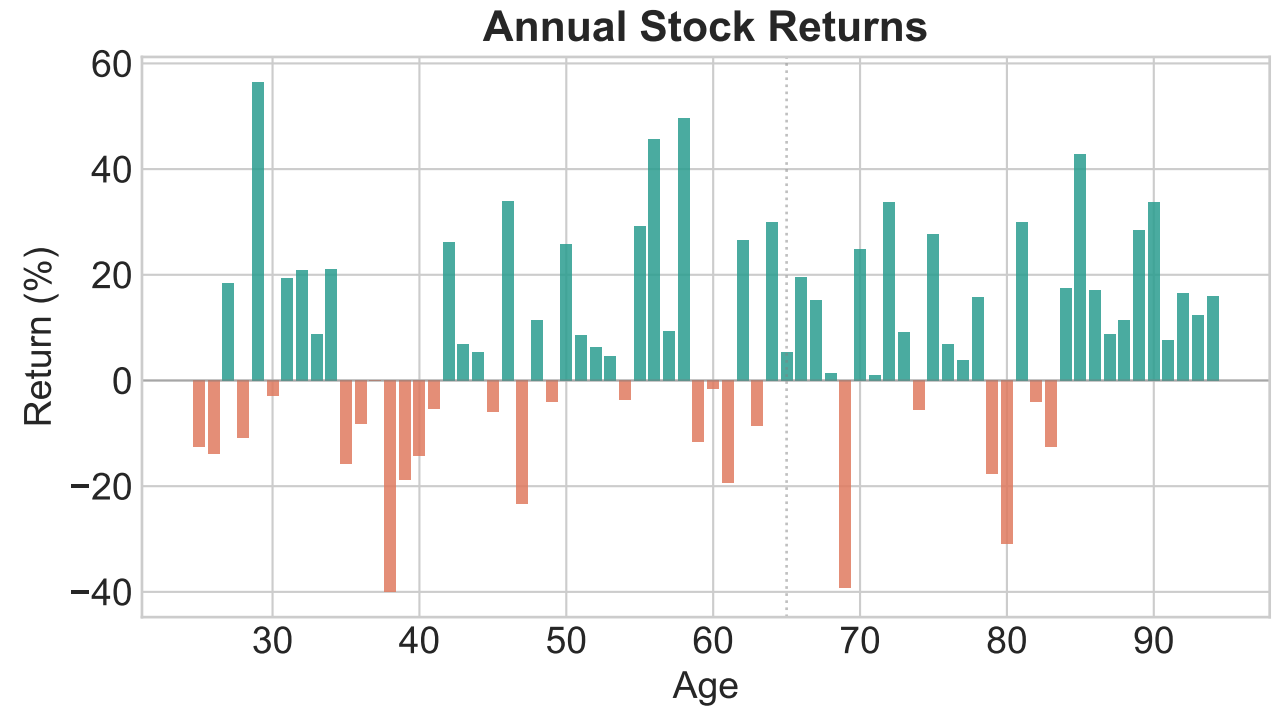
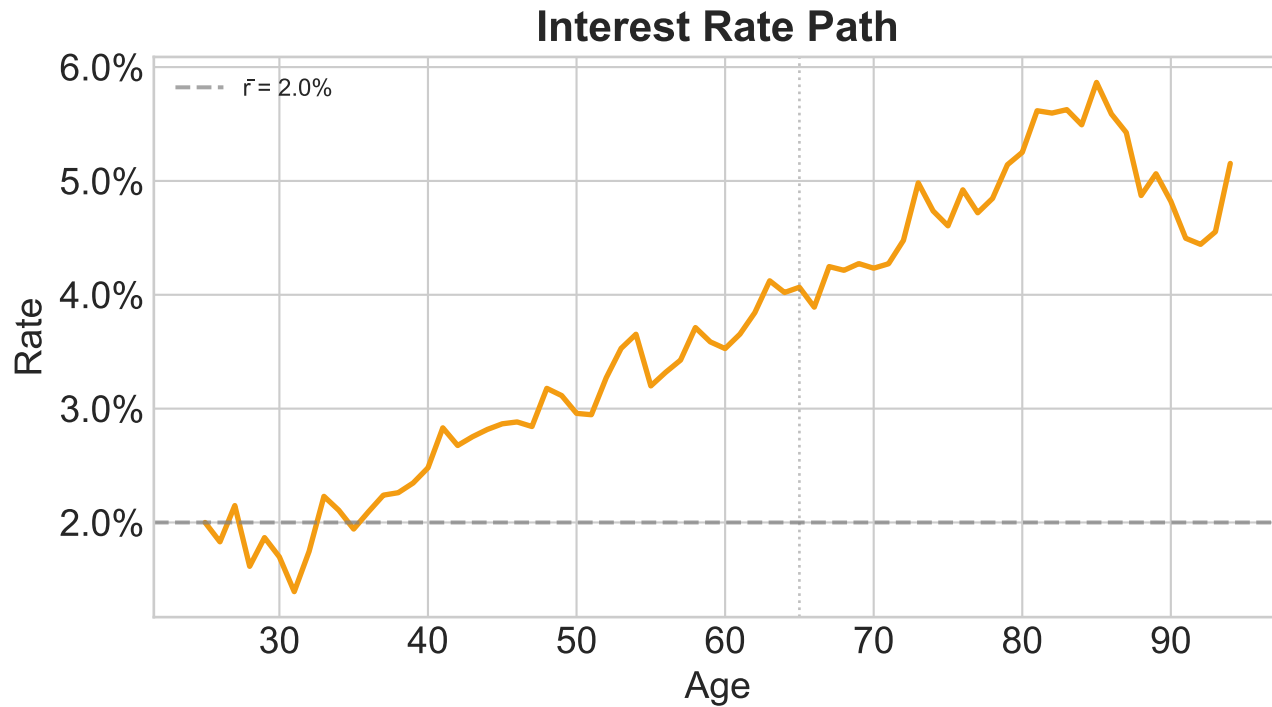
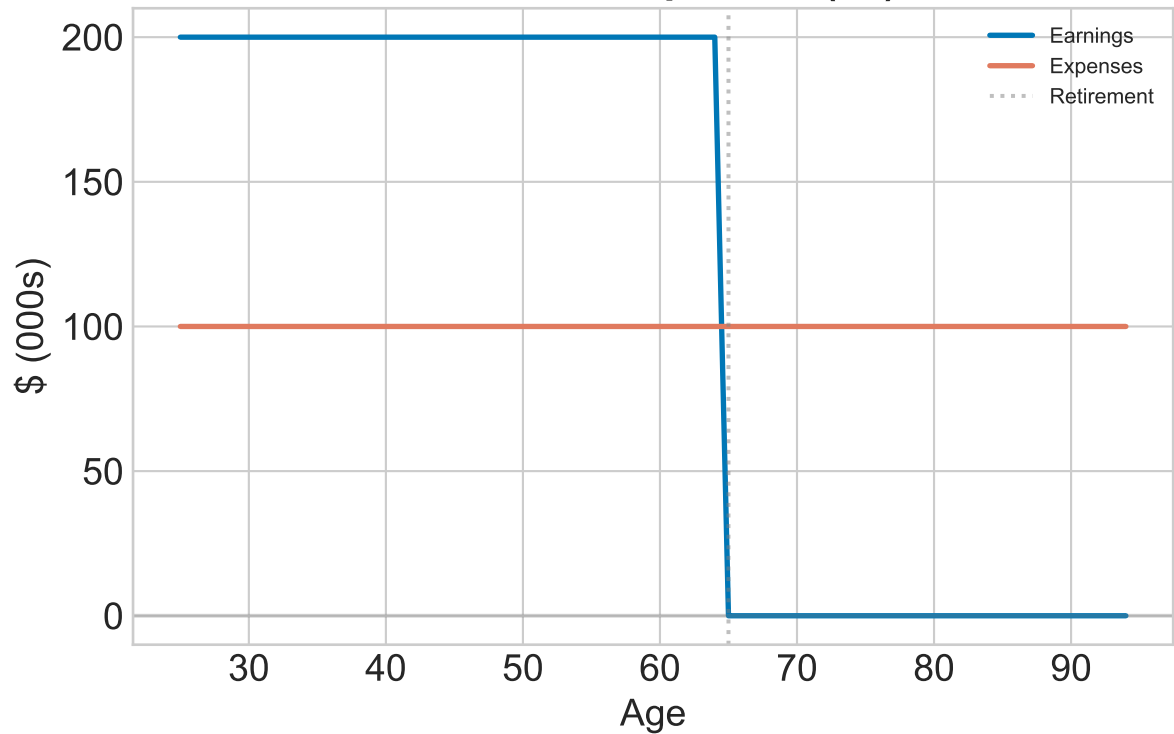


# The Market You Drew

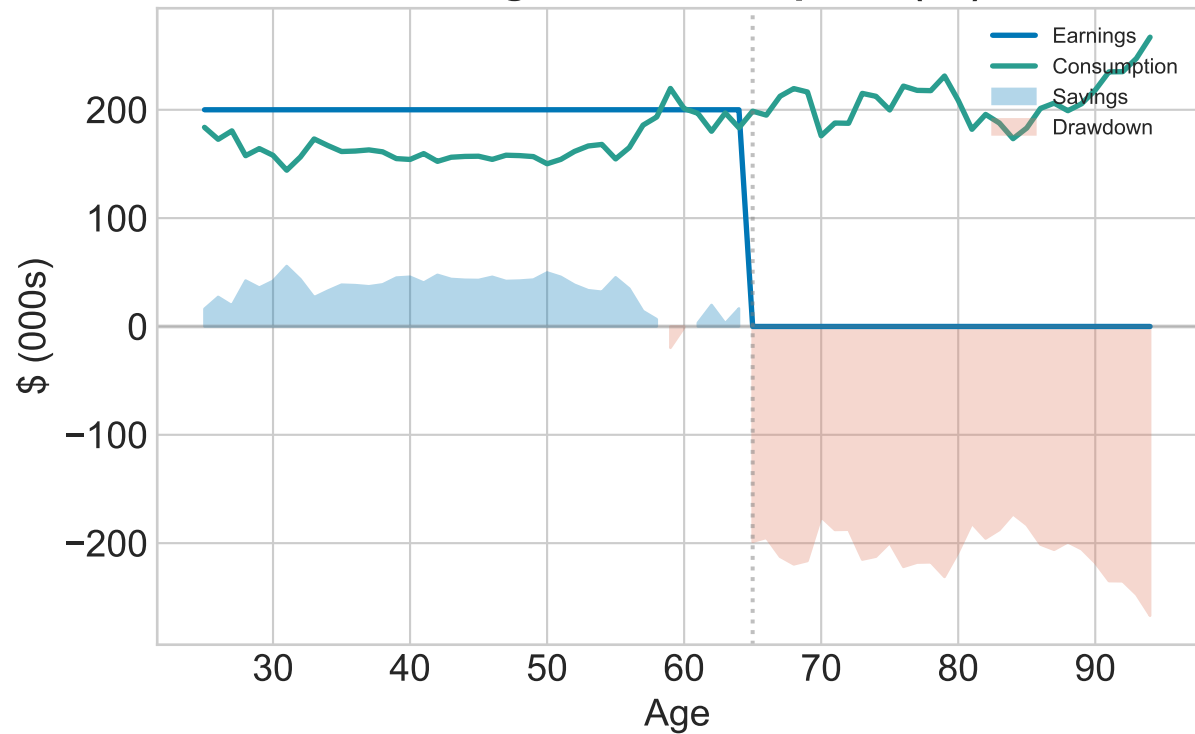


Dotted line = retirement (age 65) | Shaded band = biggest drawdown

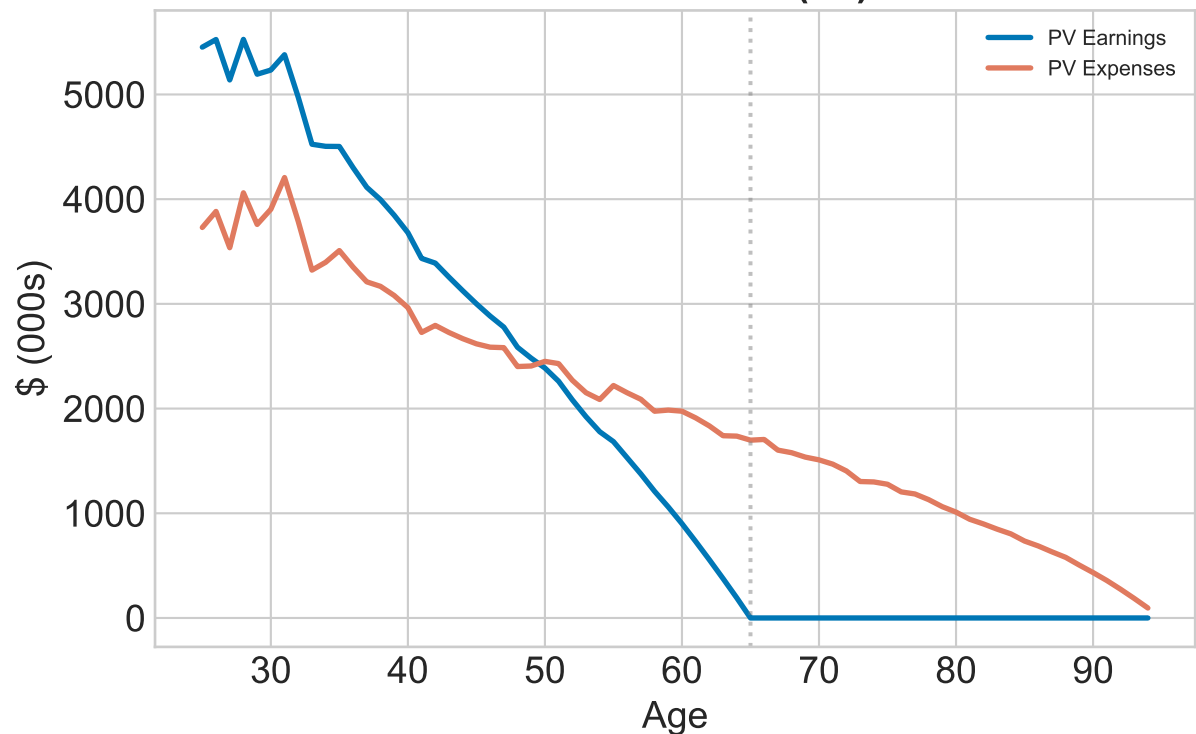
## Your Lifecycle Balance Sheet



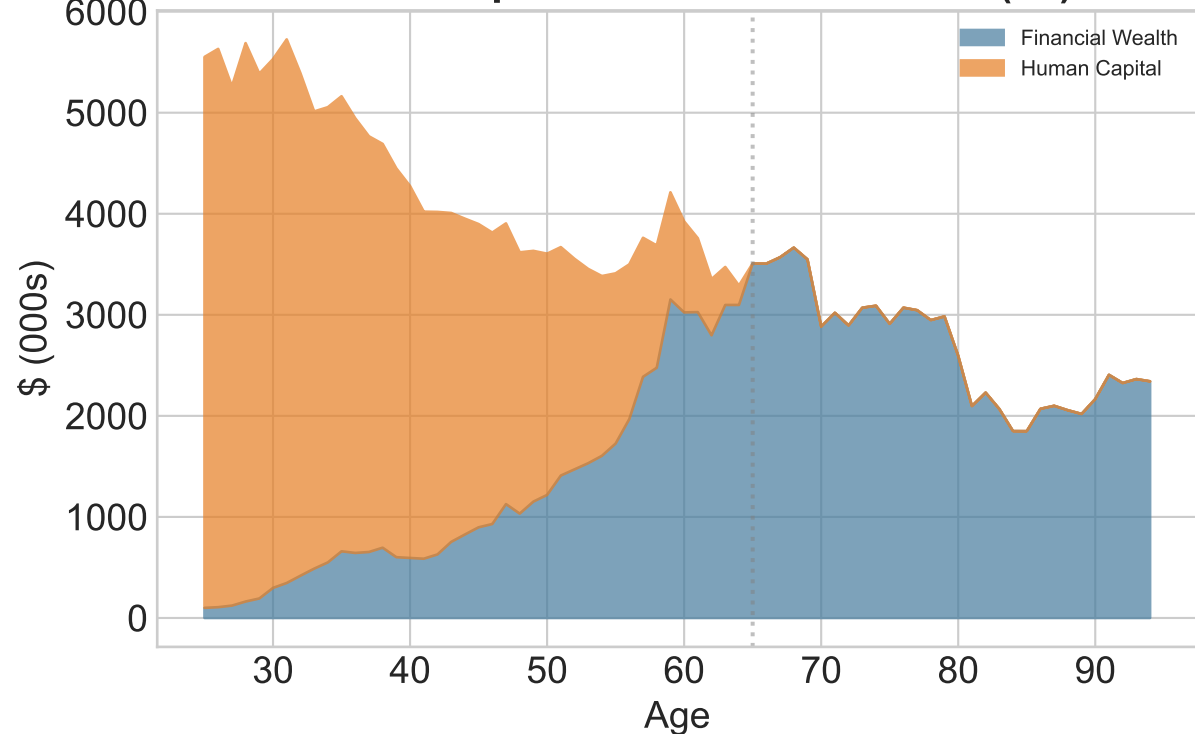
## Earnings vs Consumption (\$k)



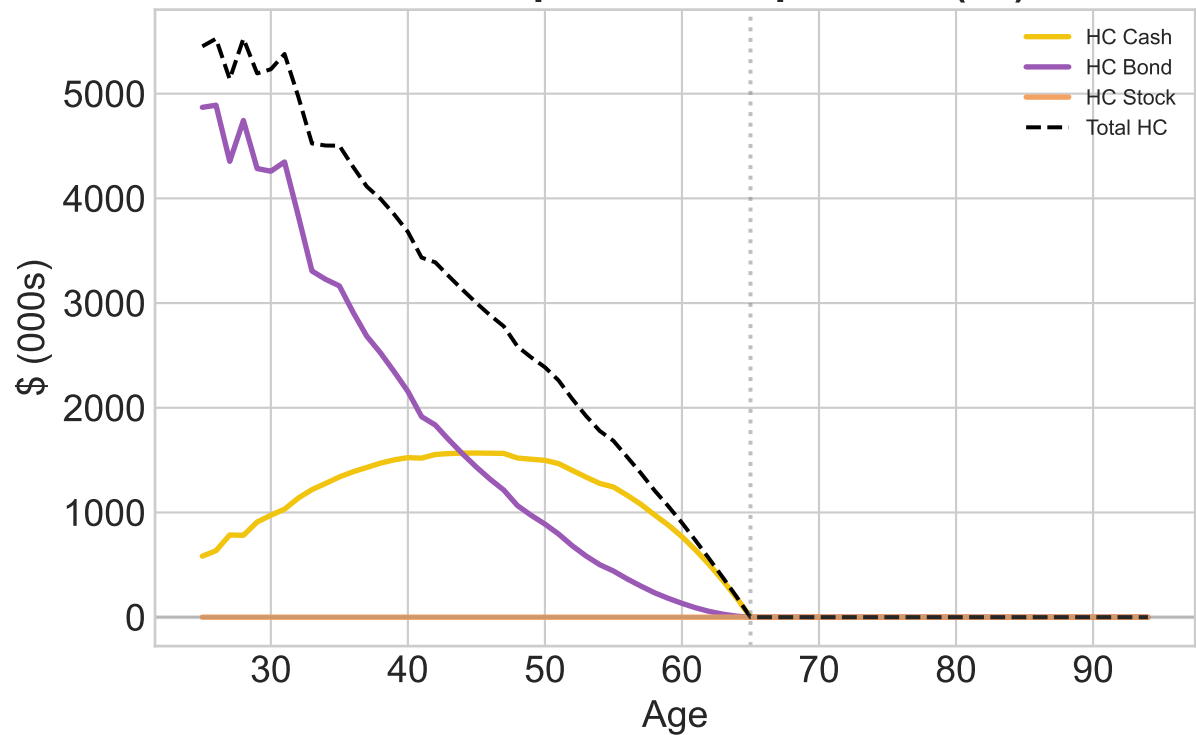
## Present Values (\$k)



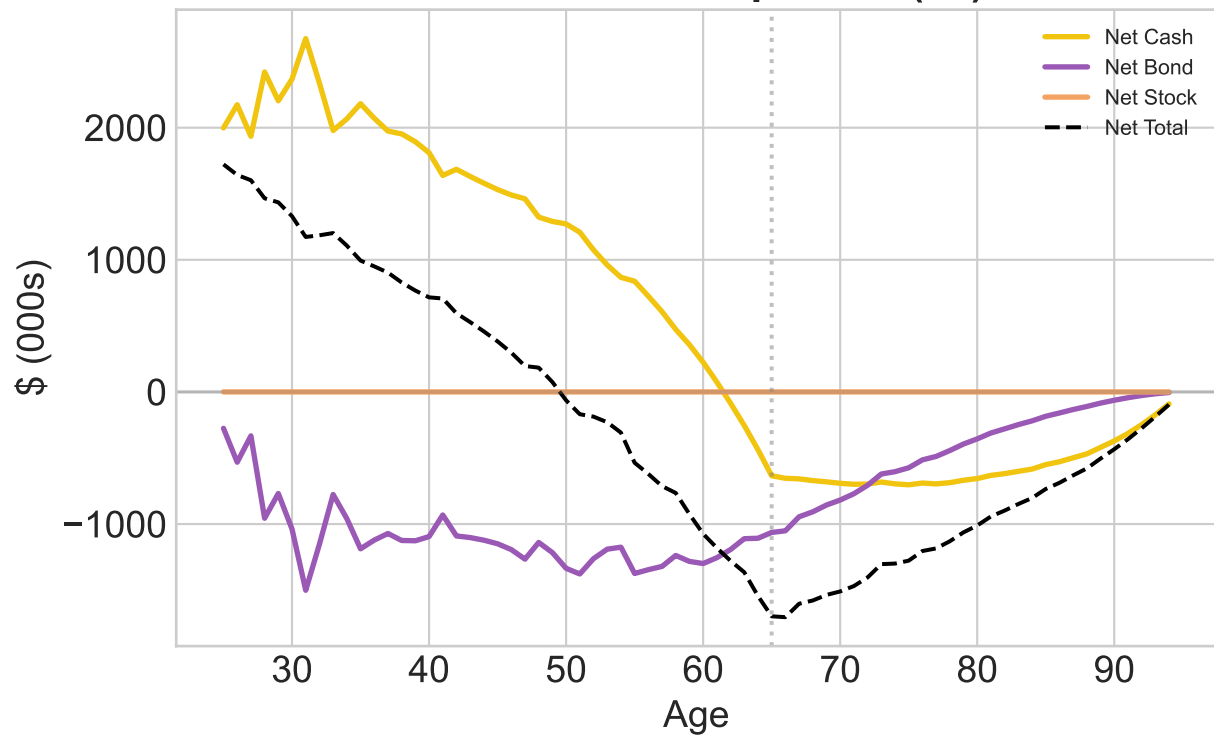
## Human Capital vs Financial Wealth (\$k)



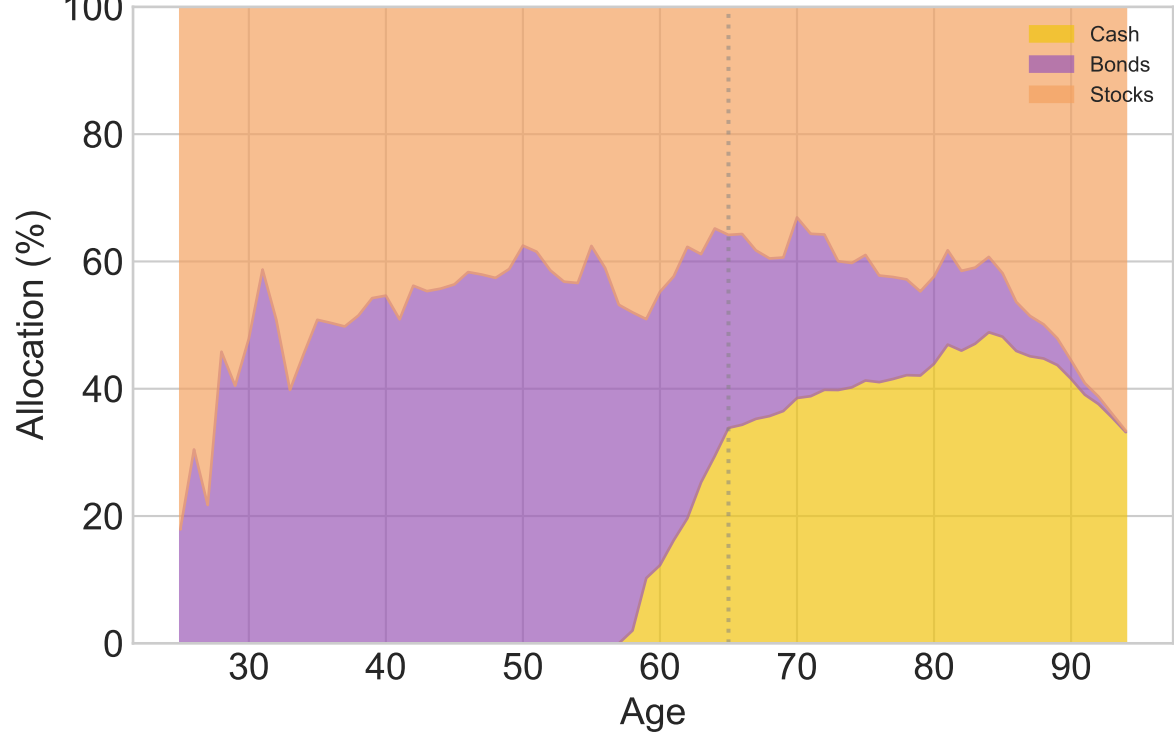
## Human Capital Decomposition (\$k)



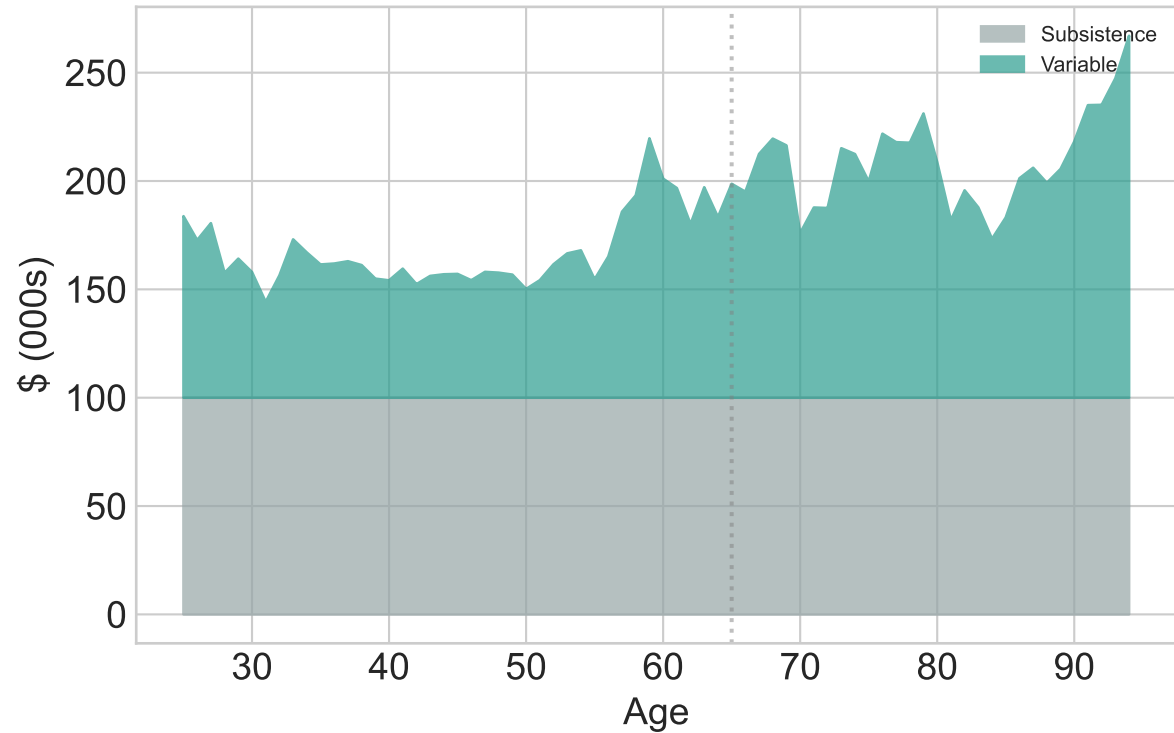
## Net HC minus Expenses (\$k)



## Portfolio Allocation (%)

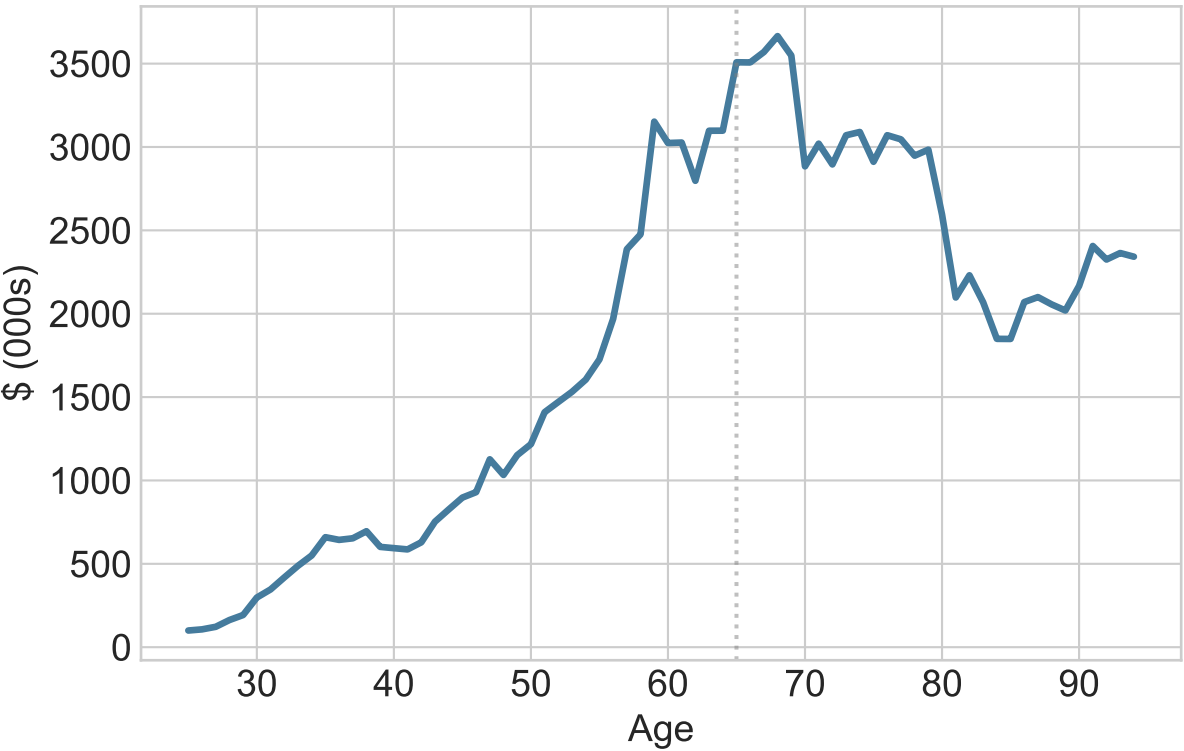


## Consumption Path (\$k)

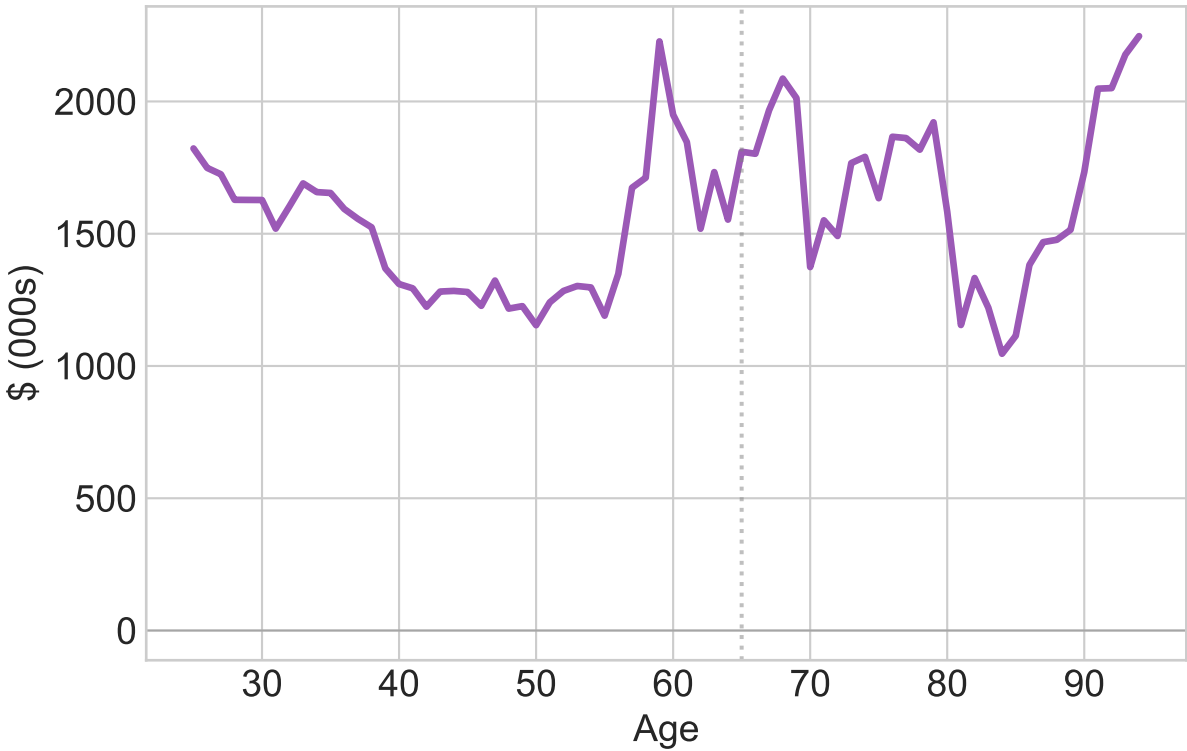


Rebalancing & Outcomes

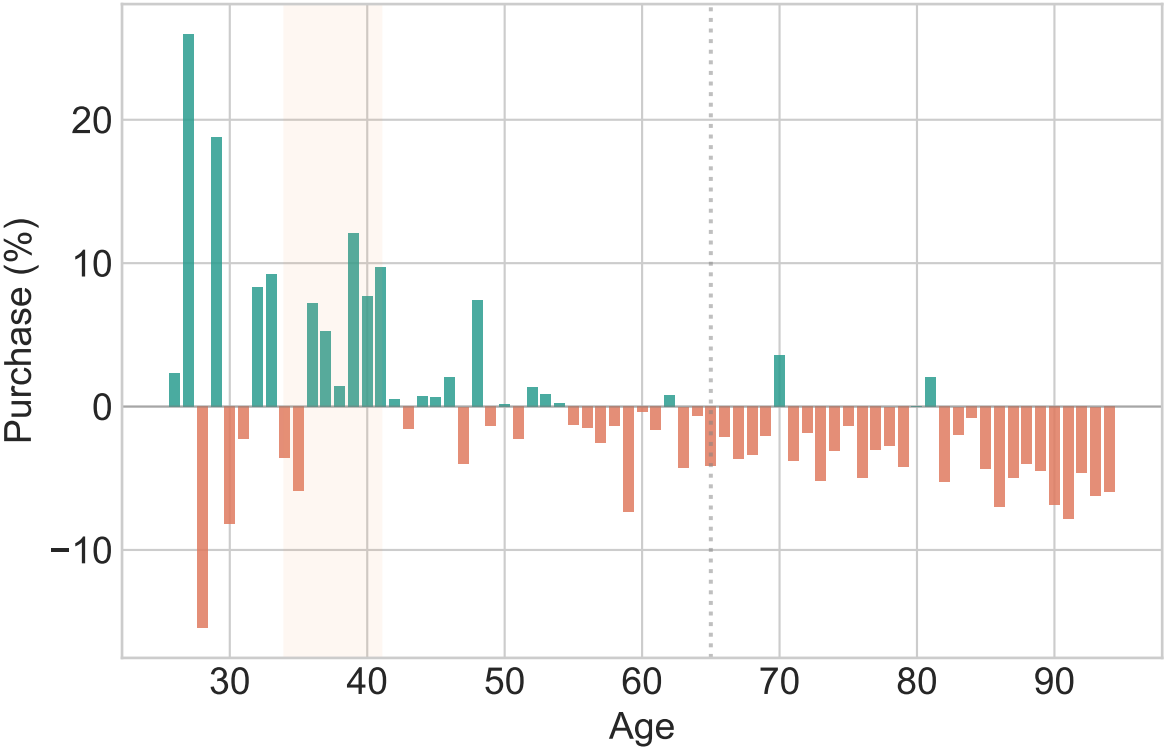
Financial Wealth (\$k)



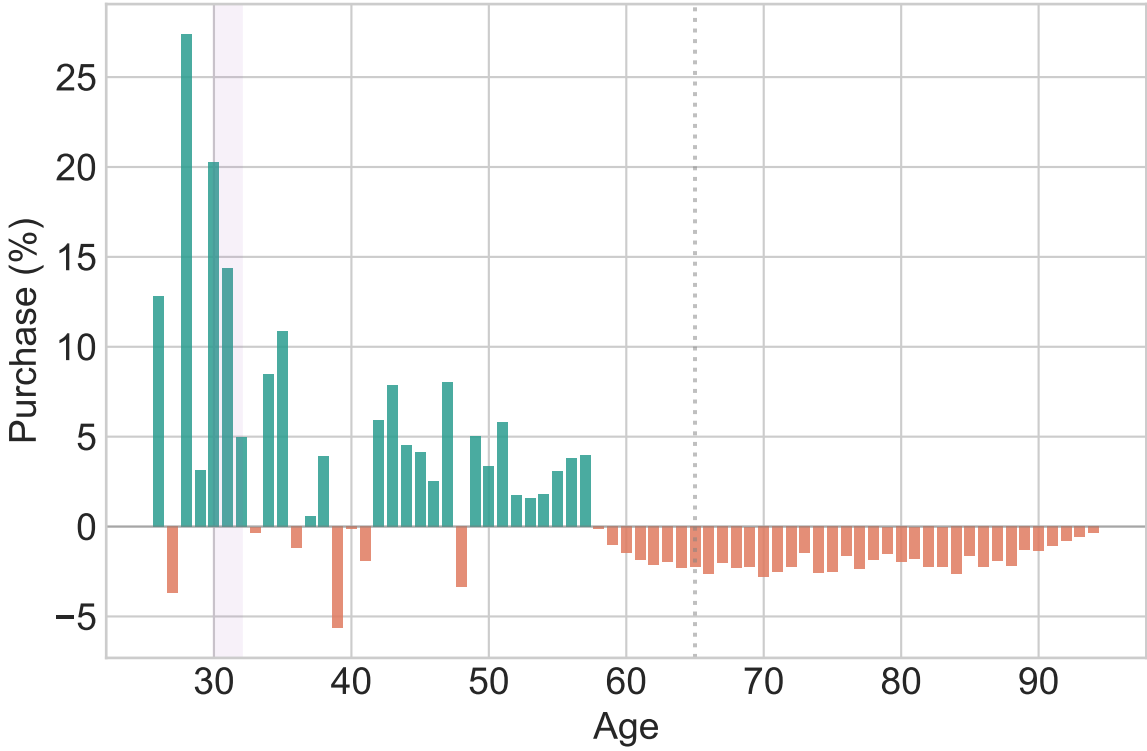
Net Worth (HC + FW - PV Expenses)



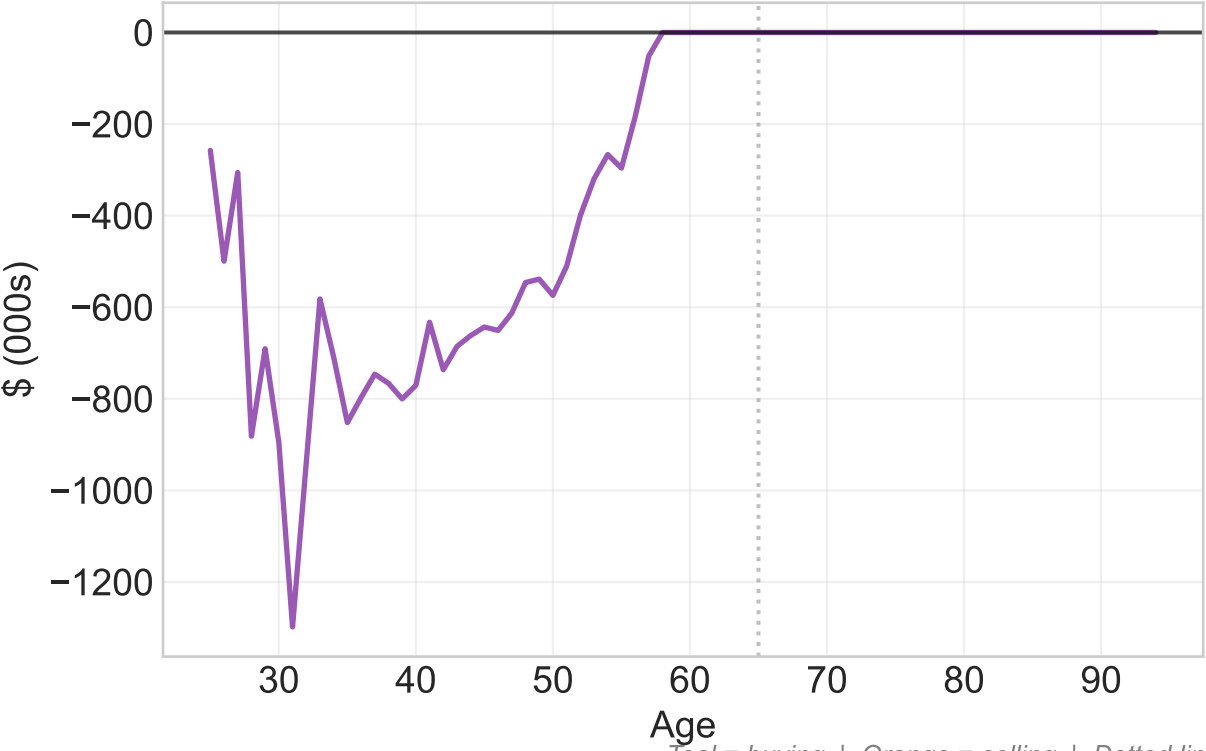
Stock Rebalancing (% of portfolio)



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)

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