

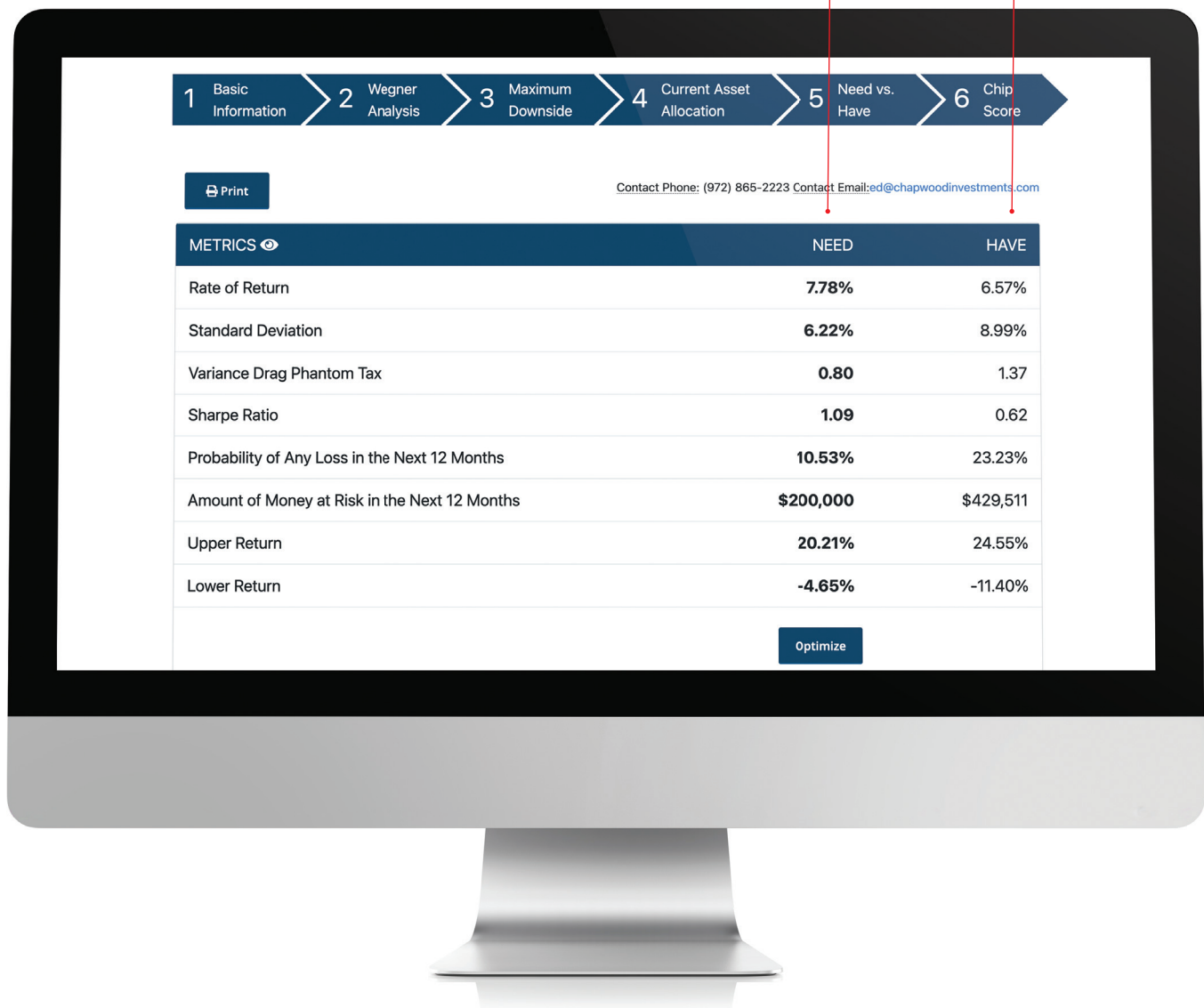
## INVESTMENT FORENSICS

# ChapVest

*Know if what you have is what you will need.*

ChapVest is absolutely the best all-encompassing analytical tool in the industry. This tool aims to help someone determine if what they currently have in their portfolio is what they need. Most planning tools fail to properly adjust for the true cost of living increase and rarely ever shows the historical rate of return and standard deviation someone needs to make versus what they have embedded in the collection of assets in their portfolio.

What you need  
in your portfolio **vs.** What you have  
in your portfolio



ChapVest is designed to let anyone go through it anonymously, and if they determine afterward if what they have is not what they need, you can easily reach out to Chapwood Investments and we can show you how to improve the eight metrics. This analysis is one of a kind and should be used throughout the industry to help people be able to determine if the wool is being pulled over their eyes when evaluating their current holdings.

These six steps are all you need to do in order to determine if what you have is what you need.

Chapwood Investments

ChapVest

1 Basic Information

2 Wegner Analysis

3 Maximum Downside

4 Current Asset Allocation

5 Need vs. Have

6 Chip Score

Your Current Portfolio's Allocations by Asset Class:

\$ 3000000

NAME	PORTFOLIO %	VALUE
Money Market	0	\$0
Tax-Free Cash	0	\$0
Taxable Cash	0	\$0
Fixed Income	35	\$1050000
Corporate Bonds	0	\$0
Emerging Markets Debt	0	\$0
Government Bonds	0	\$0
Total	100%	\$3000000

PORTFOLIO METRICS	NEED	HAVE
Rate of Return	7.78%	6.57%
Standard Deviation	6.22%	8.99%
Variance Drag Phantom Tax	0.80	1.37
Sharpe Ratio	1.09	0.62
Probability of Any Loss in the Next 12 Months	10.53%	23.23%
Amount of Money at Risk in the Next 12 Months	\$200,000	\$429,511
Upper Return	20.21%	24.55%
Lower Return	-4.65%	-11.40%

Chapwood Investments

Portfolio Metrics	Need	Have	Proposed
Rate of Return	7.78%	6.57%	10%
Standard Deviation	6.22%	8.99%	6%
Variance Drag Phantom Tax	0.80	1.37	0.60
Sharpe Ratio	1.09	0.62	1.50
Probability of Any Loss in the Next 12 Months	10.53%	23.23%	4.78%
Amount of Money at Risk in the Next 12 Months	\$200,000	\$429,511	\$118,743
Upper Return	20.21%	24.55%	22%
Lower Return	-4.65%	-11.4%	-2%

Through our Chaptimizer program, we are able to build you portfolios that are historically better than what you need.

What Year Where You Born?

1962

Start Year:

2021

Total Value of Your Invested Assets:

\$ 3,000,000

Fixed Income

Variable Income

Your Annual Household Income:

\$ 100,000

10

The number of years you expect to earn this income

Your Projected Increase in Annual Income:

3

%

This is the percentage increase you expect from your employment income.

Your Monthly Mortgage Payment:

\$ 4,200

30

Time period

Your Monthly Expenses:

\$ 8,000

30

Time period

Your Fixed Annual Expenses:

\$ 25,000

30

Time period

Your Estimated Tax Bracket:

32


%

Your Projected Annual Cost of Living Increase:

6

%

Save

 **CHAPWOOD**  
INVESTMENTS

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