



Wealth Management | Investments | Insurance

## Family Index Stress Test<sup>SM</sup>

Have you taken the Family Index Stress Test<sup>SM</sup>? This may be the most important exam your family will ever take. It's an exclusive Ingram Financial Group tool designed to see where your portfolio may need changes to get you back on firm financial footing. The "Family Index" is the hypothetical rate of return you need on your investment portfolio to achieve your goals.\* The "Stress Test" is an analysis of your current portfolio to determine if it is vulnerable under various economic scenarios. So what are you waiting for? Take the test to see if your portfolio makes the grade.

\* There is no guarantee that this rate of return will be attained. Securities are offered through Investors Capital Corporation. Member FINRA/SIPC. Advisory services are offered through Ingram Advisory Services, LLC.

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# Family Index Stress Test <sup>SM</sup>

## Economic Scenario Vulnerability

Asset Class	Current % of Portfolio	Recommendation	Strong Expansion	Tough Recession	High Inflation	Unprecedented Deflation	Strong Dollar	Weak Dollar	Black Swan
U.S. Equities									
Foreign Equities Developed Nations									
Foreign Equities Emerging Markets									
U.S. Government Bonds									
U.S. High Yield Bonds									
U.S. Corporate Bonds									
Municipal Bonds									
Convertible Bonds									
Preferred Securities									
International Bonds									
Real Estate									
Precious Metals									
Industrial Metals									
Agricultural Commodities									
Natural Resources (e.g. energy, timber)									
TIPS									
Cash									

**Key:** *Buy:* Recommend purchase of this asset class    *Sell:* Recommend selling this asset class    *Hold:* Recommend holding this asset class  
*Modify:* Increase or decrease the percent ownership of this asset class

### General Descriptions

- Strong Expansion:* A period when GDP growth substantially exceeds the historical average
  - Tough Recession:* A period when GDP growth is in the mid-single digit negative for two or more consecutive quarters
  - High Inflation:* A period when the consumer price index rises substantially more than the historical average
  - Unprecedented Deflation:* A year-over-year period when the change in the consumer price index is in the mid-single digit negative range
  - Strong Dollar:* A period when the dollar is appreciating against a broad basket of world currencies
  - Weak Dollar:* A period when the dollar is depreciating against a broad basket of world currencies
  - Black Swan:* A highly unexpected event that causes a major decline in the world's financial markets
- Please note, this is for general information only and not to be considered specific advice for any individual.



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