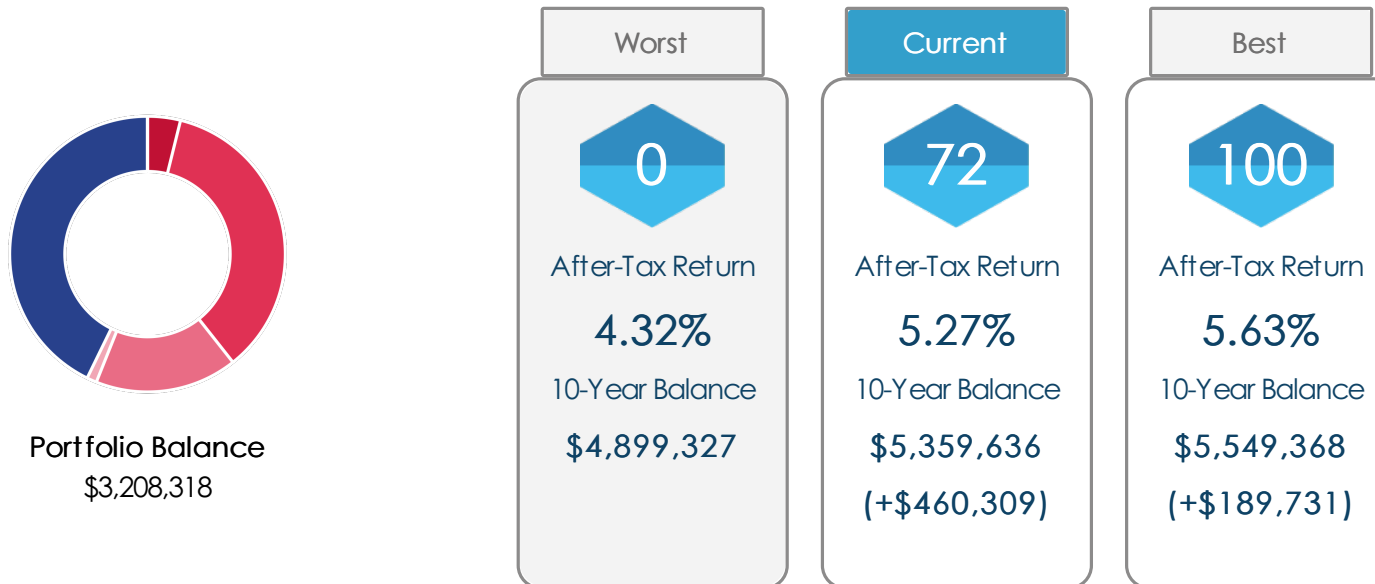


Your Current Taxficient Score®

The tax rates used in evaluating your portfolio were 35.00% for ordinary income, and 15.00% for long-term capital gains. When deciding how to distribute your desired assets across the accounts you have available, taxes play a big part in how your portfolio grows over time. Taxes are inevitable, but minimizing them makes sure your assets are free to grow as efficiently as they can. Maintaining a Taxficient Score® as close to 100 as possible helps keep your portfolio on track by avoiding unnecessary taxes.¹

Your current Taxficient Score® is calculated by finding the Worst (least tax-efficient) and Best (most tax-efficient) implementations of your existing portfolio, and then determining where your current portfolio's after-tax return sits in between those two implementations.



¹The Taxficient Score® is provided for informational purposes only and should not be considered as investment advice.