

YOUR ADVISOR

Andy Pike
808-447-0564
andy@quovadisfinancial.com



Investment Roadmap

for

John Smith

Prepared on July 17, 2015

PAGE 1 // Registered Representative, Securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Quo Vadis Financial Management and Cambridge are not affiliated. // © 2015 Riskalyze, Inc. All Rights Reserved. The information, data, analysis and opinions contained in this report include the confidential and proprietary information of Riskalyze; may include or be derived from account information provided by your financial advisor which cannot be verified by Riskalyze; may not be copied or redistributed; does not constitute investment advice offered by Riskalyze; are provided solely for informational purposes and do not constitute an offer to buy or sell a security; and are not warranted to be correct, complete or accurate. Except as otherwise provided by law, Riskalyze shall not be responsible for any trading decisions, damages or other losses resulting from the use of this information, data, analysis or opinion. This report is supplemental sales literature. If applicable, it must be accompanied by a prospectus or equivalent and disclosure statement.

INTRODUCTION

This Investment Roadmap was prepared for John Smith by Andy Pike at Quo Vadis Financial Management.

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RISK TOLERANCE

You completed a risk questionnaire using advanced quantitative risk technology on July 17, 2015. The results were as follows.

On a scale of 1 to 99, with higher numbers indicating higher risk tolerance, your answers to the risk questionnaire resulted in a score of 53.



This means that over the next six months, you are comfortable risking a loss of -10% or -\$20,785, in exchange for the chance of making a gain of +16% or \$32,720.

This range describes the “comfort zone” for your investments. Over the next six months, it represents a hypothetical target that you would prefer to keep your investments within. There is no guarantee any investments would perform within the range.

While Quo Vadis Financial Management will target the customized investment strategy and specific portfolio allocation illustrated below, the advisor retains the flexibility to modify security selection and weighting within the respective sub asset classes and/or move to different managers and/or different securities to take advantage of and respond to risks associated with market and economic conditions as well as relative performance data.

FINANCIAL STATUS

When completing your risk questionnaire on July 17, 2015, you provided the following notes about your financial status:

I'm changing jobs and have questions about my 401(k). I would like to renovate my kitchen and bathrooms within the next 1-2 years.

It is critically important that you keep your advisor updated when your financial status changes, whether those changes involve employment, your salary or income stream, an inheritance, lottery winnings or other relevant factors to your financial picture.

INVESTMENT OBJECTIVES

When completing your risk questionnaire on July 17, 2015, you selected the following objectives for your investments:

- Retirement*
- Paying down debt*
- Wealth accumulation*

It is critically important that you keep your advisor updated when your investment objectives change.

AGE AND RETIREMENT HORIZON

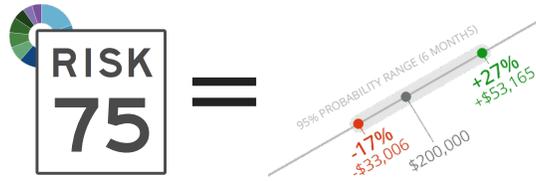
When completing your risk questionnaire on July 17, 2015, you provided the following data about your age and retirement horizon:

You were born in 1974. You intend to retire at 65.

It is critically important that you keep your advisor updated if your retirement objectives begin to change for any reason.

CURRENT ASSET ALLOCATION

This is your current asset allocation, as captured on July 17, 2015.



RISK 76	401(k)	Asset Allocation	
■	VFIFX • Vanguard Target Retirement 2050 Fund	\$147,350	100.0%
Subtotal		\$147,350	100.0%
RISK 86	TD Ameritrade Brokerage	Asset Allocation	
■	MRK • Merck & Co Inc.	\$14,500	27.5%
■	ALEX • Alexander & Baldwin Inc.	\$12,650	24.0%
■	SPY • SPDR S&P 500	\$12,500	23.7%
■	COKE • Coca-Cola Bottling Co. Consolidated	\$7,500	14.2%
■	AAPL • Apple Inc.	\$5,500	10.4%
Subtotal		\$52,650	100.0%
Portfolio Total		\$200,000	100.0%

The Risk Score of 75 and the 95% Probability Range of -17% to +27% was calculated using a long-term average of +10.4% for the S&P 500, Obps change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. The Six Month 95% Probability Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. The underlying data is updated regularly, and the results may vary with each use and over time. The investments considered were determined by the advisor. **IMPORTANT:** The projections or other information generated by Riskalyze regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or fees which, if included, would have had a negative effect on the annual returns. Investing in mutual funds is subject to risk and loss of principal. There is no assurance or certainty that any investment strategy will be successful in meeting its objectives. Investors should consider the investment objectives, risks and charges and expenses of the fund carefully before investing. The prospectus contains this and other information about the funds. Contact your advisor to obtain a prospectus which should be read carefully before investing or sending money

ETFs AND MUTUAL FUNDS REFERENCED IN THIS REPORT

Existing Portfolio (Average annualized performance as of 06/30/15)

FUND	1-Year	5-Year	10-Year	Since Inception
SPY - SPDR S&P 500	+6.7%	+17.1%	+7.7%	-
VFIFX - Vanguard Target Retirement 2050 Fund	+7.2%	+11.6%	-	+6.9%

This report must be accompanied by a prospectus or equivalent and disclosure statement for the above-referenced funds.

ADDITIONAL DISCLOSURES

This report should not be relied on as a substitute for official account statements.

Investments in this report are subject to market risk, including the possible loss of principal. It should be assumed that investments listed in this report are not FDIC insured. The value of the portfolio will fluctuate with the value of the underlying securities. Investors should consider an investment's investment objective, risks, charges, and expenses carefully before investing. In the case of mutual funds and ETFs (Exchange Traded Funds) a prospectus is available which contains this and other important information and should be read carefully before investing. Diversification does not ensure a profit and may not protect against loss in declining markets.

In addition to the normal risks associated with investing, Investments in smaller companies typically exhibit higher volatility as do investments that do not have significant volume; international investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations; emerging markets involve heightened risks related to the same factors, as well as increased volatility and lower trading volume; bonds and bond funds will decrease in value as interest rates rise and are subject to credit risk, which refers to the possibility that the debt issuers may not be able to make principal and interest payments or may have their debt downgraded by ratings agencies.

Alternative securities (e.g. partnerships, limited liability companies, real estate investment trusts, hedge funds, and managed futures which are not listed on national exchanges) are generally illiquid; no formal trading market exists for these securities; and their values will be different than the purchase price or values shown on this report. Therefore, the estimated values shown herein may not necessarily be realized upon sale of the securities. Prices shown should only be used as a general guide to portfolio value.

This portfolio may contain investments requiring the delivery of a prospectus. See fund prospectus for details.

Mutual funds may contain sales charges, expenses, management fees, and breakpoint discounts (quantity discounts) which vary from mutual fund to mutual fund. Therefore, you should discuss these issues with your financial advisor and review each mutual fund's prospectus and statement of additional information to get the specific information regarding the charges and breakpoint discounts associated with a particular mutual fund. Please see the mutual fund prospectus and statement of additional information for details about sales charges, expenses, management fees, discount programs (rights of accumulation, letter of intent, breakpoint discounts, etc). A mutual fund's total expense ratio is shown as provided by a third party vendor and may or may not contain fee waivers or expense reimbursements that may be in effect for the fund. Please refer to the fee table in the fund's prospectus.

ETFs trade like a stock, and ETFs may trade for less than their net asset value. See prospectus for details.

For variable annuities, additional expenses will be taken into account, including M&E risk charges, fund-level expenses such as management fees and operating fees, contract-level administration fees, and charges such as surrender, contract, and sales charges.

The cash balance shown may vary from actual cash available. The cash value shown may represent certificates of deposit before early withdrawal penalties if so deemed by the advisor. Portfolio value and position values are likely as of the day before the date listed on this report. Allocation percentages and/or dollar amounts may be rounded for presentation purposes.

Investing often generates tax consequences which are not incorporated in this report.

This report relies on mutual fund holdings reported by NASDAQ via a data feed. As a result, the above review is only as accurate as the data supplied by NASDAQ. In all cases there is a reporting delay.

This report is to be used for illustration and discussion purposes only. Please review the underlying assumptions carefully. Past performance is no guarantee of future results and principal values fluctuate with changing market conditions.