Morgan Family (fictional)

Review period: 2026-06-30 to 2026-09-30

Prepared by Șerban Florea | Fictional Adviser | Data captured 2026-09-30T18:00:00Z

Executive summary

2	1	2/2	220,000.00
Selected portfolios	Saved findings	Statements present	Recorded USD total

Your adviser's review notes

FICTIONAL SAMPLE. Confirm liquidity needs and discuss the allocation differences. No real client records are represented.

Portfolios in this review

Mandate	Reference	Data coverage	Saved period return
Balanced Mandate (fictional)	VOO (saved reference)	2 recorded valuations; 1 saved findings	Unavailable
Liquidity Reserve (fictional)	Not set	2 recorded valuations; 0 saved findings	Unavailable

Returns, where captured, belong to each mandate and its observed dates. No household return is inferred or averaged.

Selected household portfolio values

Shared valuation date: 2026-09-30

Combined value: 220,000.00 USD

Includes only selected portfolios on their latest shared recorded date within this period. It is not a live total or a statement of all household assets.

Recorded portfolio values - USD



Bars retain native currencies on the shared recorded date. Each currency has its own scale; bar lengths across currencies cannot be compared.

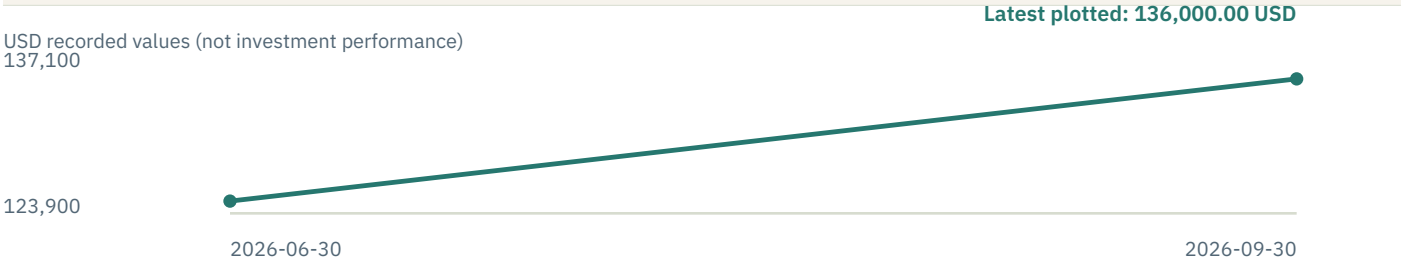
PORTFOLIO SNAPSHOT

Balanced Mandate (fictional)

Benchmark: VOO (saved reference)

Recorded valuations in the review period

Date	Recorded value	Currency	Source
2026-06-30	125,000.00	USD	Fictional custodian statement
2026-09-30	136,000.00	USD	Fictional custodian statement



Dated statement values in one native currency. Cash flows may affect this line; it is not a return chart. Sources are listed above.

Recorded actual allocation

Statement date: 2026-09-30 | Source: Fictional custodian statement

Latest recorded statement on or before review end. It may predate the review period and is not assumed to be period-end allocation.

Illustrative statement only.

Current saved target allocation

Current targets reflect capture date, not historical period-end holdings. The recorded statement retains its own date and source.

Recorded statement mix

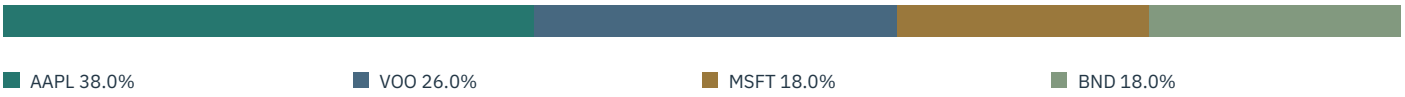


Chart shows recorded actual statement weights.

Holding	Current target	Recorded statement
AAPL	30.00%	38.00%
MSFT	20.00%	18.00%
VOO	30.00%	26.00%
BND	20.00%	18.00%

Watchtower findings

Allocation discussion (reviewed)

Recorded allocation differs from the saved mandate. Review does not imply a trade instruction.

Severity: medium | Decision: No closure recorded | Detected 2026-09-30T16:00:00Z | Closed Not recorded

Adviser assessment: Fictional review: confirm liquidity needs at the next meeting.

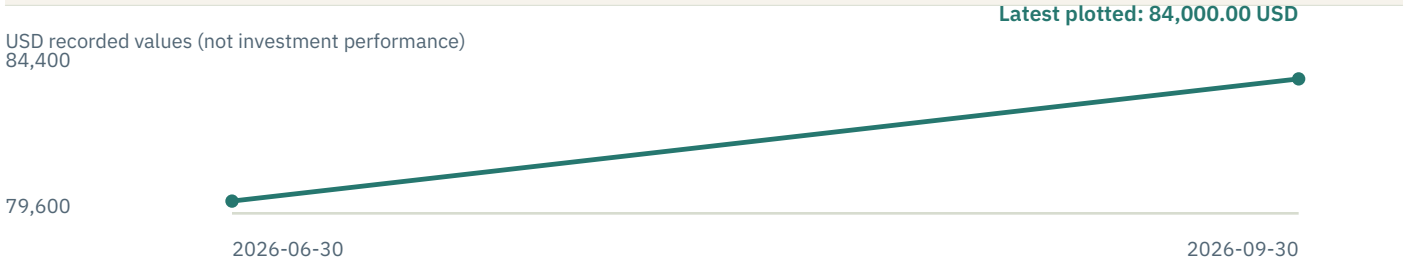
PORTFOLIO SNAPSHOT

Liquidity Reserve (fictional)

Benchmark: Not set

Recorded valuations in the review period

Date	Recorded value	Currency	Source
2026-06-30	80,000.00	USD	Fictional reserve statement
2026-09-30	84,000.00	USD	Fictional reserve statement



Dated statement values in one native currency. Cash flows may affect this line; it is not a return chart. Sources are listed above.

Recorded actual allocation

Statement date: 2026-09-30 | Source: Fictional custodian statement

Latest recorded statement on or before review end. It may predate the review period and is not assumed to be period-end allocation.

Illustrative statement only.

Current saved target allocation

Current targets reflect capture date, not historical period-end holdings. The recorded statement retains its own date and source.

Recorded statement mix



Chart shows recorded actual statement weights.

Holding	Current target	Recorded statement
BND	100.00%	100.00%

Watchtower findings

No saved active findings at capture time. This does not certify that the portfolio is risk-free.

Basis and scope

Each portfolio section shows recorded values, saved target allocation and findings to discuss with your adviser. Allocations and findings reflect the capture date. Values retain their stated currency.

Native currencies are retained. Any converted household total uses only the dated, sourced FX rates listed in this report. Watchtower findings and adviser decisions reflect capture time, not a historical reconstruction of the selected period.