

Mr. & Mrs. John Doe Investment Analysis

Prepared for

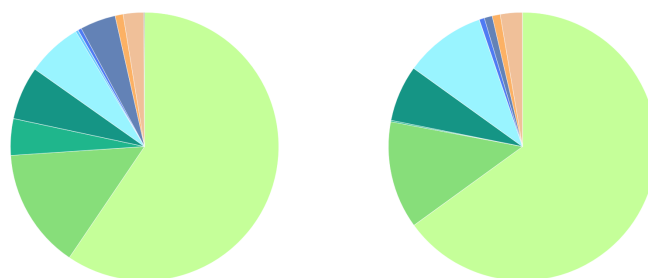
Example

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Allocation

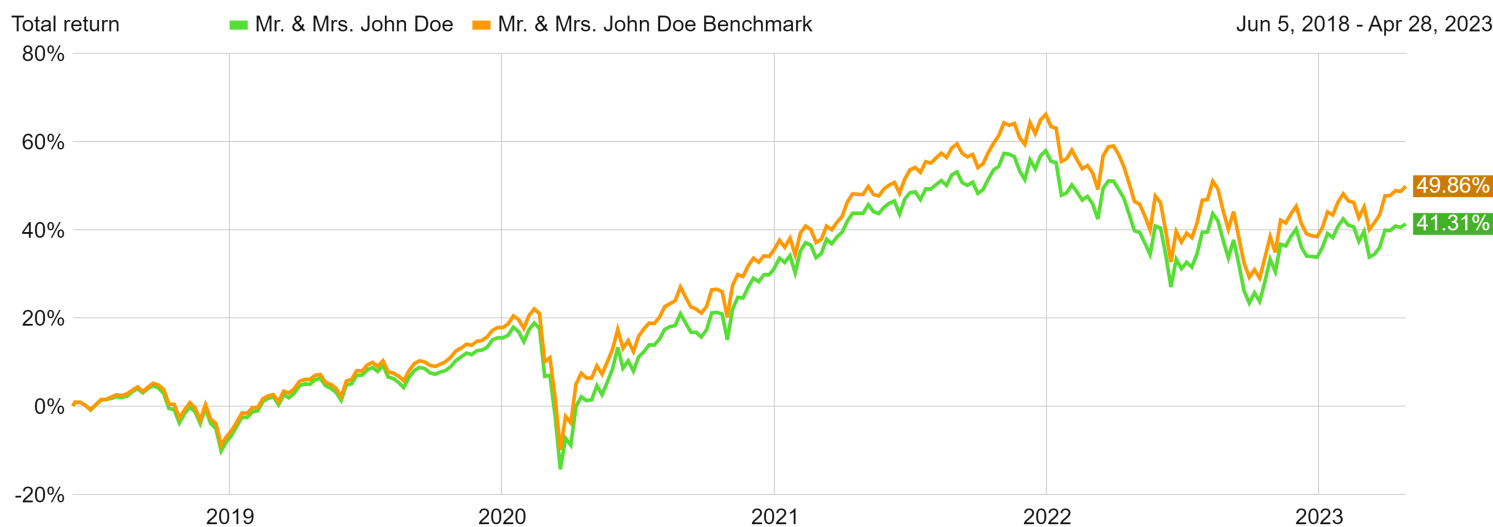


	Mr. & Mrs. John Doe Weight (%)	Mr. & Mrs. John Doe... Weight (%)
US stocks large cap	59.5	65
US stocks mid cap	14.5	13
US stocks small cap	4.4	0.2
Non US stocks	6.4	6.8
Unclassified stocks	-	-
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US bonds investment grade	6.6	9.8
US bonds high yield	0.3	-
US bonds inflation protected	-	-
Non US bonds	0.4	0.6
Unclassified bonds	4.3	1
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Alternative	1	1
Cash & equivalents	2.5	2.7
Other	0.1	-
	100	100
<hr/>		
Stocks	84.8	84.9
Bonds	11.7	11.4
Alternative	1	1
Cash & equivalents	2.5	2.7
Other	0.1	-
	100	100

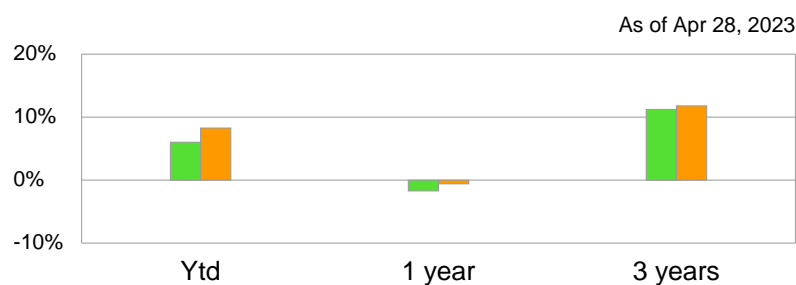
Cash & equivalents comprises money market holdings, and fixed-income securities with maturity of less than 90 days. Alternative comprises commodity, precious metals and alternative funds.

Performance

Cumulative returns



Periodic Returns



■ Mr. & Mrs. John Doe
■ Mr. & Mrs. John Doe Benchmark

Periodic returns for periods longer than one year are annualized.

Assumptions

	Advisory fee	Rebalancing
■ Mr. & Mrs. John Doe	0.3%	Buy & hold
■ Mr. & Mrs. John Doe Benchmark	-	Buy & hold

Key Stats

	Current yield	Fund expense ratio
■ Mr. & Mrs. John Doe	1.35%	0.55%
■ Mr. & Mrs. John Doe Benchmark	0.06%	0%

These results are hypothetical. The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

Performance

Risk metrics

As of Apr 28, 2023

	Ytd	1 year	3 years
Risk (standard deviation)			
■ Mr. & Mrs. John Doe	12.5%	19.9%	15.4%
■ Mr. & Mrs. John Doe Benchmark	12.4%	20.4%	15.7%
Beta			
■ Mr. & Mrs. John Doe	0.84	0.86	0.84
■ Mr. & Mrs. John Doe Benchmark	0.84	0.88	0.86
Sharpe ratio			
■ Mr. & Mrs. John Doe	0.78	-0.06	0.67
■ Mr. & Mrs. John Doe Benchmark	1.39	-0.02	0.68
Maximum drawdown			
■ Mr. & Mrs. John Doe	-7%	-14.5%	-22.3%
■ Mr. & Mrs. John Doe Benchmark	-6.5%	-15%	-22.7%
Up capture ratio			
■ Mr. & Mrs. John Doe	0.76	0.84	0.81
■ Mr. & Mrs. John Doe Benchmark	0.86	0.89	0.84
Down capture ratio			
■ Mr. & Mrs. John Doe	0.91	0.87	0.85
■ Mr. & Mrs. John Doe Benchmark	0.84	0.90	0.88

The benchmark used to calculate alpha, beta is: S&P 500 Index TR

IMPORTANT DISCLOSURES

This report is being provided by your financial professional as a courtesy and is not intended to be used as or in lieu of an account statement.

This report presents past performance, which does not guarantee future results. The investment return and principal value will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than return data quoted herein.

The portfolio performance presented in this report is hypothetical and based on simulated investments. Unlike the results shown in an actual performance record, these results do not represent actual trading. Also, because these trades have not actually been executed, these results may have under- or over-compensated for the impact, if any, of certain market factors, such as lack of liquidity. Simulated or hypothetical trading programs in general are also subject to the fact that they are designed with the benefit of hindsight. No representation is being made that any account will or is likely to achieve profits or losses similar to these being shown.

Returns in this report are time-weighted returns (TWR). Returns include distribution income such as dividends. The simulation of model portfolios does not take into account trading costs and tax implications.

The projections or other information generated by Kwanti Analytics regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

Performance is presented net of advisory fees. Other fees borne by investors and not included in this report are: commissions, custodial charges and sales loads. If applicable, these fees will have a compounding effect on performance that can be material.

INDEXES AND BENCHMARKS

References to indexes and benchmarks are hypothetical illustrations of aggregate returns and do not reflect the performance of any actual investment. Investors cannot invest in an index.

S&P 500 Index TR: Measures the performance of 500 widely held, large-capitalization US stocks.

Barclays US Aggregate Bond Index: Measures the U.S. bond market and covers all major types of bonds, including taxable corporate bonds, treasury bonds, and municipal bonds.

DEFINITIONS

Beta: the volatility of the investment compared to the volatility of the benchmark. A value lower than 1 indicates that the investment is less volatile than the benchmark. A value greater than 1 indicates a higher volatility. The benchmark used for beta calculation in this report is the S&P500 Index Total Return.

Current yield: the total distributions paid from the portfolio positions over 12 trailing months, divided by the total market price of the portfolio positions.

Fund expense ratio: for investment funds, the expense ratio as reported in the fund's prospectus.

Maximum drawdown: the largest percent retrenchment from an investment's peak value to the investment's valley value for a given period.

Risk (Standard Deviation): a measure of dispersion of returns around their historical average. The higher the standard deviation, the more widely the investment's returns vary over time.

Sharpe ratio: compares the investment return against the risk-free return (US Treasury Bill), after adjusting for risk. The greater the Sharpe ratio, the better its risk-adjusted performance.

Up/Down capture ratio: shows what portion of a market performance was captured by an investment in up and down markets.

Yield 12-month: the sum of distributions from the asset(s) over 12 trailing months, divided by the current market price of the asset(s).

Yield SEC: the annualized yield based on the 30-day period ending on the last day of previous month.

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