



Investment Planning

Prepared for **John and Jane Doe**

Prepared By

David Cawley
contact@paraplanondemand.com
(878) 264-9552

Table of Contents



Table of Contents2

Investment Planning Summary.....3

Asset Details - 20264

Portfolio Analysis5

Asset Class Summary6

Holdings Gain/Loss9

Disclaimer 10

Investment Planning Summary



This section reviews your current investment strategy and compares it to the proposed portfolio structure. The goal is to ensure your investment portfolio is aligned with your retirement objectives, risk tolerance, liquidity needs, and overall financial plan.

The reports in this section are designed to help illustrate:

- How your assets are allocated across stocks, bonds, cash, and other investments.
- Whether your portfolio is appropriately diversified.
- The relationship between expected return and investment risk.
- Areas of concentration that may increase portfolio volatility.
- Unrealized gains and losses that may affect tax-sensitive decisions.

What the Reports Show

Assets

Shows your current assets as of May 13, 2026

Portfolio Analysis

Illustrates the relationship between expected return and investment risk and compares your portfolio to diversified portfolios and the efficient frontier.

Asset Class Summary

Provides a breakdown of your portfolio by major asset classes and asset types, including stocks, bonds, cash, and other investments.

Holdings Gain/Loss

Shows the cost basis and unrealized gains or losses for taxable investments, which may be useful when evaluating tax-sensitive rebalancing decisions.

Planning Objectives

The goal of investment planning is to:

- Align your portfolio with your long-term goals and time horizon.
- Maintain an appropriate balance between growth potential and risk management.
- Improve diversification and reduce unnecessary concentration risk.
- Coordinate investment decisions with retirement income and tax planning strategies.
- Preserve flexibility for future spending needs and changing market conditions.

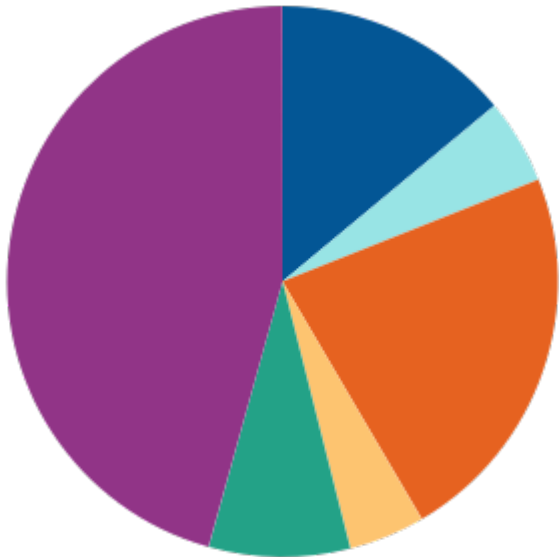
Ongoing Review

Investment portfolios should be reviewed periodically to ensure they remain aligned with your goals, cash flow needs, and market conditions. Adjustments may be appropriate as circumstances, tax laws, and investment opportunities evolve.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Assets | Current Strategy as of May 13, 2026

The Assets report illustrates the breakdown of your total assets.



Investment Assets	14.09%
Cash Assets	4.94%
Retirement Assets	23.53%
Annuity Assets	4.44%
Trusts & Business Entities	8.95%
Other Assets	44.06%

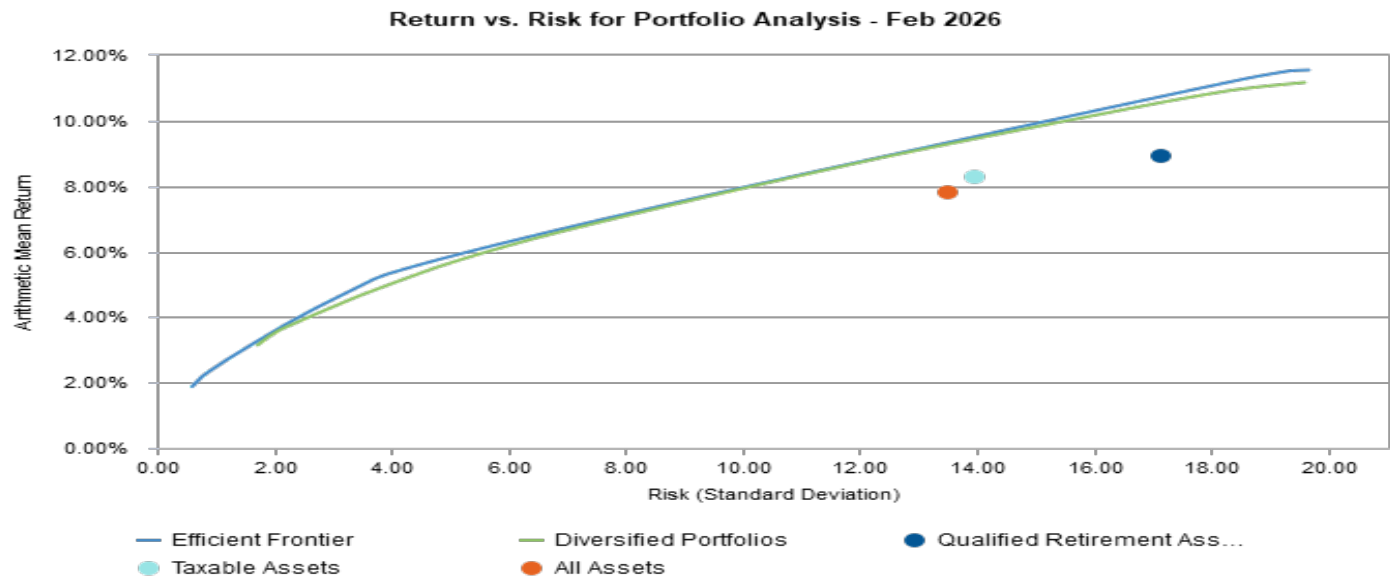
Details - 2026

Account	\$ Value	% Value
Investment Assets	\$336,805	14.09%
Cash Assets	\$120,000	4.94%
Retirement Assets	\$544,539	23.53%
Annuity Assets	\$107,740	4.44%
Total Portfolio Assets	\$1,208,601	47.00%
Other Assets	\$1,133,000	44.06%
Trusts & Business Entities	\$230,080	8.95%
Total Assets	\$2,571,681	100.00%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Portfolio Analysis

The Portfolio Analysis report compares your existing accounts, groups of accounts, or hypothetical portfolios against the Efficient Frontier.



One important aspect of assessing an investment portfolio is to consider its allocation amongst the various classes of assets (cash, bonds and stocks) within the portfolio. Financial advisors generally recommend investors diversify their investment holdings across these asset classes in various combinations to spread investment risk. Investment risk can be measured by Standard Deviation, a statistical measure of the variability of a set of data.

Diversification is achieved through investment in a combination of asset classes that historically have performed differently. Investments that historically have performed opposite from one another are said to be negatively correlated. The goal is to construct a portfolio allocation with a risk-return profile that aligns with the investor's risk tolerance level and investment objectives and lies on the Efficient Frontier.

The Efficient Frontier is the theoretical combination of minimum investment risk for a given target investment return. Other portfolios that have the same level of risk would have a lower return potential and would therefore be inefficient.

Asset / Portfolio	Rate of Return	Mean Return	Risk
Qualified Retirement Assets	7.30%	8.93%	17.13%
Taxable Assets	6.99%	8.29%	13.95%
All Assets	6.57%	7.82%	13.48%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

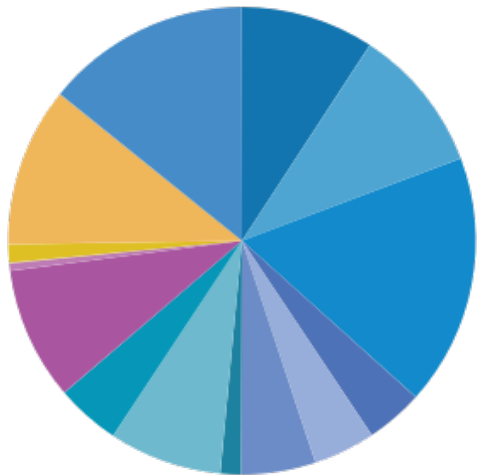
Asset Class Summary

The Asset Class Summary report lists your holdings, grouped by asset type and class as of the last update.



All Assets - Asset Classes

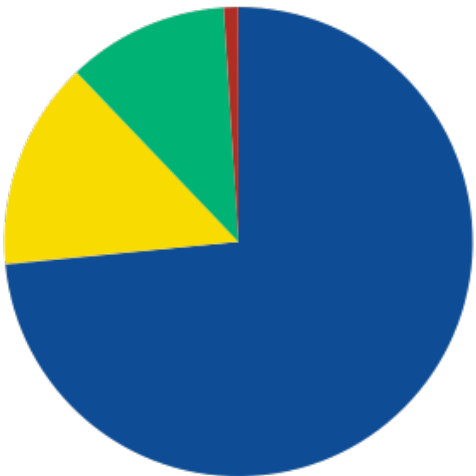
(6.57% rate of return)
(13.48% risk (standard deviation))



Large Growth	9.22%	International	9.21%
Large Value	10.05%	Emerg Mkts	0.50%
Large Blend	17.39%	Sht Trm Mun	0.00%
Mid Growth	3.98%	Int Trm Mun	0.02%
Mid Value	4.28%	Long Trm Mun	0.02%
Mid Blend	5.15%	Hgh Yld Bnd	1.26%
Small Growth	1.43%	Inv Grd Bnd	11.04%
Small Value	7.80%	Other	14.20%
Small Blend	4.45%		

All Assets - Asset Types

(6.57% rate of return)
(13.48% risk (standard deviation))



Equities	73.46%
Tax Exempt Bonds	0.05%
Taxable Bonds	14.35%
Cash	11.14%
Other	1.01%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Equities	Market Value	% of Type	% of Portfolio
Large-Cap Growth	\$102,211.81	12.56%	9.22%
Large-Cap Value	\$111,396.74	13.68%	10.05%
Large-Cap Blend	\$192,743.85	23.68%	17.39%
Mid-Cap Growth	\$44,055.37	5.41%	3.98%
Mid-Cap Value	\$47,383.28	5.82%	4.28%
Mid-Cap Blend	\$57,037.75	7.01%	5.15%
Small-Cap Growth	\$15,854.17	1.95%	1.43%
Small-Cap Value	\$86,414.04	10.61%	7.80%
Small-Cap Blend	\$49,370.51	6.06%	4.45%
International	\$102,094.20	12.54%	9.21%
Emerging Markets	\$5,525.06	0.68%	0.50%
Total Equities	\$814,086.78	—	73.46%

Tax Exempt Bonds	Market Value	% of Type	% of Portfolio
Short Term Municipal	\$33.42	6.22%	0.00%
Intermediate Term Municipal	\$265.04	49.34%	0.02%
Long Term Municipal	\$238.69	44.44%	0.02%
Total Tax Exempt Bonds	\$537.15	—	0.05%

Taxable Bonds	Market Value	% of Type	% of Portfolio
High Yield Bonds	\$13,963.22	8.78%	1.26%
Investment Grade Bonds	\$122,305.10	76.92%	11.04%
Short Term Bonds	\$22,555.85	14.19%	2.04%
Inflation Protected Securities	\$181.84	0.11%	0.02%
Total Taxable Bonds	\$159,006.01	—	14.35%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Cash	Market Value	% of Type	% of Portfolio
Cash & Money Market Funds	\$123,421.86	100.00%	11.14%
Total Cash	\$123,421.86	—	11.14%
Other	Market Value	% of Type	% of Portfolio
Investment Real Estate	\$1,181.96	10.57%	0.11%
Commodities	\$4.55	0.04%	0.00%
Unclassified	\$10,000.00	89.39%	0.90%
Total Other	\$11,186.51	—	1.01%
Total	\$1,108,238.30	—	100.00%

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Holdings Gain/Loss

The Holdings Gain/Loss report provides the basis and gain or loss for your holdings, as well as the total basis and total gain or loss for your holdings as of the last update.



Accounts Included: Non-Qualified Assets

Name	Ticker	CUSIP	Units	Unit Basis	Basis	Price	Market Value	Gain/Loss	% of Portfolio
Joint Investment Account									
AT&T Inc	T	—	150.000	\$20.00	\$3,000.00	\$25.23	\$3,784.50	\$784.50	1.13%
CVS Health Corp	CVS	—	60.000	\$111.82	\$6,709.00	\$95.15	\$5,709.00	(\$1,000.00)	1.70%
Fidelity Mid-Cap Stock Fund	FMCSX	—	800.000	\$40.17	\$32,136.82	\$53.99	\$43,192.00	\$11,055.18	12.85%
General Electric Co	GE	—	5.000	\$200.00	\$1,000.00	\$297.45	\$1,487.25	\$487.25	0.44%
Invesco QQQ Trust, Series 1	QQQ	—	100.000	\$350.00	\$35,000.00	\$707.24	\$70,724.00	\$35,724.00	21.04%
JPMorgan Chase & Co	JPM	—	14.000	\$178.57	\$2,500.00	\$304.88	\$4,268.32	\$1,768.32	1.27%
McDonald's Corp	MCD	—	15.000	\$200.00	\$3,000.00	\$274.84	\$4,122.60	\$1,122.60	1.24%
PIMCO Total Return Fund; Institutional	PTTRX	—	10,000.000	\$8.00	\$80,000.00	\$8.75	\$87,500.00	\$7,500.00	26.03%
PNC Financial Services Group Inc	PNC	—	15.000	\$146.67	\$2,200.00	\$215.21	\$3,228.15	\$1,028.15	0.96%
Target Corp	TGT	—	15.000	\$86.67	\$1,300.00	\$121.80	\$1,827.00	\$527.00	0.54%
Vanguard 500 Index Fund;ETF	VOO	—	80.000	\$375.00	\$30,000.00	\$678.63	\$54,290.40	\$24,290.40	16.15%
Vanguard S&P Small Cap 600 Value ETF	VIOV	—	400.000	\$76.32	\$30,526.98	\$109.10	\$43,640.00	\$13,113.02	12.98%
Verizon Communications Inc	VZ	—	80.000	\$54.18	\$4,334.40	\$47.93	\$3,834.40	(\$500.00)	1.14%
Walt Disney Co	DIS	—	80.000	\$124.91	\$9,992.80	\$106.16	\$8,492.80	(\$1,500.00)	2.53%
Total Holdings	—	—	—	—	\$241,700.00	—	\$336,100.42	\$94,400.42	100.00%

Disclaimer



The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.