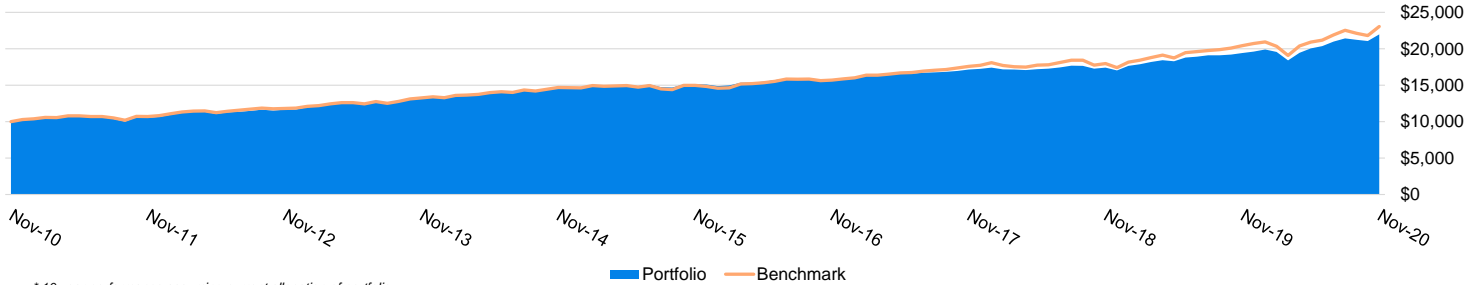


**WealthBuilder Portfolio Risk Number 30-40**

Expense Ratio: 0.33%

Dividend Yield: 1.87%

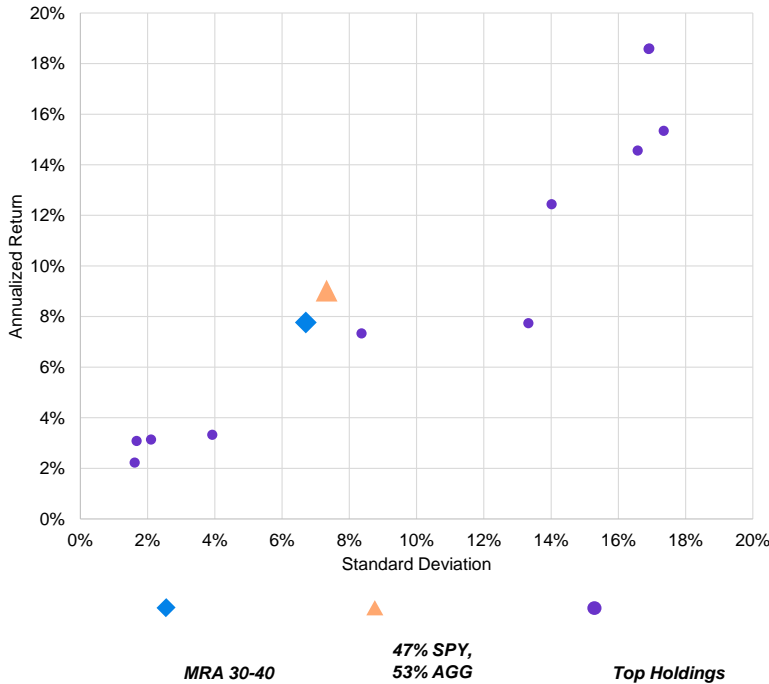
**Growth of \$10K**



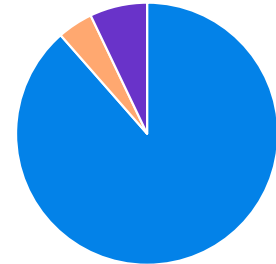
\* 10 year performance assuming current allocation of portfolio

**Portfolio Overview**

**Risk vs Return (5Y)**



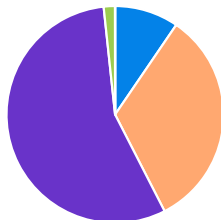
**Region Exposure**



	Portfolio	Benchmark
<b>Americas</b>	<b>88.36%</b>	<b>96.36%</b>
North America	87.29%	95.84%
Latin America	1.08%	0.52%
<b>Greater Asia</b>	<b>4.37%</b>	<b>0.69%</b>
Japan	1.48%	0.32%
Australasia	0.52%	0.09%
Asia Developed	0.65%	0.08%
Asia Emerging	1.73%	0.19%
<b>Greater Europe</b>	<b>7.07%</b>	<b>2.32%</b>
United Kingdom	2.11%	1.00%
Europe Developed	4.12%	1.23%
Europe Emerging	0.34%	0.04%
Africa & Middle East	0.50%	0.04%

**Asset Allocation**

Cash Stock Bond Convertible Preferred Other



	Cash	Stock	Bond	Convertible	Preferred	Other
MRA 30-40	9.53%	32.93%	55.85%	1.68%	0.01%	0.00%
47% SPY, 53% AGG	3.60%	46.85%	49.12%	0.43%	0.00%	0.00%
Drift	5.93%	-13.91%	6.73%	1.24%	0.01%	0.00%

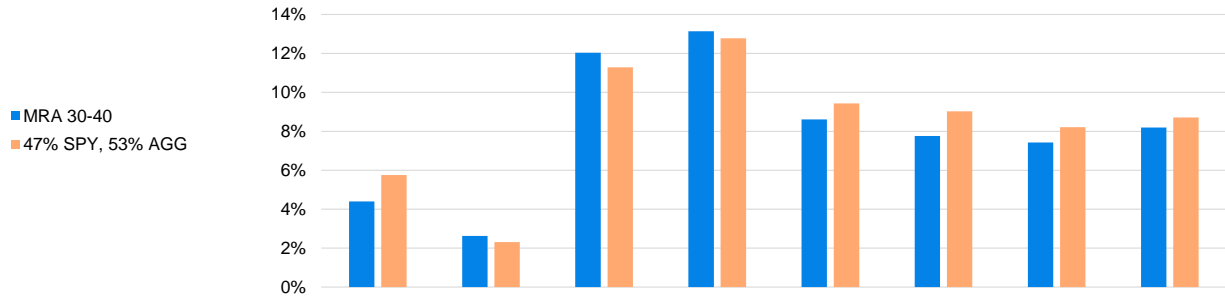
**Top Holdings**

Name	Weight
Invesco Total Return Bond ETF	15.00%
iShares Short-Term Corporate Bond ETF	15.00%
First Trust Low Duration Oppos ETF	14.00%
Invesco Ultra Short Duration ETF	8.00%
iShares Core 1-5 Year USD Bond ETF	7.00%
iShares iBoxx \$ Invmt Grade Corp Bd ETF	7.00%
iShares MSCI USA Min Vol Factor ETF	6.00%
Invesco S&P 500® Eql Wt Cnsm Stapl ETF	5.00%
First Trust Hrz Mgd/Volatil Domestic ETF	3.00%
iShares MSCI USA Momentum Factor ETF	2.00%
iShares Core S&P US Growth ETF	2.00%
iShares Core S&P Total US Stock Mkt ETF	2.00%
VanEck Vectors Vdo Gaming and eSpts ETF	2.00%
ALPS Clean Energy ETF	2.00%
iShares MSCI USA Quality Factor ETF	2.00%



## Hypothetical Performance

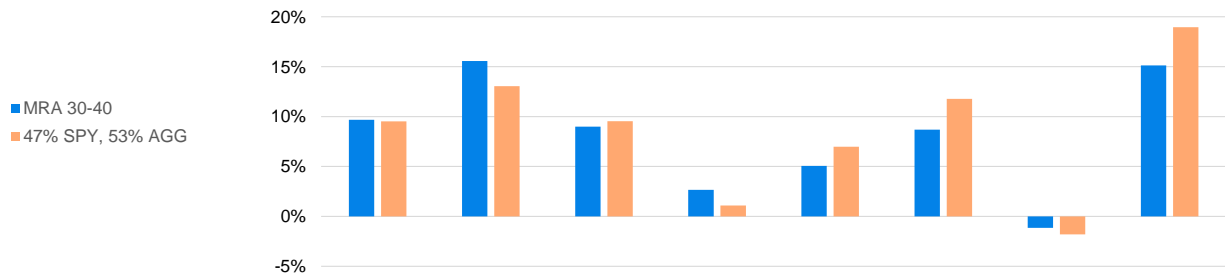
### Trailing Returns



	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	7 Year	10 Year
MRA 30-40	4.40%	2.63%	12.03%	13.14%	8.61%	7.76%	7.43%	8.19%
47% SPY, 53% AGG	5.75%	2.31%	11.29%	12.78%	9.44%	9.03%	8.21%	8.71%
+/- 47% SPY, 53% AGG	-1.35%	0.31%	0.75%	0.36%	-0.83%	-1.26%	-0.78%	-0.52%

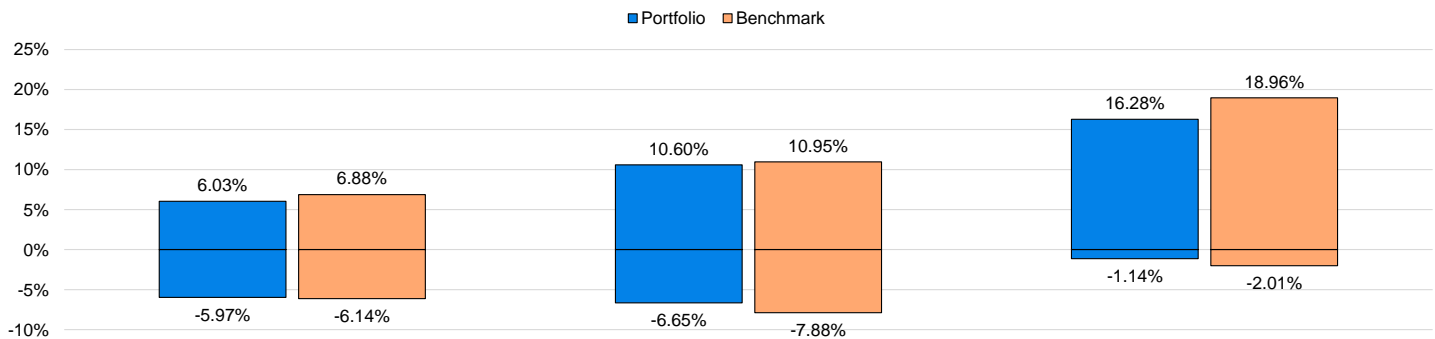
\* Returns are as of last month-end, and returns over 1 year are annualized

### Annual Returns



	2012	2013	2014	2015	2016	2017	2018	2019
MRA 30-40	9.67%	15.56%	9.00%	2.65%	5.06%	8.70%	-1.14%	15.12%
47% SPY, 53% AGG	9.52%	13.05%	9.53%	1.09%	6.99%	11.77%	-1.80%	18.96%
+/- 47% SPY, 53% AGG	0.15%	2.52%	-0.54%	1.57%	-1.92%	-3.08%	0.66%	-3.84%

### Best & Worst Returns



	1 Month				3 Month				1 Year			
	Best %	Date	Worst %	Date	Best %	Date	Worst %	Date	Best %	Date	Worst %	Date
MRA 30-40	6.03%	9/11 - 10/11	-5.97%	2/20 - 3/20	10.60%	3/20 - 6/20	-6.65%	6/11 - 9/11	16.28%	9/11 - 9/12	-1.14%	12/17 - 12/18
47% SPY, 53% AGG	6.88%	3/20 - 4/20	-6.14%	2/20 - 3/20	10.95%	3/20 - 6/20	-7.88%	12/19 - 3/20	18.96%	12/18 - 12/19	-2.01%	2/15 - 2/16

\* Best & Worst Returns from over 10 Years

**DISCLAIMER:**

**All Performance and Return data is shown for a hypothetical portfolio and does not represent actual portfolio performance. Performance and Return data are net of applicable fund expenses, including management fees, but the performance and return data does not include the deduction of fees charged by MRA. Past performance does not guarantee or indicate future results.**

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