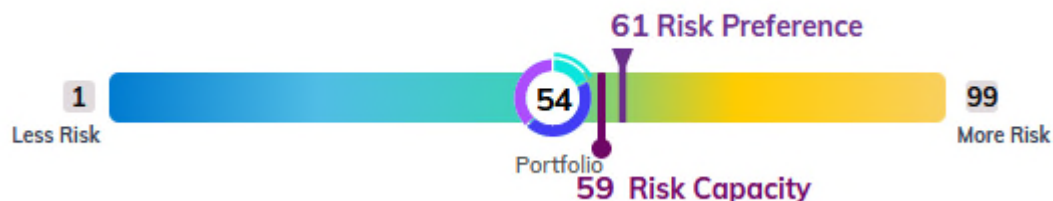Steven J. Stanganelli, CFP®, CRPC®, AEP®
CERTIFIED FINANCIAL PLANNER ™ Professional
CHARTERED RETIREMENT PLANNING COUNSELOR®
ACCREDITED ESTATE PLANNER®
NAPFA-Registered Financial Advisor

January 18, 2021

Prepared for Mike and Jen SAMPLE

Summary:
- Current Risk Preference/Tolerance Score is 61 for Mike (based on Risk Budget of -25% or tolerance for up to 25% loss in risk/equity assets)
- Jen's Risk Preference/Tolerance Score is higher indicating a higher Risk Budget (last scored at 75)
- Current Risk Number for total portfolio holdings is 54 out of 99 with a potential 12-month downside of 23% loss
- Results show capacity for increasing allocation to higher level of stock positions above current 67% total stock allocation in current total portfolio holdings (see Risk Capacity Score of 59 out of 99
- To reduce exposure to stock and maintain recommended range for reported Risk Preference/Tolerance, you can reduce total stock exposure to 57% (see FinaMetrica Results next)

Based on the completed risk profiles (Riskalyze, 6/2020 and TotumRisk, 1/2021)

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FinaMetrica Comfort Zone and Target Equity Allocation Overview

Comfort Zone Calculators

Risk Tolerance to % Growth Assets

Enter the risk tolerance score to see the Comfort/Discomfort ranges for the % of Growth Assets in a portfolio.

Enter Risk Tolerance Score	61

% Growth Assets Ranges
Too Little Risk: < 47%
Marginal: 47% - 56%
OK Risk: 57% - 76%
Marginal: 77% - 86%
Too Much Risk: > 86%

- Current Risk Preference/Tolerance of 61 indicates range of risky assets (i.e. stocks) between 57% and 76% of total holdings

% Growth Assets to Risk Tolerance

Enter the % of Growth Assets in the portfolio to see the Comfort/Discomfort risk tolerance score ranges for that portfolio.

Enter % Growth Assets	67%

Risk Tolerance Score Ranges
Too Much Risk: < 49
Marginal: 49 - 54
OK Risk: 55 - 67
Marginal: 68 - 75
Too Little Risk: > 75

- Current total risk assets (i.e. stocks) comprise 67% of all investment holdings
- The range of Risk Tolerance/Preference Scores for this stock allocation percentage ranges from 55 to 67 and encompasses the Risk Tolerance/Preference Scores of Mike (61) and Jen (75)
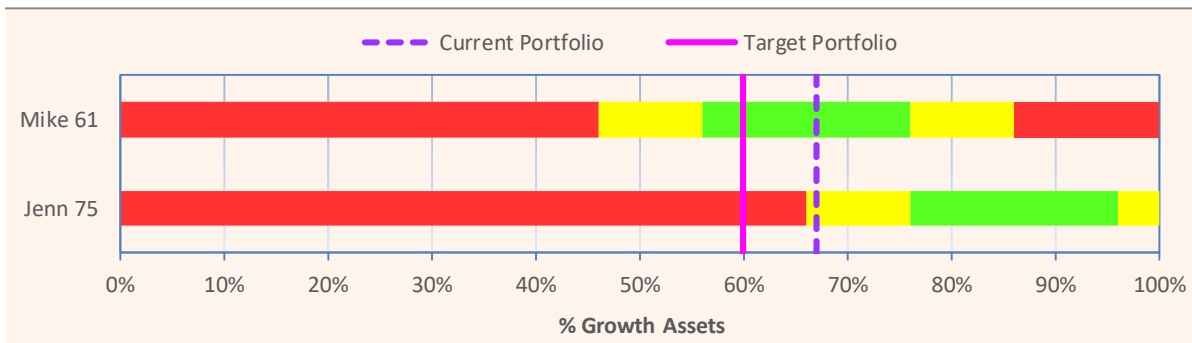
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FinaMetrica Asset Allocation Target Based on Risk Preference Results

For Couples

Risk Tolerance to % Growth Assets

Enter the risk tolerance score to see the Comfort/Discomfort ranges for the % of Growth Assets in a portfolio.

Enter Name	Mike	Enter Risk Tolerance Score*	61
Enter Spouse's Name	Jenn	Enter Risk Tolerance Score*	75

Enter Current Portfolio	67%	Growth Assets
Enter Target Portfolio	60%	Growth Assets

			Risk Tolerance Score Ranges					
			Risk Comfort/Discomfort Zones for Each Asset Allocation					
	Asset Allocation	Growth Assets	Best Fit	Too Much Risk	Marginal	OK Risk	Marginal	Too Little Risk
4	Balanced	60%	52 - 63	< 45	45 - 50	51 - 62	63 - 69	> 69
5	Growth	80%	64 - 81	< 57	57 - 62	63 - 78	79 - 92	> 92

- This indicates that a lower allocation to risky assets (i.e. stocks) of 60% from the current 67% still fits into the "OK" range of risk for Mike
- This also indicates that a higher allocation to risky assets (i.e. stocks) of 80% from current portfolio still fits the "OK" range of risk for Jen