

**Time Period: 3/14/2013 to 2/24/2016**

**Average Annualized Return % 6.49**

The rate of return shown is for report demonstration purposes only and should not be interpreted as a representation of past or a guarantee of future performance.

## Executive Summary

### Allocation:

The stock/bond mix is 2% off its target levels of 40% Bonds and 60% US Stock. The US Stock style mix is 1% out of balance.

### Items For Attention

*Nothing at this time.*

### Bonds:

The bond position consists of a nationally diversified municipal bond portfolio shown as high quality (AA) by Morningstar with average maturity of 3.10 years.

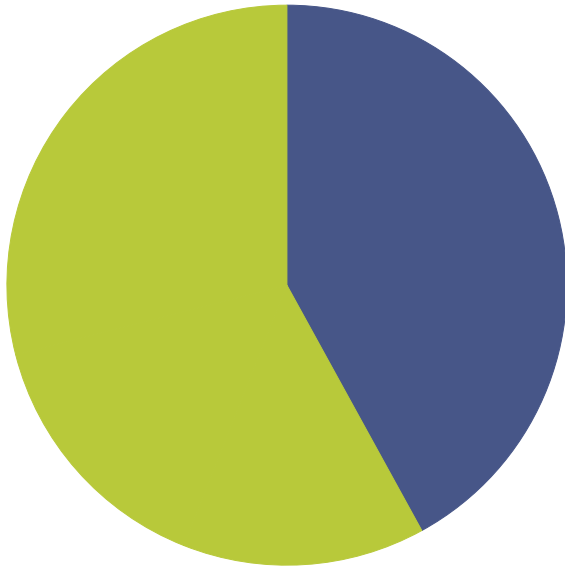
### Investment Plan:

The investment plan for the managed allocation portion of this account is to manage to 40% bond / 60% stock targets. The normal trigger for considering rebalancing is a 5% deviation from targets. The stock position may diversify between core market, value style and/or growth style and may include a Foreign Stock component. The same 5% deviation will be the normal trigger for considering the rebalancing of these parts of the total stock mix.

### Other:

Interest and dividends contribute to the total annualized internal rate of return.

## Portfolio Asset Allocation



	%
● BONDS	42
● Cash & Equivalents	0
● US STOCK GROWTH	14
● US STOCK VALUE	15
● US STOCK CORE	29
<b>Total</b>	<b>100</b>

The account information shown is current as of the date shown above. The data was transferred on that date from TD Ameritrade (the account custodian) to the Morningstar reporting system. Your official record of account balances, holdings and activity is your TD Ameritrade account statement. This report is not valid unless accompanied by a disclosure page. The above information is based on sources believed to be accurate. However, it cannot be guaranteed. It is not to be considered an official statement of your account with Wheat-Givens Financial, LLC or United Planners Financial Services of America (United Planners). In this regard, please refer to the confirmation notices and client statements received from United Planners and/or the individual product sponsors. The statements you receive directly from the account custodian are the official record of your account(s). You are encouraged to compare and verify the information on this statement with the information on the statements you receive from the account custodian. The figures are net of applicable fees, charges and expenses. They include reinvestments of dividends, distributions, additional contributions and/or withdrawals. Phil Wheat and Lori Givens are registered representatives offering securities through United Planners Financial Services member FINRA and SIPC. Advisory Services offered through Wheat-Givens Financial, LLC. United Planner Financial Services and Wheat-Givens Financial, LLC are not affiliated.