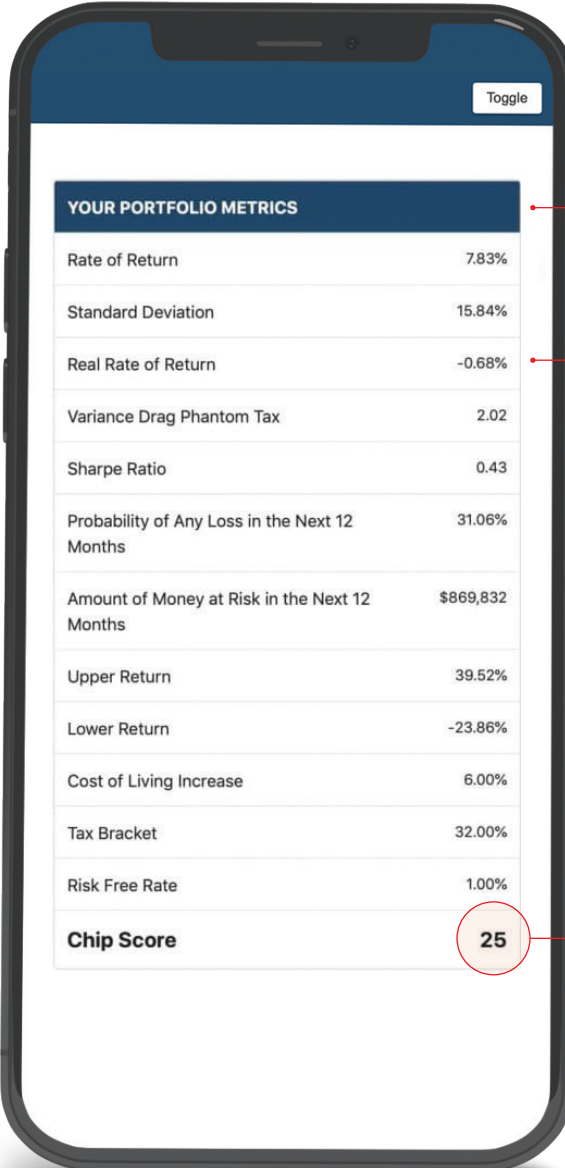


## INVESTMENT FORENSICS

# CHIP score

*Maintain purchasing power while keeping risk down*

The CHIP score is a metric created to provide a measure of the performance of a portfolio. The CHIP score looks at both the volatility and real rate of return of your portfolio and determines whether a portfolio will adequately maintain purchasing power while keeping risk down.



Toggle

YOUR PORTFOLIO METRICS	
Rate of Return	7.83%
Standard Deviation	15.84%
Real Rate of Return	-0.68%
Variance Drag Phantom Tax	2.02
Sharpe Ratio	0.43
Probability of Any Loss in the Next 12 Months	31.06%
Amount of Money at Risk in the Next 12 Months	\$869,832
Upper Return	39.52%
Lower Return	-23.86%
Cost of Living Increase	6.00%
Tax Bracket	32.00%
Risk Free Rate	1.00%
<b>Chip Score</b>	<b>25</b>

These are the most important metrics on how to evaluate your portfolio.

This is the bottom line: your real rate of return after subtracting your taxes, expenses, and cost of living increase.

A Chip Score below 25 needs immediate professional attention.

Most portfolios are struggling to keep a positive real rate of return. The real rate of return is different than the rate of return because it subtracts out your expenses, management fees and most importantly your specific cost of living increase to your lifestyle. The CHIP score can help determine the level of intervention needed to avoid financial suicide. We created a scoring system that simply allows one to know if their portfolio needs professional assistance or not. It's very intuitive and easy to use.

The calculation can be done regardless of portfolio size.

What is your portfolio value?

\$ 3000000

What is your portfolio management fee rate?

1 %

This is the fee your advisor is charging you.

What is your portfolio investment fee rate?

1 %

This is the average fee for the investments.

What is your tax bracket?

32 %

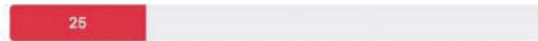
What is your cost of living increase?

6 %

NAME	PORTFOLIO %	VALUE
Domestic Equities	100%	\$3000000
Emerging Markets Equity	10	\$300000
Large Cap Growth	30	\$900000
Large Cap Value	20	\$600000
Mid Cap Growth	10	\$300000
Mid Cap Value	10	\$300000
S&P 500	20	\$600000
<b>Total</b>	<b>100%</b>	<b>\$3000000</b>

Buttons: Save, Clear

Your Chipscore:



Your Chip Score is less than 30! Requires immediate professional input since your current portfolio is unsustainable. We believe that you should consider our recommendations to improve your investment. Please contact us immediately.