Greene Wealth Management – Portfolio Risk/Return Summary – as of December 2025

As part of our financial planning process, we utilize Monte Carlo simulations to stress-test projected returns/volatility of investment portfolios. The inputs for the simulations are asset class assumptions provided (return and risk) by trusted partners including Vanguard and Capital Group. Below is a summary of projected returns and standard deviations for our core retirement account portfolios:

10-year average return/risk assumptions		
Portfolio (Stock %/Bond %)	10-yr. Return	10-yr. Standard Dev.
Equity (100/00)	6.8%	17.1%
Growth (80/20)	6.4%	13.9%
Balanced Plus (70/30)	6.1%	12.3%
Balanced (60/40)	5.9%	10.6%
Moderate Plus (50/50)	5.7%	9.0%
Moderate (40/60)	5.4%	7.5%
Conservative (20/80)	4.9%	5.1%

Standard Deviation measures expected volatility around average return expectations within a particular confidence range. The expectations are based on a normal distribution of projected results. Risk/return forecasts are not guarantees of future results - actual future returns will almost certainly be different than these estimates used for planning purposes.

1-Standard Deviation: 68% of projections fall within this range.

2-Standard Deviations: 95% of projections fall within this range.