



# Personal Performance

Smith, Dan and Mary

As of Date: 12/31/2020  
Report Date Range: 01/01/2020 - 12/31/2020

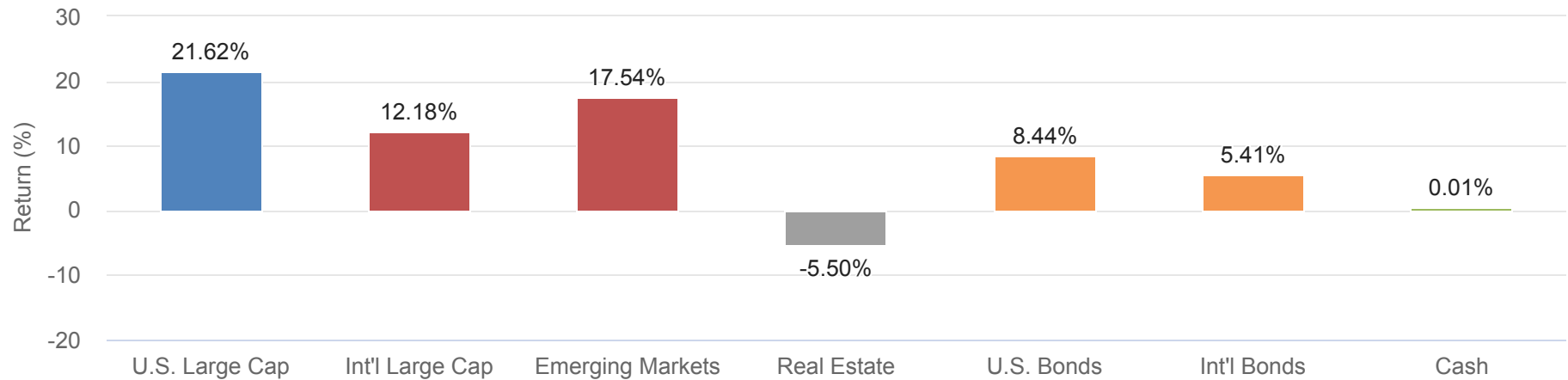


Accounts								
Account Name	Open Date	Account Type	Beginning Market Value	Net Investment	Market Value	Weight	IRR(Cumulative)	IRR
Total	01/04/2019	-	2,714,128.14	30,777.75	3,082,831.76	100.00%	12.34%	12.34%

## Average Annual Returns by Asset Class

### Asset Breakdown Return

Time Period: 01/01/2020 to 12/31/2020



## Individual Investment Performance

### Portfolio Evaluation

Security Name/Description	Beginning Market Value	Total Inflows	Total Outflows	Period Investment Gains/Losses	Ending Market Value \$	IRR(Cumulative)	IRR
<b>Total</b>	<b>2,714,128.14</b>	<b>156,865.82</b>	<b>-126,088.07</b>	<b>343,925.87</b>	<b>3,082,831.76</b>	<b>12.34%</b>	<b>12.34%</b>
<b>U.S. Large Cap</b>	<b>793,832.32</b>	<b>93,383.01</b>	<b>-30,343.36</b>	<b>183,740.80</b>	<b>1,040,612.77</b>	<b>21.62%</b>	<b>21.62%</b>
Fidelity® 500 Index	485,735.86	93,383.01	-25,128.58	120,115.36	674,105.65	22.09%	22.09%
Vanguard Total Stock Market ETF	308,096.46	0.00	-5,214.78	63,625.44	366,507.12	20.77%	20.77%
<b>Int'l Large Cap</b>	<b>466,859.76</b>	<b>80,971.44</b>	<b>-21,673.70</b>	<b>63,495.87</b>	<b>589,653.37</b>	<b>12.18%</b>	<b>12.18%</b>
Fidelity® International Index	0.00	12,261.77	-40.30	3,967.07	16,188.54	32.40%	32.40%
Vanguard FTSE Developed Markets ETF	466,859.76	68,709.67	-21,633.40	59,528.80	573,464.83	11.59%	11.59%

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## Portfolio Evaluation

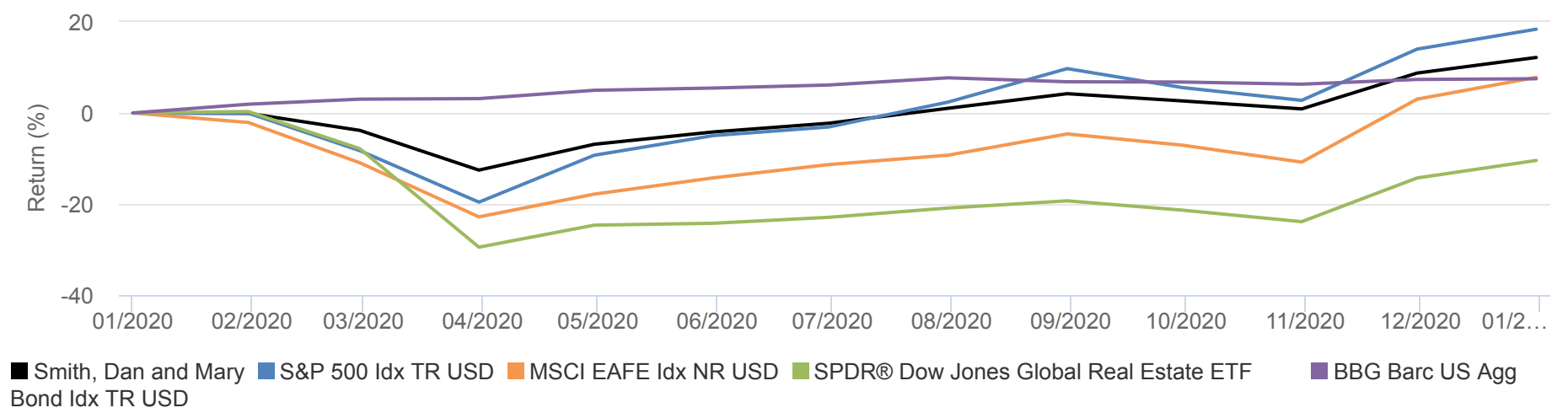
Security Name/Description	Beginning Market Value	Total Inflows	Total Outflows	Period Investment Gains/Losses	Ending Market Value \$	IRR(Cumulative)	IRR
<b>Emerging Markets</b>	<b>157,112.51</b>	<b>26,403.96</b>	<b>-13,303.46</b>	<b>29,691.79</b>	<b>199,904.80</b>	<b>17.54%</b>	<b>17.54%</b>
Fidelity® Emerging Markets Idx	0.00	9,634.23	-32.89	4,171.07	13,772.41	43.36%	43.36%
Vanguard FTSE Emerging Markets ETF	157,112.51	16,769.73	-13,270.57	25,520.72	186,132.39	15.62%	15.62%
<b>Real Estate</b>	<b>154,196.11</b>	<b>40,241.69</b>	<b>0.00</b>	<b>-10,036.97</b>	<b>184,400.83</b>	<b>-5.50%</b>	<b>-5.50%</b>
SPDR® Dow Jones Global Real Estate ETF	154,196.11	40,241.69	0.00	-10,036.97	184,400.83	-5.50%	-5.50%
<b>U.S. Bonds</b>	<b>815,939.58</b>	<b>18,616.99</b>	<b>-86,886.30</b>	<b>64,253.50</b>	<b>811,923.77</b>	<b>8.44%</b>	<b>8.44%</b>
Fidelity® US Bond Index	815,939.58	18,616.99	-86,886.30	64,253.50	811,923.77	8.44%	8.44%
<b>Int'l Bonds</b>	<b>292,178.16</b>	<b>16,109.44</b>	<b>-85,194.99</b>	<b>12,779.11</b>	<b>235,871.72</b>	<b>5.41%</b>	<b>5.41%</b>
Vanguard Total International Bond ETF	292,178.16	16,109.44	-85,194.99	12,779.11	235,871.72	5.41%	5.41%
<b>Cash</b>	<b>34,009.70</b>	<b>270,192.68</b>	<b>-283,739.65</b>	<b>1.77</b>	<b>20,464.50</b>	<b>0.01%</b>	<b>0.01%</b>
CASH	-5,300.83	218,569.38	-213,453.83	0.00	-185.28	0.00%	0.00%
FDIC INSURED DEPOSIT ACCOUNT IDA12 NOT ...	39,310.53	51,623.30	-70,285.82	1.77	20,649.78	0.01%	0.01%

## Performance vs. Benchmarks

Average Annual Returns							As of Date: 12/31/2020		
Name	MTD Return	QTD Return	YTD Return	Trailing 1 Yr Return	Trailing 3 Yrs Return	Trailing 5 Yrs Return	Period Return	Since Inception 01/04/2019	
Total	3.15%	9.30%	12.34%	12.34%			12.34%	13.63%	
S&P 500 Idx TR USD	3.84%	12.15%	18.40%	18.40%	-	-	18.40%	26.35%	
MSCI EAFE Idx NR USD	4.65%	16.05%	7.82%	7.82%	-	-	7.82%	15.07%	
SPDR® Dow Jones Global Real Estate ETF	4.50%	13.89%	-10.44%	-10.44%	-	-	-10.44%	4.82%	
BBG Barc US Agg Bond Idx TR USD	0.14%	0.67%	7.51%	7.51%	-	-	7.51%	7.77%	

## Cumulative Time Weighted Return

Time Period: 01/01/2020 to 12/31/2020



## Projected Annual Income

### Projected Income Summary

<b>Dividend Income</b>	<b>\$69,872.00</b>	<b>Interest Income</b>	<b>\$0.00</b>
Taxable	\$69,872.00	Taxable	\$0.00
Tax Exempt	\$0.00	Tax Exempt	\$0.00

## Contribution and Withdrawal Summary

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Transaction Date	Trade Type	Amount
	<b>Deposit</b>	<b>8,969.82</b>
04/03/2020	Deposit	7,000.00
03/17/2020	Deposit	1,969.82

## Disclosures

### Explanation of Benchmarks

The S&P 500 Index is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available U.S. market capitalization.

The MSCI EAFE Index is an equity index which captures large and mid cap representation across 21 Developed Markets countries around the world, excluding the United States and Canada. With of 900 constituents, the index covers approximately 85% of the free float-adjusted market capitalization in each country.

The MSCI ACWI is a market capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI is maintained by Morgan Stanley Capital International (MSCI) and is comprised of stocks from 23 developed countries and 24 emerging markets. It's widely used as a benchmark for diverse portfolios of global stocks.

The SPDR® Dow Jones® Global Select Real Estate ETF seeks to track the performance of equity real estate investment trusts (REITs) and real estate operating companies (REOCs) traded globally. This index fund may serve as a proxy for direct real estate investment, in part by excluding companies whose performance may be driven by factors other than the value of real estate.

The Bloomberg Barclays U.S. Aggregate Bond Index is a broad base index that is often used to represent investment grade bonds being traded in United States. It's one of the most widely used benchmarks for investors owning portfolios of high-quality bonds.

The Bloomberg Barclays U.S. Municipal Index covers the USD-denominated long-term tax-exempt bond market. The index has four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and pre-refunded bonds.

The Bloomberg Barclays U.S. Municipal 3-Year Index measures the performance of municipal bonds with time to maturity of approximately three years.

The Barclays Capital U.S. 3-Month Treasury Bellwether Index measures the performance of U.S. Treasury bills with a maturity of less than three months. Because of its focus on high-quality, ultra-short duration interest rates, it's widely used as a benchmark for cash and cash-like investments.

Blended Benchmark Portfolios provide combinations of the stock, bond, and cash benchmarks shown above in percentages that closely match your target allocation. Each benchmark holds 2% in cash, with the remainder invested in the broad stock and bond indexes shown above. For example, the 50/50 Benchmark Portfolio is comprised of 45% MSCI ACWI, 5% SPDR® Dow Jones® Global Real Estate ETF, 48% Bloomberg Barclays Aggregate Bond Index, and 2% Barclays Capital U.S. 3-Month Treasury Bellwether Index.