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Sample Report provided by MoneyGuidePro and Cashman Consulting & Investments, LLC



MONEYGUIDEPRO™
Financial Planning SMARTware

Financial Goal Plan

Everything but the Kitchen Sink

John and Margaret Boomer



Prepared by :

Sample Advisor
Financial Advisor

January 04, 2010

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuidePro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The return assumptions in MoneyGuidePro are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in MoneyGuidePro. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

MoneyGuidePro results may vary with each use and over time.

MoneyGuidePro Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the Report sections titled "Personal Information and Summary of Financial Goals", "Current Portfolio Allocation", and "Tax and Inflation Options" to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

Assumptions and Limitations

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the MoneyGuidePro assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuidePro calculations use asset class returns, not returns of actual investments. The average annual historical returns are calculated using the indices contained in this Report, which serve as proxies for their respective asset classes. The index data are for the period 1970 - 2008. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuidePro does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class	Historical Return Index
Cash Equivalent	Ibbotson U.S. Treasury Bills - Total Return (1926-2008)
Cash Equivalent (Tax-Free)	U.S. 30-Day Treasury Bill adjusted by Donoghue TF discount (1970-1981) Tax-Free Money Market Average (1982-2008)
Short Term Bonds	50% Ibbotson U.S. Treasury Bills and 50% Ibbotson Intermediate-Term Government Bonds (1970-1978) Merrill Lynch 1-3 Year Govt Bonds (1979-2008)
Short Term Bonds (Tax-Free)	50% Ibbotson U.S. T-Bill and 50% Ibbotson Intermediate-Term Government Bonds adjusted by Barclays Capital 3-year Muni discount (1970-1990) Barclays Capital 3-year Muni Bonds (1991-2008)
Intermediate Term Bonds	Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2008)
Intermediate Term Bonds (Tax-Free)	Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital 10-year Muni discount (1970-1979) Barclays Capital 10-year Muni Bonds (1980-2008)
Long Term Bonds	Ibbotson Long-Term Corporate Bonds - Total Return (1926-2008)
Long Term Bonds (Tax-Free)	Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital Long Muni Bonds discount (1970-1980) Barclays Capital Long Muni Bonds (1981-2008)
Large Cap Value Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 / Citigroup Value (1995-2008)
Large Cap Growth Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 / Citigroup Growth (1995-2008)
Mid Cap Stocks	S&P 500 Composite Total Return (1970-1979) Russell Midcap (1980-2008)
Small Cap Stocks	Ibbotson Small Company Stocks - Total Return (1926-2008)
International Developed Stocks	MSCI EAFE Equity (1970-2008)
International Emerging Stocks	MSCI EAFE Equity (1970-1975) MSCI Emerging Markets (1976-2008)

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is the chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry.

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

MoneyGuidePro Methodology

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. The methods used are: "Average Returns," "Historical Back Test," "Historical Rolling Periods," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Back Test, Historical Rolling Periods, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

The Results Using Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. In the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Results Using Historical Back Test

The Results Using Historical Back Test are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan.

Results Using Historical Rolling Periods

The Results Using Historical Rolling Periods is a series of Historical Back Tests, each of which uses the actual historical returns and inflation rates, in sequence, from a starting year to an ending year, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan.

Indices in Results Using Historical Rolling Periods may be different from indices used in other MoneyGuidePro calculations. Rolling Period Results are calculated using only three asset classes -- Cash, Bonds, and Stocks. The indices used as proxies for these asset classes when calculating Results Using Historical Rolling Periods are:

- Cash - U.S. 30-day Treasury Bills (1926-2008)
- Bond - Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2008)
- Stock - Ibbotson Large Company Stocks - Total Return (1926-2008)

Results with Bad Timing

Results with Bad Timing are calculated by using low returns in one or two years, and average returns for all remaining years of the Plan. For most Plans, the worst time for low returns is when you begin taking substantial withdrawals from your portfolio. The Results with Bad Timing assume that you earn a low return in the year(s) you select and then an Adjusted Average Return in all other years. This Adjusted Average Return is calculated so that the average return of the Results with Bad Timing is equal to the return(s) used in calculating the Results Using Average Returns. This allows you to compare two results with the same overall average return, where one (the Results with Bad Timing) has low returns in one or two years.

IMPORTANT DISCLOSURE INFORMATION

When using historical returns, the default for one year of low returns is the lowest annual return in the historical period you are using, and the default for two years of low returns is the lowest two-year sequence of returns in the historical period. When using projected returns, the default for the first year of low returns is two standard deviations less than the average return, and the default for the second year is one standard deviation less than the average return.

Results Using Class Sensitivity

The Results Using Class Sensitivity are calculated by using different return assumptions for one or more asset classes during the years you select. These results show how your Plan would be affected if the annual returns for one or more asset classes were different than the average returns for a specified period in your Plan.

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is shown as the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuidePro, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is shown as the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuidePro uses a specialized methodology called Beyond Monte Carlo™, a statistical analysis technique that provides results that are as accurate as traditional Monte Carlo simulations with 10,000 trials, but with fewer iterations and greater consistency. Beyond Monte Carlo™ is based on Sensitivity Simulations, which re-runs the Plan only 50 to 100 times using small changes in the return. This allows a sensitivity of the results to be calculated, which, when analyzed with the mean return and standard deviation of the portfolio, allows the Probability of Success for your Plan to be directly calculated.

MoneyGuidePro Presentation of Results

The Results Using Average Returns, Historical Back Test, Historical Rolling Periods, Bad Timing, and Class Sensitivity display the results using an “Estimated % of Goal Funded” and a “Safety Margin.”

Estimated % of Goal Funded

For each Goal, the “Estimated % of Goal Funded” is the sum of the assets used to fund the Goal divided by the sum of the Goal’s expenses. All values are in current dollars. A result of 100% or more does not guarantee that you will reach a Goal, nor does a result under 100% guarantee that you will not. Rather, this information is meant to identify possible shortfalls in this Plan, and is not a guarantee that a certain percentage of your Goals will be funded. The percentage reflects a projection of the total cost of the Goal that was actually funded based upon all the assumptions that are included in this Plan, and assumes that you execute all aspects of the Plan as you have indicated.

Safety Margin

The Safety Margin is the estimated value of your assets at the end of this Plan, based on all the assumptions included in this Report. Only you can determine if that Safety Margin is sufficient for your needs.

Glossary

Acceptable Goal Amount

For each financial goal, you enter an Ideal Amount and an Acceptable Amount. The Acceptable Amount is the minimum amount that would be acceptable to you for funding this goal. The Ideal Amount is the most that you would expect to spend on this goal, or the amount that you would like to have.

Acceptable Goal Result

The Acceptable Goal Result shows your Monte Carlo Probability of Success when each financial goal is funded at its Acceptable Goal Amount. The Acceptable Goal Result is often used in combination with the Loss Cushion.

Acceptable Retirement Age

You can enter both an Ideal and an Acceptable Retirement Age. The Acceptable Age is the latest you are willing to retire. The Ideal Age is the age at which you would like to retire.

Acceptable Savings Amount

In the Resources section of MoneyGuidePro, you enter additions for your investment assets. We assume that the total of these additions is your Ideal Savings Amount. You can also enter an Acceptable Extra Savings amount, which, when added to the Ideal Savings Amount, is used as your Acceptable Savings Amount.

Asset Allocation

Asset Allocation is the process of determining what portions of your portfolio holdings are to be invested in the various asset classes.

IMPORTANT DISCLOSURE INFORMATION

Asset Class

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds, and Stocks. Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash

Cash and Cash Equivalents are investments of high liquidity and safety with a known market value and a very short-term maturity. Examples are treasury bills and money market funds. (An investment in a money market fund is not insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.)

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments.

Domestic government bonds are backed by the full faith and credit of the U.S. Government and have superior liquidity and, when held to maturity, safety of principal. Domestic corporate bonds carry the credit risk of their issuers and thus usually offer additional yield. Domestic government and corporate bonds can be sub-divided based upon their term to maturity. Short-term bonds have an approximate term to maturity of 1 to 5 years; intermediate-term bonds have an approximate term to maturity of 5 to 10 years; and, long-term bonds have an approximate term to maturity greater than 10 years.

Stocks

Stocks are equity securities of domestic and foreign corporations.

Domestic stocks are equity securities of U.S. corporations. Domestic stocks are often sub-divided based upon the market capitalization of the company (the market value of the company's stock). "Large cap" stocks are from larger companies, "mid cap" from the middle range of companies, and "small cap" from smaller, perhaps newer, companies. Generally, small cap stocks experience greater market volatility than stocks of companies with larger capitalization. Small cap stocks are generally those from companies whose capitalization is less than \$500 million, mid cap stocks those between \$500 million and \$5 billion, and large cap over \$5 billion.

Large cap, mid cap and small cap may be further sub-divided into "growth" and "value" categories. Growth companies are those with an orientation towards growth, often characterized by commonly used metrics such as higher price-to-book and price-to-earnings ratios. Analogously, value companies are those with an orientation towards value, often characterized by commonly used metrics such as lower price-to-book and price-to-earnings ratios.

International stocks are equity securities from foreign corporations. International stocks are often sub-divided into those from "developed" countries and those from "emerging markets." The emerging markets are in less developed countries with emerging economies that may be characterized by lower income per capita, less developed infrastructure and nascent capital markets. These "emerging markets" usually are less economically and politically stable than the "developed markets." Investing in international stocks involves special risks, among which include foreign exchange volatility and risks of investing under different tax, regulatory and accounting standards.

Asset Mix

Asset Mix is the combination of asset classes within a portfolio, and is usually expressed as a percentage for each asset class.

Bear Market Test

The Bear Market Test shows how much a portfolio (similar to your Target Portfolio) would have lost in the recession of November 2007 through February 2009.

Concentrated Position

A Concentrated Position is when your portfolio contains a significant amount (as a percentage of the total portfolio value) in individual stock or bonds. Concentrated Positions have the potential to increase the risk of your portfolio.

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we also express the Results in Current Dollars, calculated by discounting the Future Dollars by the sequence of inflation rates used in the Plan.

Current Portfolio

Your Current Portfolio is comprised of all the investment assets you currently own (or a subset of your assets, based on the information you provided for this Plan), categorized by Asset Class and Asset Mix.

IMPORTANT DISCLOSURE INFORMATION

Expense Adjustments

When using historical returns, some users of MoneyGuidePro include Expense Adjustments. These adjustments (which are specified by the user) reduce the return for each Asset Class and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations. The MoneyGuidePro default is Fund All Goals, except for 529 Plans and Coverdell IRAs, which are generally used only for college goals. Fund All Goals is implemented as either Importance Order or Time Order funding. Importance Order means that all assets are used first for the most important goal, then the next most important goal, and so on. Time Order means that all assets are used first for the goal that occurs earliest, then the next chronological goal, and so on.

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Ideal Goal Amount

For each financial goal, you can enter both an Ideal Amount and an Acceptable Amount. The Ideal Amount is the most that you would expect to spend on this goal, or the amount that you would like to have. The Acceptable Amount is the minimum amount that would be acceptable to you for funding this goal.

Ideal Retirement Age

You can enter both an Ideal and an Acceptable Retirement Age. The Ideal Age is the age at which you would like to retire. The Acceptable Age is the latest you are willing to retire.

Ideal Savings Amount

In the Resources section of MoneyGuidePro, you enter additions for your investment assets. We assume that the total of these additions is your Ideal Savings Amount. You can also enter an Acceptable Extra Savings amount, which, when added to the Ideal Savings Amount, is used as your Acceptable Savings Amount.

Inflation Rate

The Inflation Rate is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI).

Liquidity

Liquidity is the ease with which an investment can be converted into cash.

Loss Cushion

The Loss Cushion shows how much of your portfolio you could lose today while still funding each financial goal at its Acceptable Goal Amount and having a Monte Carlo Probability of Success within the Confidence Zone.

Monte Carlo Confidence Zone

The Monte Carlo Confidence Zone is the range of probabilities that you (and/or your advisor) have selected as your target range for the Monte Carlo Probability of Success in your Plan. The Confidence Zone reflects the Monte Carlo Probabilities of Success with which you would be comfortable, based upon your Plan, your specific time horizon, risk profile, and other factors unique to you.

Monte Carlo Probability of Success / Probability of Failure

The Monte Carlo Probability of Success is the percentage of trials of your Plan that were successful. If a Monte Carlo simulation runs your Plan 10,000 times, and if 6,000 of those runs are successful (i.e., all your goals are funded and you have at least \$1 of Safety Margin), then the Probability of Success for that Plan, with all its underlying assumptions, would be 60%, and the Probability of Failure would be 40%.

Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals).

IMPORTANT DISCLOSURE INFORMATION

Needs / Wants / Wishes

In MoneyGuidePro, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the "dream goals" that you would like to fund, although you won't be too dissatisfied if you can't fund them. In MoneyGuidePro, Needs are your most important goals, then Wants, then Wishes. Since you can specify Ideal and Acceptable amounts for all your financial goals, there can be many possible combinations of funding levels among your Needs, Wants, and Wishes.

Portfolio Set

A Portfolio Set is a group of portfolios that provides a range of risk and return strategies for different investors.

Portfolio Return

A Portfolio Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. If you choose, you or your advisor can override this return on the What If Worksheet, by entering your own return.

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

The Real Return is the Total Return of your portfolio minus the Inflation Rate.

Risk

Risk is the chance that the actual return of an investment, asset class, or portfolio will be different from its expected or average return.

Standard Deviation

Standard Deviation is a statistical measure of the volatility of an investment, an asset class, or a portfolio. It measures the degree by which an actual return might vary from the average return, or mean. Typically, the higher the standard deviation, the higher the potential risk of the investment, asset class, or portfolio.

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows your results on the date specified, along with your results using all Ideal values, your results using all Acceptable values, and your Monte Carlo Confidence Zone.

Target Portfolio

Your Target Portfolio is the portfolio you have selected based upon your financial goals and your risk tolerance.

Time Horizon

Time Horizon is the period from now until the time the assets in this portfolio will begin to be used.

Total Return

Total Return is the assumed growth rate of your portfolio for a specified time period. The Total Return is either (1) determined by weighting the return assumption for each Asset Class according to the Asset Mix or (2) is entered by you or your advisor (on the What If Worksheet). Also see "Real Return."

Wants

See "Needs / Wants / Wishes".

Willingness

In MoneyGuidePro, in addition to specifying Ideal and Acceptable Goal Amounts, Ideal and Acceptable Savings Amounts, and Ideal and Acceptable Retirement Ages, you specify a Willingness to adjust from an Ideal Amount (or Age) to an Acceptable Amount (or Age). The Willingness choices are Slightly Willing, Somewhat Willing, and Very Willing. If you are unwilling to adjust from your specified Ideal Amount or Age, enter the same value for Ideal and Acceptable.

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

The Worst One-Year Loss is the lowest annual return that a portfolio with the specified asset mix and asset class indices would have received during the historical period specified.

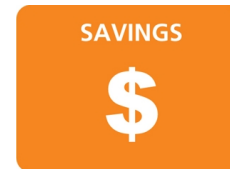
Presentation

Overview

Presentation of Results for John and Margaret Boomer

Presentation Steps

1. **Review Your Preferences** - These are the key items you control. Do they reflect what you really want?



2. **Jump to the Bottom Line** - Can you reach your Goals?
3. **Look Inside the Numbers** - What do your results really mean?
4. **Discuss your Action Items** - What steps should you take to get started?

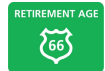
See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Preferences

Preferences for John and Margaret Boomer

This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.



Retirement Ages

Client	Ideal	Acceptable
John	63	66
Margaret	61	64



Goals

Importance	Description	Ideal	Acceptable
Needs			
10	Retirement - Living Expense		
	Both retired	\$105,000	\$95,000
	Margaret alone - retired	\$85,000	\$75,000
Wants			
7	Annual Travel	\$12,000 in 2013 Every Year - 15 Times	\$9,500
6	Anne's Wedding	\$30,000 in 2013	\$20,000
5	College - Emily Elizabeth	\$10,000 4 years starting in 2025	\$7,000
Wishes			
3	Leave Bequest	\$50,000 in 2040	\$0
Total Spending for Life of Plan		\$3,580,000	\$2,865,500
Percent Change from Ideal			-20%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Preferences

Preferences for John and Margaret Boomer

This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.



Savings

Tax Category	Current	Acceptable
Qualified (Employer Plans & Traditional IRA)	\$12,700	
Total	\$12,700	\$21,500

The Ideal Savings is equal to your total Current Savings amount. The Acceptable Savings equals your Current Savings plus Maximum Extra Savings of \$8,800.



Investments

Investment Portfolio	Current
Portfolio Value	\$1,386,500
Portfolio Allocation Before Retirement	Current
Percentage Stock	67%
Total Return	8.78%
Risk - Standard Deviation	11.92%
Worst 1 Year Loss Since 1970	-22.78%
Portfolio Allocation During Retirement	Current
Percentage Stock	67%
Total Return	8.78%
Risk - Standard Deviation	11.92%
Worst 1 Year Loss Since 1970	-22.78%
Inflation	4.50%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

The Bottom Line

You have a simple question. Can I reach my Goals?

Unfortunately, because FUTURE RETURNS ARE UNPREDICTABLE, there is not one simple answer.

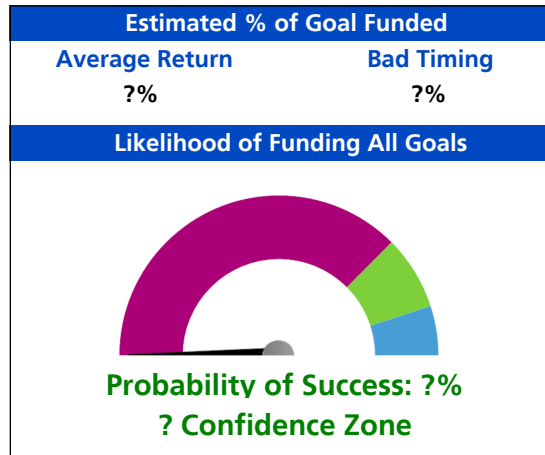
Let's look at 3 possibilities

1. Average Return

What happens if you get Average Returns?

- Assume Average Return each and every year
- % equals portion of Goals funded - not probability

Your Answer - 3 Ways



2. Bad Timing

What happens if you experience Bad Timing?

- Assume Average Return overall, but with 2 bad years at retirement
- % equals portion of Goals funded - not probability

3. Probability of Success

What is the likelihood you can Fund All Your Goals?

- Monte Carlo analysis simulates thousands of possible return sequences
- % equals Probability of Success

Are you in your Confidence Zone?

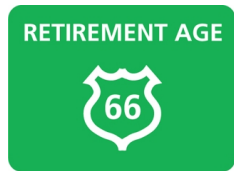
- Your Probability of Success should be high enough to make you feel confident about the future without sacrificing too much today.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

The Bottom Line

Improve the Likelihood of Reaching Your Goals

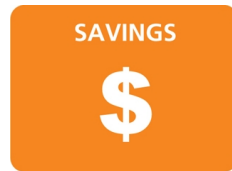
Current Scenario



Ideal Age
John 63
Margaret 61



Ideal Amount
Total Spending for Life of
Plan
\$3,580,000



Current Savings
\$12,700 this Year

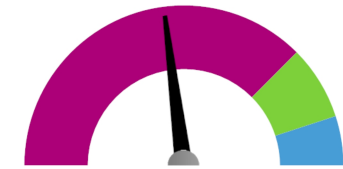


Current : \$1,386,500
67% Stock
Total Return 8.78%
Risk 11.92%

Estimated % of Goals Funded

Average Return **100%** Bad Timing **92%**

Likelihood of Funding All Goals



Probability of Success: 46%
Below Confidence Zone
(75% - 90%)

Suggested- Values are not between Ideal and Acceptable.

Suggested Changes

John - 2 years later
Margaret - 2 years later

Reduced by 12%

Increased by \$2,000

5% more stock

Results

John 65
Margaret 63

Total Spending for Life of
Plan
\$3,161,000

Savings
\$14,700 this Year

Total Return II : \$1,386,500
72% Stock
Total Return 9.04%
Risk 12.78%

Estimated % of Goals Funded

Average Return **100%** Bad Timing **100%**

Likelihood of Funding All Goals



Probability of Success: 81%
In Confidence Zone
(75% - 90%)

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

The Bottom Line

Preferences with Suggested Changes for John and Margaret Boomer



This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.

Changes:  Better than Ideal  Changed, Between Ideal And Acceptable  Worse than Acceptable









Retirement Ages

Client	Ideal		Suggested	Acceptable
John	63		65	66
Margaret	61		63	64



Goals

Importance	Description	Ideal		Suggested	Acceptable
Needs					
10	Retirement - Living Expense				
	Both retired	\$105,000		\$100,000	\$95,000
	Margaret alone - retired	\$85,000		\$80,000	\$75,000
Wants					
7	Annual Travel	\$12,000 in 2013 Every Year - 15 Times		\$11,000 in 2015 Every Year - 15 Times	\$9,500
6	Anne's Wedding	\$30,000 in 2013		\$24,000 in 2013	\$20,000
5	College - Emily Elizabeth	\$10,000 4 years starting in 2025		\$8,000 4 years starting in 2025	\$7,000
Wishes					
3	Leave Bequest	\$50,000 in 2040		\$20,000 in 2040	\$0
Total Spending for Life of Plan		\$3,580,000		\$3,161,000	\$2,865,500
Percent Change from Ideal				-12%	-20%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

The Bottom Line

Preferences with Suggested Changes for John and Margaret Boomer

This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.



Savings

Tax Category	Current	Suggested	Acceptable
Qualified (Employer Plans & Traditional IRA)	\$12,700	\$12,700	
Taxable	\$0	\$2,000	
Total	\$12,700	\$14,700	\$21,500

The Ideal Savings is equal to your total Current Savings amount. The Acceptable Savings equals your Current Savings plus Maximum Extra Savings of \$8,800.



Investments

Investment Portfolio	Current	Suggested
Portfolio Value	\$1,386,500	\$1,386,500
Portfolio Allocation Before Retirement	Current	Total Return II
Percentage Stock	67%	72%
Total Return	8.78%	9.04%
Risk - Standard Deviation	11.92%	12.78%
Worst 1 Year Loss Since 1970	-22.78%	-25.13%
Portfolio Allocation During Retirement	Current	Total Return II
Percentage Stock	67%	72%
Total Return	8.78%	9.04%
Risk - Standard Deviation	11.92%	12.78%
Worst 1 Year Loss Since 1970	-22.78%	-25.13%
Inflation	4.50%	4.50%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

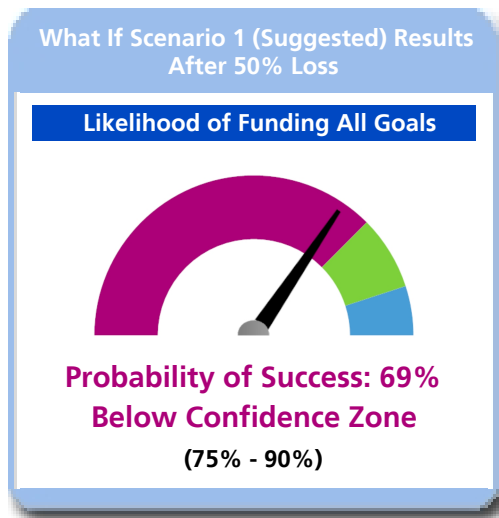
The Bottom Line

Concentrated Positions - Are You Taking A Greater Risk Than You Realize?

When you have over 10% of your portfolio invested in single securities (i.e. stocks, including restricted stock and stock options, or bonds), it is treated in this analysis as a Concentrated Position. The information you provided indicates you have a Concentrated Position, as shown below.

Holding a Concentrated Position subjects you to investment risk that is not reflected in the volatility assumptions used in your plan. While the returns for a well-diversified portfolio will usually move up and down with the economy and market in general, your investment in any single stock or bond could suddenly lose most, or even all, of its value, often with little or no warning, due to factors unique to that specific security. The purpose of this analysis is to demonstrate what it would mean to your plan if a security in which you have a Concentrated Position suddenly lost 50% or 100% of its value. Could you still attain your Goals, or are you putting your future at risk?

You have \$342,280 invested in IBM. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Security Symbol

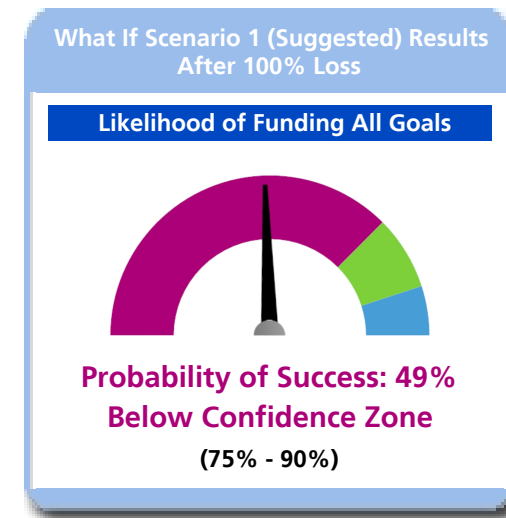
IBM

Value

\$342,280

% of Portfolio

25%



Additional Employment Risk

If you have a Concentrated Position in the stock of the company where you are employed, you have even more risk. If your employer gets into trouble, not only will the value of your stock fall, you also could lose your source of income.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Loss Cushion

Start with your Suggested...

Acceptable Goal Result

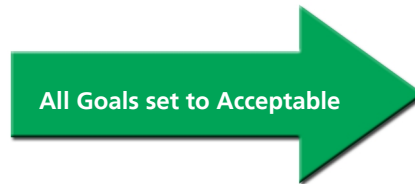
Next, let's see how confident you can be that you can attain your Acceptable Goals.

Change all Goal Values to Acceptable while keeping everything else the same.

This new result shows the probability you can attain your Acceptable Goals. The higher it is, the better.



You have a 81% likelihood of having \$3,161,000 or more to spend on your Goals.



You have a 89% likelihood of having \$2,865,500 or more to spend on your Goals.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Loss Cushion

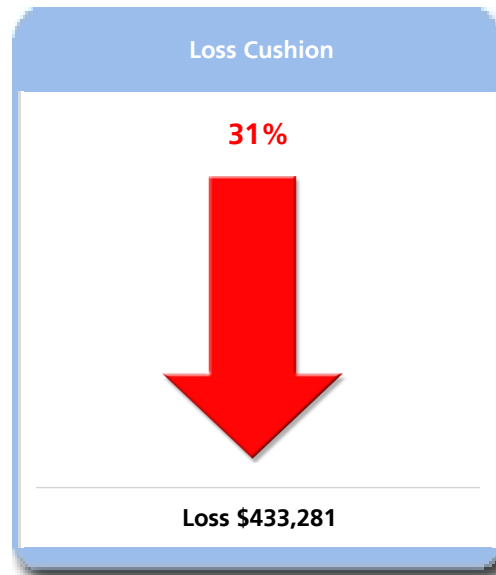
Loss Cushion

Now, we'll calculate how much of your Investment Portfolio you could lose today and still be in your Confidence Zone for your Acceptable Goals.

Start with the results for your Acceptable Goals.

Then calculate the maximum loss your portfolio could sustain today...

...and still be in the Confidence Zone for your Acceptable Goals.



If your Portfolio lost \$433,281 today (that's 31%) the Probability of Success for your Acceptable Goals would be 76%, which is still in your Confidence Zone.

The Bear Market Test - Is your Loss Cushion enough to withstand another Bear Market?

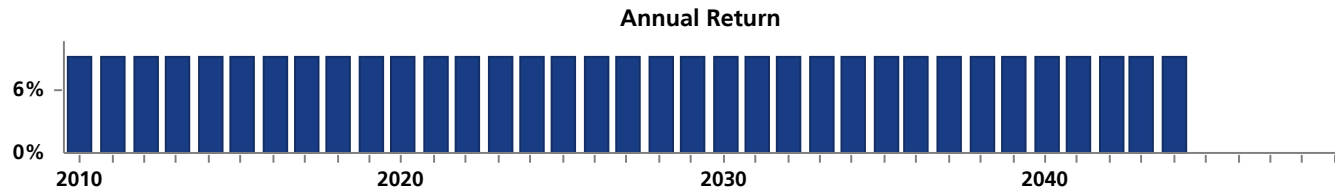
The worst Bear Market since the Great Depression occurred from November 2007 to February 2009. For this test, we calculated the loss suffered by a portfolio with the same percentages of stock, bonds, and cash as your Recommended Portfolio. Your Loss Cushion is less than this Bear Market Loss of 34%.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

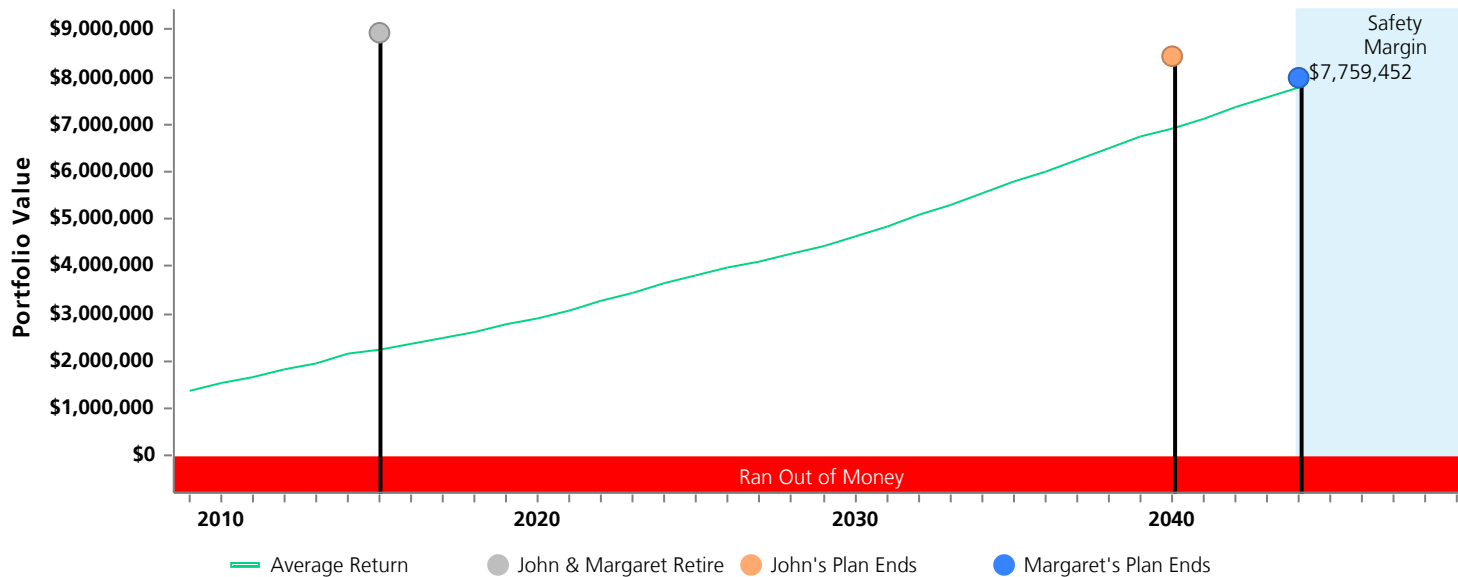
Start with Average Return - Suggested

- Average Return assumes you receive 9.04% every year before Retirement and 9.04% every year during Retirement.
- This is a good starting point, since it's the calculation method that people find most familiar.
- It provides a good base result for comparison to Bad Timing - a high Safety Margin will help protect against bad returns at retirement.



Return Assumptions

Average Return for Entire Plan: 9.04%



% of All Goals Funded

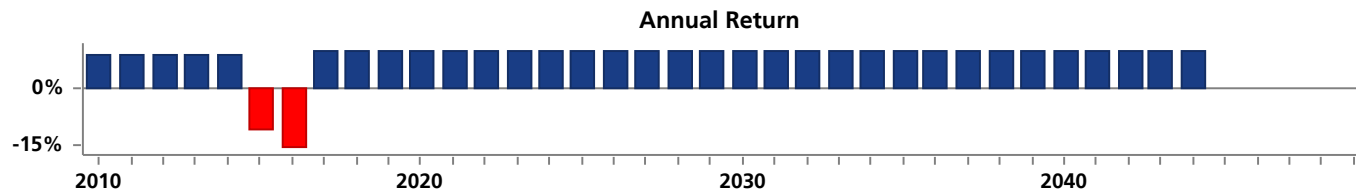
100%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

See What Happens if you Experience Bad Timing - Suggested

- Bad Timing assumes you get the same Average Return over the entire Plan but with two years of bad returns at retirement.
- This illustrates that it's not only the Average Return that matters - the sequence of returns can make a big difference in your results.
- Usually, the worst time to get bad returns is just before or after you retire. That's just bad timing.



Return Assumptions

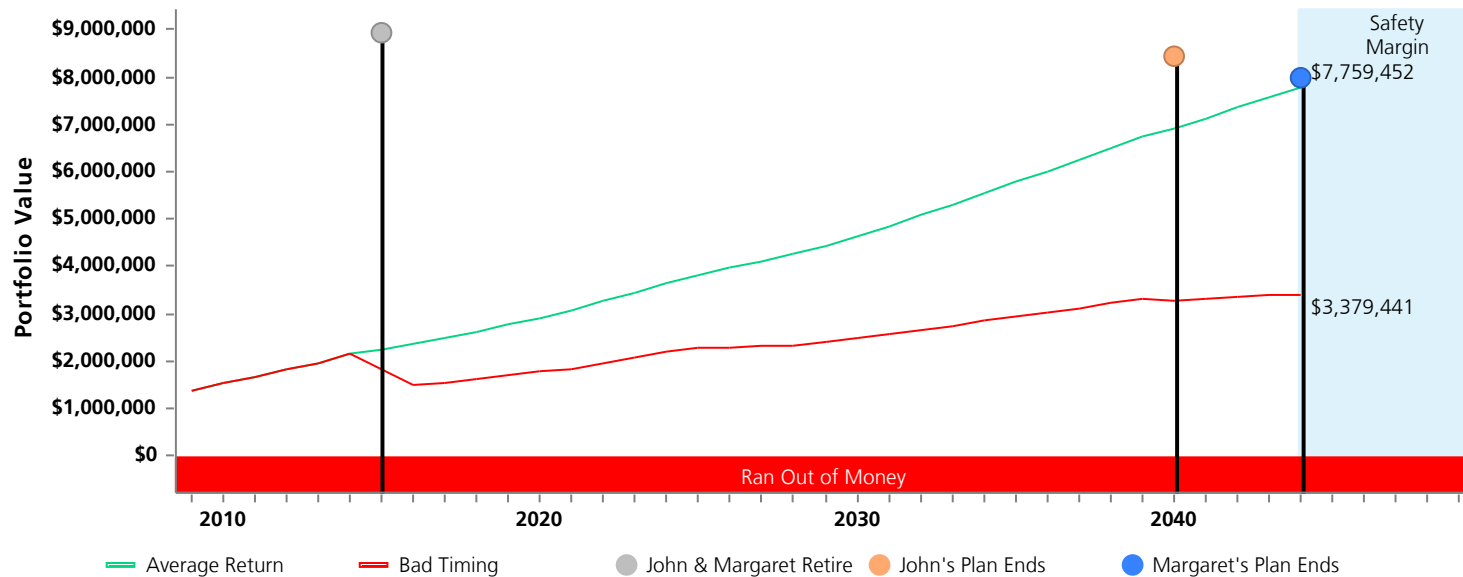
Average Return for Entire Plan: 8.69%

Years of Bad Returns

- 2015 : -10.79%
- 2016 : -15.53%

% of All Goals Funded

100%

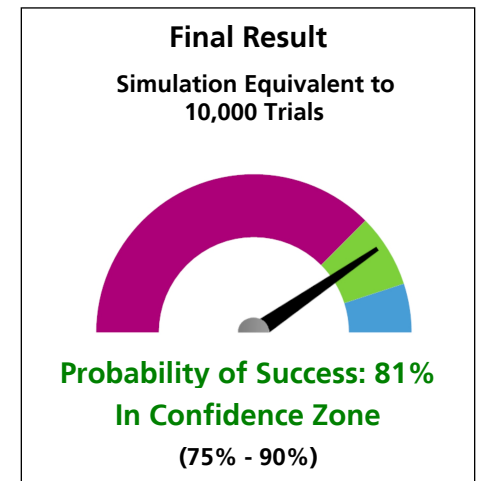
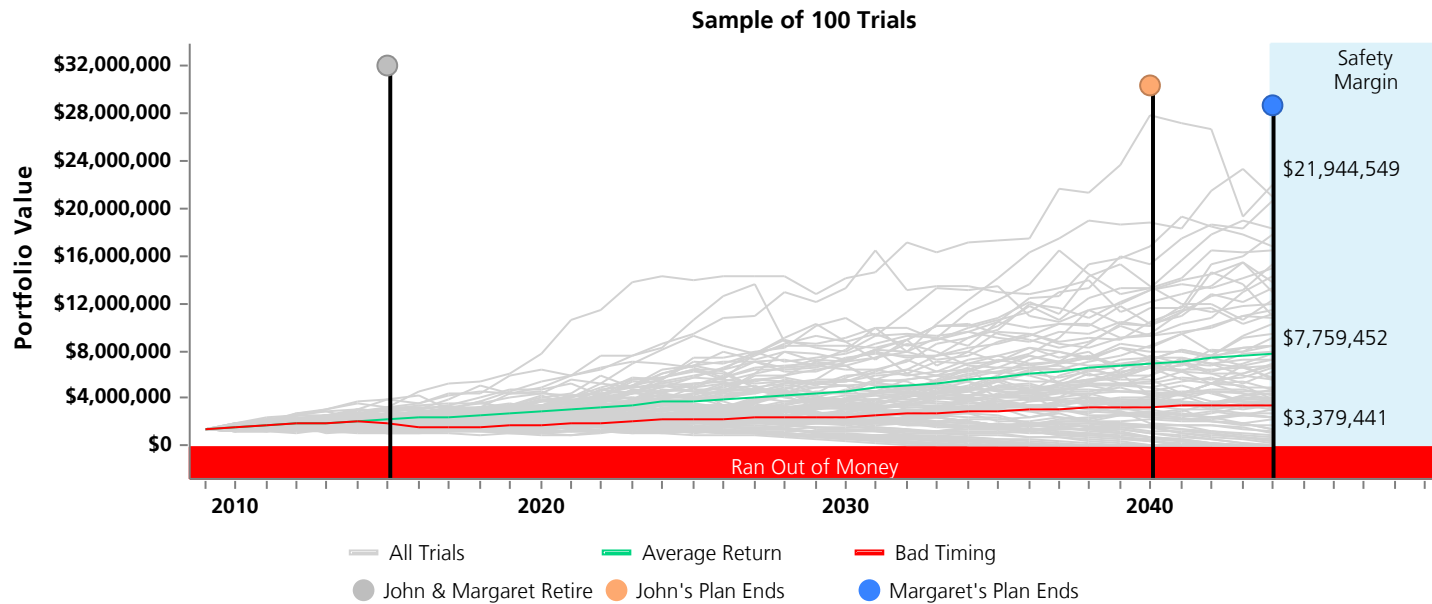


See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

Calculate the Probability of Success - Suggested

- The graph below shows the results for a Sample of 100 Monte Carlo Trials, but that is not enough Trials to determine your Probability of Success.
- Your Probability of Success, as shown by the meter, uses a mathematical simulation, equivalent to 10,000 Trials, to calculate your Final Result.
- Your Probability of Success represents the percentage of 10,000 Trials in which you could expect to attain all your Goals.



The table below is a numerical representation of the above Sample of 100 trials. It is provided for informational purposes to illustrate the general range of results you might expect. However, neither the graph nor the table reflects the Final Result, which is your Probability of Success as shown by the meter to the right.

In the Sample of 100 Trials table, the trials are ranked from best to worst (from 1 to 100) based on the End of Plan value. For each trial listed (1st, 25th, 50th, 75th and 100th), the corresponding portfolio values for that trial will be illustrated in the years of the trial that are indicated.

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan
Best	\$2,590,529	\$6,053,095	\$14,344,212	\$12,764,074	\$17,056,042	\$21,944,549
25th	\$2,617,319	\$2,912,539	\$5,099,481	\$7,119,164	\$6,789,641	\$8,356,549
50th	\$2,071,509	\$2,306,682	\$3,659,542	\$4,055,903	\$3,951,200	\$3,711,528
75th	\$1,690,557	\$1,597,978	\$2,078,567	\$2,066,300	\$2,419,323	\$0
Worst	\$1,307,472	\$1,172,394	\$1,089,574	\$525,587	\$0	\$0

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

Results Summary

Goals	Estimated % of Goal Funded			
	Current Scenario		Suggested	
	Average Return	Bad Timing	Average Return	Bad Timing
Needs				
10 Retirement - Living Expense	100%	100%	100%	100%
Wants				
7 Annual Travel	100%	9%	100%	100%
6 Anne's Wedding	100%	0%	100%	100%
5 College - Emily Elizabeth	100%	0%	100%	100%
Wishes				
3 Leave Bequest	100%	0%	100%	100%

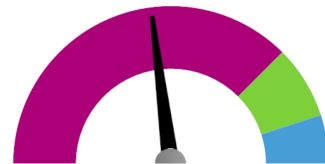
Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$405	\$0	\$1,662	\$724
Future dollars (in thousands) :	\$1,890	\$0	\$7,759	\$3,379

Monte Carlo Results

Likelihood of Funding All Goals

Your Confidence Zone: 75% - 90%



Probability of Success: 46%
Below Confidence Zone



Probability of Success: 81%
In Confidence Zone

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

Results Summary

Summary of Changes

Retirement Age	John retires 2 years later at age 65 in 2015 Margaret retires 2 years later at age 63 in 2015
Goals	Reduce Total Goal Amounts by 12% from \$3,580,000 to \$3,161,000
Savings	Increase savings by \$2,000 per year, from \$12,700 to \$14,700
Investments	Re-allocate to Total Return II Increase stock from 67% to 72% Increase risk(standard deviation) from 11.92% to 12.78%

Key Assumptions	Current Scenario	Suggested
Stress Tests		
Method(s) :	Bad Timing Program Estimate Years of bad returns : 2013: -9.32% 2014: -15.09%	Bad Timing Program Estimate Years of bad returns : 2015: -10.79% 2016: -15.53%

Funding Order

Assets - Ignore Earmarks (except for College Savings Plans) :	No
Retirement Income - Ignore Earmarks :	No

Hypothetical Average Rate of Return

Before Retirement :	Current	●	Total Return II
Total Return :	8.78%	●	9.04%
Standard Deviation :	11.92%	●	12.78%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	4.28%	●	4.54%
During Retirement :	Current	●	Total Return II
Total Return :	8.78%	●	9.04%
Standard Deviation :	11.92%	●	12.78%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	4.28%	●	4.54%
Base inflation rate :	4.50%		4.50%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario		Suggested
Goals			
Retirement - Living Expense			
Retirement Age			
John :	63	●	65
Margaret :	61	●	63
Planning Age			
John :	90		90
Margaret :	92		92
One Retired			
John retired and Margaret working :	\$52,800	●	\$48,000
Margaret retired and John working :	\$50,400	●	\$46,000
Both Retired			
John and Margaret retired :	\$105,000	●	\$100,000
One Alone - Retired			
Margaret alone :	\$85,000	●	\$80,000
John alone :	\$85,000	●	\$80,000
One Alone - Employed			
John employed alone :	\$0		\$0
Margaret employed alone :	\$0		\$0
Annual Travel			
Year :	John's retirement		John's retirement
Cost :	\$12,000	●	\$11,000
Is recurring?	Yes		Yes
Years between occurrences :	1		1
Number of occurrences :	15		15
Anne's Wedding			
Year :	2013		2013
Cost :	\$30,000	●	\$24,000
College - Emily Elizabeth			
Year :	2025		2025
Years of Education :	4		4
Annual Cost :	\$10,000	●	\$8,000

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	Suggested
Goals		
Leave Bequest		
Cost :	\$50,000	\$20,000
Retirement Income		
Substitute Teaching		
Annual Income :	\$40,000	\$40,000
Start Year :	Margaret's Retirement	Margaret's Retirement
Years Of Employment :	10	10
Social Security		
John		
Select when benefits will begin :	At age of full eligibility	At age of full eligibility
Annual benefit - Program Estimate :	\$26,150	\$26,150
Widow(er) benefit :	\$0	\$0
Percentage of benefit to use :	100%	100%
Margaret		
Select when benefits will begin :	Enter your own age	Enter your own age
If you selected enter your own, age to begin retirement benefits :	70	70
Annual benefit - Program Estimate :	\$33,786	\$33,786
Widow(er) benefit :	\$0	\$0
Percentage of benefit to use :	100%	100%
Asset Additions		
GE 401(k)	5.00%	5.00%
Plan addition amount :	\$5,950	\$5,950
Year additions begin :	2010	2010
Margaret - Fund All Goals		
IBM 401(k)	5.00%	5.00%
Plan addition amount :	\$6,750	\$6,750
Year additions begin :	2010	2010
John - Fund All Goals		

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	Suggested
Extra Savings by Tax Category		
John's Qualified (Employer Plans & Traditional IRA)		\$0
Margaret's Qualified (Employer Plans & Traditional IRA)		\$0
John's Roth IRA		\$0
Margaret's Roth IRA		\$0
John's Tax-Deferred		\$0
Margaret's Tax-Deferred		\$0
Taxable	●	\$2,000
Stock Options		
IBM		
Exercise Scenario :	Exercise Scenario 1	Exercise Scenario 1
Vesting Termination Year :	2019	2019
Return :	6.00%	6.00%
Restricted Stock		
XYZ Corp.		
Restricted Stock Scenario :	Exercise Scenario 1	Exercise Scenario 1
Last year shares will vest:	2019	2019
Return :	8.96%	8.96%
Tax Options		
Include Tax Penalties :	Yes	Yes
Change Tax Rate?	No	No

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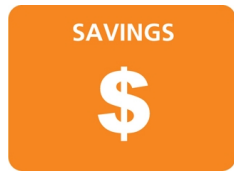
Action Items

Action Items

It's time to take Action! These are the Action Items that need to be considered.

Action Items generated from Suggested

Savings

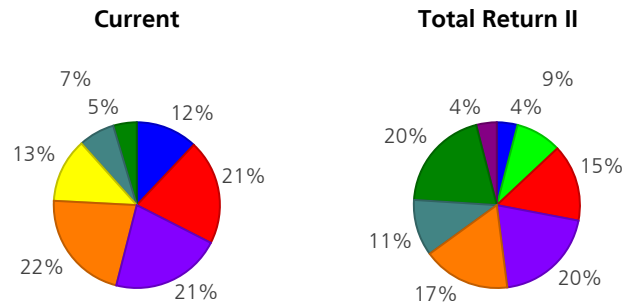


Consider Increasing Taxable additions by \$2,000

Investments



Your Portfolio should be reallocated.
Investment Portfolio Asset Allocation



Changes Required to match Total Return II

Asset Class	Increase By	Decrease By
Cash Equivalent		-\$111,040
Short Term Bonds	\$124,785	
Intermediate Term Bonds		-\$76,425
Long Term Bonds		
Large Cap Value Stocks		-\$20,360
Large Cap Growth Stocks		-\$67,165
Mid Cap Stocks		-\$174,000
Small Cap Stocks	\$55,045	
International Developed Stocks	\$213,700	
International Emerging Stocks	\$55,460	
Unclassified		
Total :	\$448,990	-\$448,990

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	Value	% of Portfolio
IBM	\$342,280	25%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Action Items

Action Items

It's time to take Action! These are the Action Items that need to be considered.

Action Items from Advisor

Other

Advisor can add action items here.
Advisor can add as many action items as needed.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet + Detailed Charts & Graphs



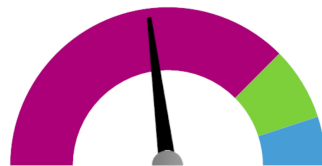
What If Worksheet - Scenarios

This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

Goals	Estimated % of Goal Funded								
	Current Scenario			Suggested			Ideal Goals		
	Average Return	Bad Timing	Back Test	Average Return	Bad Timing	Back Test	Average Return	Bad Timing	Back Test
Needs									
10 Retirement - Living Expense	100%	100%	100%	100%	100%	100%	100%	100%	100%
Wants									
7 Annual Travel	100%	9%	100%	100%	100%	100%	100%	18%	100%
6 Anne's Wedding	100%	0%	49%	100%	100%	100%	100%	0%	100%
5 College - Emily Elizabeth	100%	0%	0%	100%	100%	100%	100%	0%	100%
Wishes									
3 Leave Bequest	100%	0%	0%	100%	100%	100%	100%	0%	100%
Safety Margin (Value at End of Plan)									
Current dollars (in thousands) :	\$405	\$0	\$0	\$1,662	\$724	\$2,538	\$639	\$0	\$348
Future dollars (in thousands) :	\$1,890	\$0	\$0	\$7,759	\$3,379	\$12,815	\$2,980	\$0	\$1,759

Monte Carlo Results	Likelihood of Funding All Goals		
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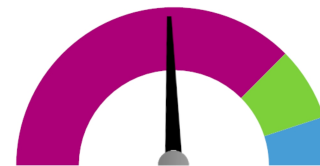
Your Confidence Zone: 75% - 90%



Probability of Success: 46%
Below Confidence Zone



Probability of Success: 81%
In Confidence Zone



Probability of Success: 49%
Below Confidence Zone

● Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet - Scenarios

Key Assumptions	Current Scenario	Suggested	Ideal Goals		
Stress Tests					
Method(s) :	Bad Timing Program Estimate Years of bad returns : 2013: -9.32% 2014: -15.09%	Bad Timing Program Estimate Years of bad returns : 2015: -10.79% 2016: -15.53%	Bad Timing Program Estimate Years of bad returns : 2013: -10.79% 2014: -15.53%		
	Back Test 1970	Back Test 1970	Back Test 1970		
Funding Order					
Select Order for Assets assigned to Funding All Goals :	Importance Order	Importance Order	Importance Order		
Assets - Ignore Earmarks (except for College Savings Plans) :		No	No		
Retirement Income - Ignore Earmarks :		No	No		
Hypothetical Average Rate of Return					
Before Retirement :	Current	●	Total Return II	●	Total Return II
Total Return :	8.78%	●	9.04%	●	9.04%
Standard Deviation :	11.92%	●	12.78%	●	12.78%
Total Return Adjustment :	0.00%		0.00%		0.00%
Adjusted Real Return :	4.28%	●	4.54%	●	4.54%
During Retirement :	Current	●	Total Return II	●	Total Return II
Total Return :	8.78%	●	9.04%	●	9.04%
Standard Deviation :	11.92%	●	12.78%	●	12.78%
Total Return Adjustment :	0.00%		0.00%		0.00%
Adjusted Real Return :	4.28%	●	4.54%	●	4.54%
Base inflation rate :	4.50%		4.50%		4.50%

● Indicates different data between the Scenario in the first column and the Scenario in any other column.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet - Scenarios

Key Assumptions	Current Scenario		Suggested		Ideal Goals
Goals					
Retirement - Living Expense					
Retirement Age					
John :	63	●	65		63
Margaret :	61	●	63		61
Planning Age					
John :	90		90		90
Margaret :	92		92		92
One Retired					
John retired and Margaret working :	\$52,800	●	\$48,000		\$52,800
Margaret retired and John working :	\$50,400	●	\$46,000		\$50,400
Both Retired					
John and Margaret retired :	\$105,000	●	\$100,000		\$105,000
One Alone - Retired					
Margaret alone :	\$85,000	●	\$80,000		\$85,000
John alone :	\$85,000	●	\$80,000		\$85,000
One Alone - Employed					
John employed alone :	\$0		\$0		\$0
Margaret employed alone :	\$0		\$0		\$0
Annual Travel					
Year :	John's retirement		John's retirement		John's retirement
Cost :	\$12,000	●	\$11,000		\$12,000
Is recurring?	Yes		Yes		Yes
Years between occurrences :	1		1		1
Number of occurrences :	15		15		15
Anne's Wedding					
Year :	2013		2013		2013
Cost :	\$30,000	●	\$24,000		\$30,000
College - Emily Elizabeth					
Year :	2025		2025		2025
Years of Education :	4		4		4
Annual Cost :	\$10,000	●	\$8,000		\$10,000

● Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet - Scenarios

Key Assumptions	Current Scenario	Suggested	Ideal Goals
Goals			
Leave Bequest			
Cost :	\$50,000	● \$20,000	\$50,000
Retirement Income			
Substitute Teaching			
Annual Income :	\$40,000	\$40,000	\$40,000
Start Year :	Margaret's Retirement	Margaret's Retirement	Margaret's Retirement
Years Of Employment :	10	10	10
Social Security			
John			
Select when benefits will begin :	At age of full eligibility	At age of full eligibility	At age of full eligibility
Annual benefit - Program Estimate :	\$26,150	\$26,150	\$26,150
Widow(er) benefit :	\$0	\$0	\$0
Percentage of benefit to use :	100%	100%	100%
Margaret			
Select when benefits will begin :	Enter your own age	Enter your own age	Enter your own age
If you selected enter your own, age to begin retirement benefits :	70	70	70
Annual benefit - Program Estimate :	\$33,786	\$33,786	\$33,786
Widow(er) benefit :	\$0	\$0	\$0
Percentage of benefit to use :	100%	100%	100%
Asset Additions			
GE 401(k)			
Plan addition amount :	5.00%	5.00%	5.00%
Year additions begin :	\$5,950	\$5,950	\$5,950
Margaret - Fund All Goals	2010	2010	2010
IBM 401(k)			
Plan addition amount :	5.00%	5.00%	5.00%
Year additions begin :	\$6,750	\$6,750	\$6,750
John - Fund All Goals	2010	2010	2010

● Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet - Scenarios

Key Assumptions	Current Scenario	Suggested	Ideal Goals
Extra Savings by Tax Category			
John's Qualified (Employer Plans & Traditional IRA)		\$0	\$0
Margaret's Qualified (Employer Plans & Traditional IRA)		\$0	\$0
John's Roth IRA		\$0	\$0
Margaret's Roth IRA		\$0	\$0
John's Tax-Deferred		\$0	\$0
Margaret's Tax-Deferred		\$0	\$0
Taxable	●	\$2,000	\$0
Stock Options			
IBM			
Exercise Scenario :	Exercise Scenario 1	Exercise Scenario 1	Exercise Scenario 1
Vesting Termination Year :	2019	2019	2019
Return :	6.00%	6.00%	6.00%
Restricted Stock			
XYZ Corp.			
Restricted Stock Scenario :	Exercise Scenario 1	Exercise Scenario 1	Exercise Scenario 1
Last year shares will vest:	2019	2019	2019
Return :	8.96%	8.96%	8.96%
Tax Options			
Include Tax Penalties :	Yes	Yes	Yes
Change Tax Rate?	No	No	No

● Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet - Stress Testing - Rolling Periods

Scenario : Suggested

This section of the report shows the results for this Plan and tests your projected ability to fund your goals if you were to receive actual Historical Returns and Inflation Rates, in sequence, for multiple 35 year Historical Rolling Periods.

It assumes you change from your Current Portfolio to the following Portfolio(s).
 Before Retirement - Total Return II
 During Retirement - Total Return II

Rolling Periods begin in 1926 and start every 5 years for a total of 10 periods.

Goal	Estimated % of Goal Funded using Historical Returns for each Rolling Period				
	1926	1931	1936	1941	1946
Retirement - Living Expense	100%	100%	100%	100%	100%
Annual Travel	100%	100%	100%	100%	100%
Anne's Wedding	100%	100%	100%	100%	100%
College - Emily Elizabeth	100%	100%	100%	100%	100%
Leave Bequest	100%	100%	100%	100%	100%
Safety Margin					
Value at End of Plan :	\$7,979,931	\$8,252,021	\$7,183,243	\$10,116,766	\$9,377,699
Total Return :	8.60%	8.92%	8.82%	9.22%	9.06%
Inflation :	1.45%	1.95%	3.06%	3.98%	4.55%
Real Return :	7.15%	6.97%	5.76%	5.24%	4.51%

Goal	Estimated % of Goal Funded using Historical Returns for each Rolling Period				
	1951	1956	1961	1966	1971
Retirement - Living Expense	100%	100%	100%	100%	100%
Annual Travel	100%	100%	100%	100%	100%
Anne's Wedding	100%	100%	100%	100%	100%
College - Emily Elizabeth	100%	100%	100%	100%	100%
Leave Bequest	100%	100%	100%	100%	100%
Safety Margin					
Value at End of Plan :	\$13,574,867	\$7,476,471	\$8,719,643	\$2,038,701	\$9,730,436
Total Return :	10.08%	9.30%	10.22%	10.87%	10.59%
Inflation :	4.31%	4.70%	4.80%	4.98%	4.67%
Real Return :	5.78%	4.59%	5.43%	5.90%	5.92%

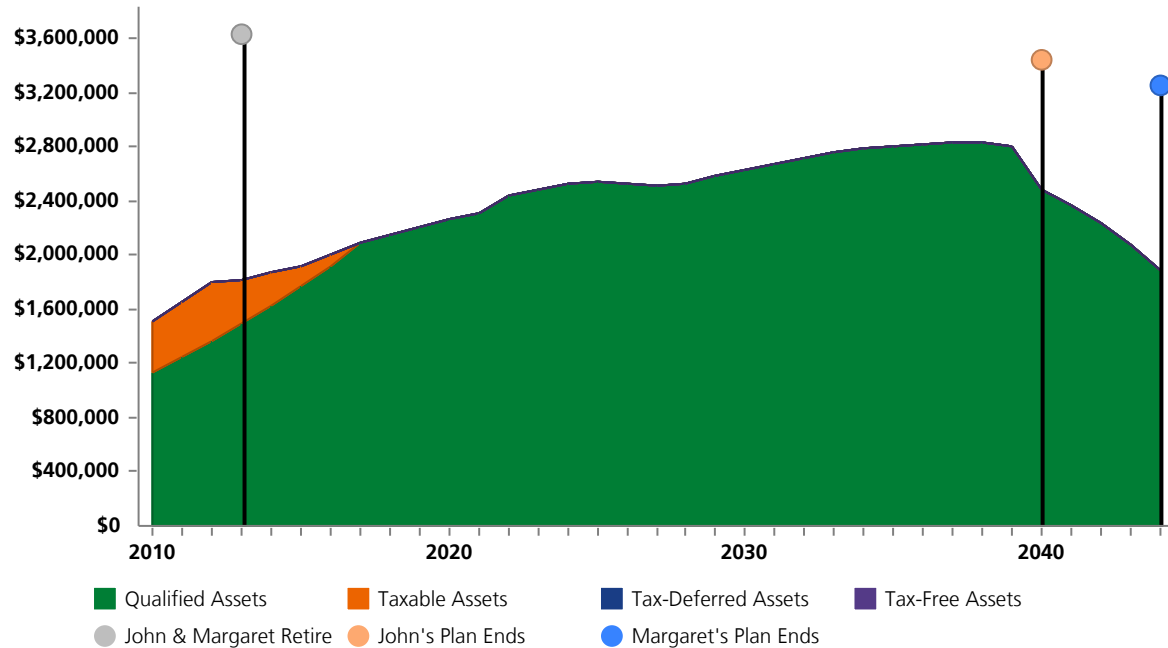
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What If Worksheet - Combined Details

Scenario : Current Scenario using Average Returns

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario using Average Returns

Event or Ages	Year	Beginning Portfolio Value			Funds Used											Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
60/58	2010	0	1,386,500	12,700	0	0	0	122,850	9,724	0	0	0	0	0	1,512,326	
61/59	2011	0	1,512,326	13,272	0	1,277	0	134,060	10,682	0	0	0	0	0	1,650,251	
62/60	2012	0	1,650,251	13,869	0	1,872	0	146,274	11,373	0	0	0	0	0	1,800,893	
John & Margaret Retire	2013	0	1,800,893	0	0	579	45,647	147,027	10,101	119,822	13,694	34,235	0	0	1,816,294	
64/62	2014	0	1,816,294	0	0	530	47,701	151,015	9,003	125,214	14,310	0	0	0	1,867,011	
65/63	2015	0	1,867,011	0	0	0	49,847	155,039	7,737	130,849	14,954	0	0	0	1,918,358	
66/64	2016	0	1,918,358	0	0	0	86,145	161,624	12,639	136,737	15,627	0	0	0	2,001,123	
67/65	2017	0	2,001,123	0	0	0	90,022	168,516	12,608	142,890	16,330	0	0	0	2,087,832	
68/66	2018	0	2,087,832	0	0	0	94,073	173,187	43,002	149,321	17,065	0	0	0	2,145,703	
69/67	2019	0	2,145,703	0	0	0	98,306	177,812	44,937	156,040	17,833	0	0	0	2,203,011	
70/68	2020	0	2,203,011	0	0	0	102,730	182,368	46,960	163,062	18,636	0	0	0	2,259,451	
71/69	2021	0	2,259,451	0	0	0	107,352	186,826	49,073	170,400	19,474	0	0	0	2,314,683	
72/70	2022	0	2,314,683	0	0	0	169,480	196,522	47,454	178,068	20,351	0	0	0	2,434,813	
73/71	2023	0	2,434,813	0	0	0	106,218	200,544	49,589	186,081	21,266	0	0	0	2,484,639	
74/72	2024	0	2,484,639	0	0	0	110,998	204,323	51,821	194,454	22,223	0	0	0	2,531,462	
75/73	2025	0	2,531,462	0	0	0	115,993	204,770	64,825	203,205	23,223	0	23,966	0	2,537,006	
76/74	2026	0	2,537,006	0	0	0	121,213	204,424	67,903	212,349	24,268	0	25,404	0	2,532,720	
77/75	2027	0	2,532,720	0	0	0	126,667	203,175	71,128	221,905	25,361	0	26,928	0	2,517,242	
78/76	2028	0	2,517,242	0	0	0	132,368	204,264	62,706	231,890	0	0	28,543	0	2,530,733	
79/77	2029	0	2,530,733	0	0	0	138,324	208,480	52,244	242,325	0	0	0	0	2,582,968	
80/78	2030	0	2,582,968	0	0	0	144,549	212,449	54,595	253,230	0	0	0	0	2,632,140	
81/79	2031	0	2,632,140	0	0	0	151,053	216,121	57,052	264,625	0	0	0	0	2,677,637	
82/80	2032	0	2,677,637	0	0	0	157,851	219,442	59,619	276,533	0	0	0	0	2,718,777	
83/81	2033	0	2,718,777	0	0	0	164,954	222,349	62,302	288,977	0	0	0	0	2,754,800	
84/82	2034	0	2,754,800	0	0	0	172,377	224,776	65,106	301,981	0	0	0	0	2,784,866	
85/83	2035	0	2,784,866	0	0	0	180,134	226,646	68,036	315,571	0	0	0	0	2,808,040	
86/84	2036	0	2,808,040	0	0	0	188,240	227,877	71,097	329,771	0	0	0	0	2,823,288	
87/85	2037	0	2,823,288	0	0	0	196,711	228,376	74,297	344,611	0	0	0	0	2,829,467	
88/86	2038	0	2,829,467	0	0	0	205,563	228,040	77,640	360,118	0	0	0	0	2,825,312	
89/87	2039	0	2,825,312	0	0	0	214,813	226,758	81,134	376,324	0	0	0	0	2,809,426	

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario using Average Returns

Event or Ages	Year	Beginning Portfolio Value					Funds Used						Ending Portfolio Value		
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding		College - Emily Elizabeth	Leave Bequest
John's Plan Ends	2040	0	2,809,426	0	0	0	224,480	200,349	171,498	393,258	0	0	0	187,266	2,482,232
91/89	2041	0	2,482,232	0	0	0	132,232	191,562	99,986	332,678	0	0	0	0	2,373,363
92/90	2042	0	2,373,363	0	0	0	138,182	180,816	104,485	347,648	0	0	0	0	2,240,228
93/91	2043	0	2,240,228	0	0	0	144,401	167,887	109,187	363,293	0	0	0	0	2,080,036
Margaret's Plan Ends	2044	0	2,080,036	0	0	0	150,899	152,526	114,100	379,641	0	0	0	0	1,889,720

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

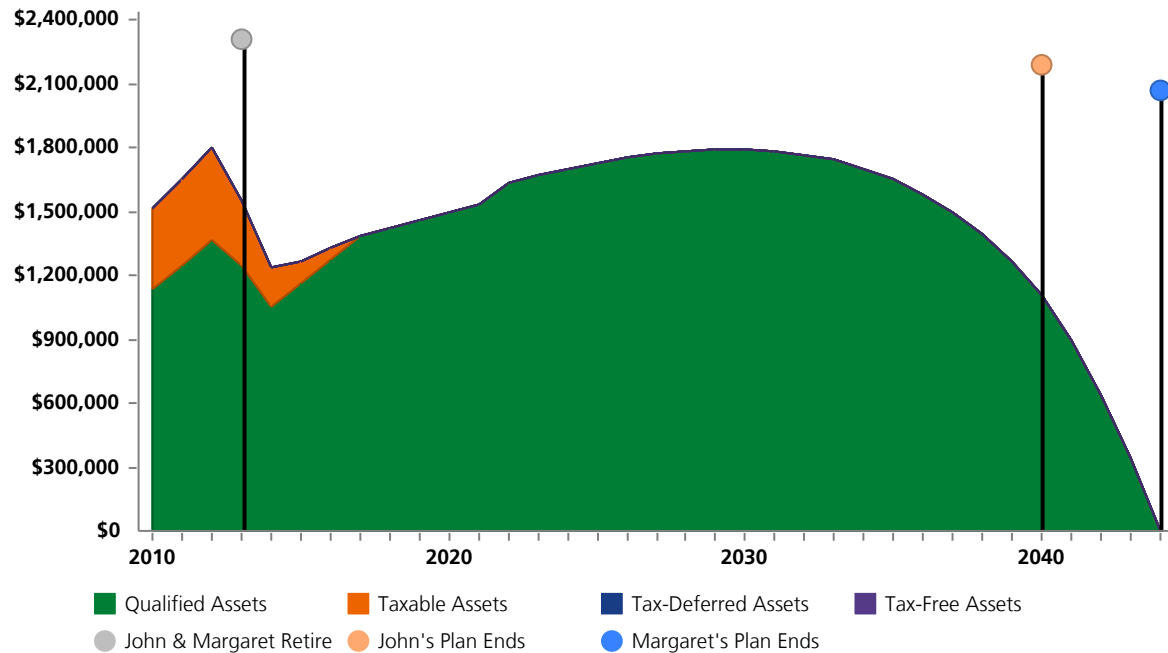
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What If Worksheet - Combined Details

Scenario : Current Scenario with Bad Timing

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario with Bad Timing

Event or Ages	Year	Beginning Portfolio Value		Funds Used											Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest	
60/58	2010	0	1,386,500	12,700	0	0	0	122,850	9,724	0	0	0	0	0	1,512,326
61/59	2011	0	1,512,326	13,272	0	1,277	0	134,060	10,682	0	0	0	0	0	1,650,251
62/60	2012	0	1,650,251	13,869	0	1,872	0	146,274	11,373	0	0	0	0	0	1,800,893
John & Margaret Retire	2013	0	1,800,893	0	0	579	45,647	-159,261	4,796	119,822	13,694	x0	0	0	1,549,546
64/62	2014	0	1,549,546	0	0	530	47,701	-220,542	5,011	125,214	x6,040	0	0	0	1,240,969
65/63	2015	0	1,240,969	0	0	0	49,847	116,050	7,214	130,849	x0	0	0	0	1,268,803
66/64	2016	0	1,268,803	0	0	0	86,145	121,292	12,216	136,737	x0	0	0	0	1,327,287
67/65	2017	0	1,327,287	0	0	0	90,022	126,450	16,205	142,890	x0	0	0	0	1,384,664
68/66	2018	0	1,384,664	0	0	0	94,073	130,048	35,402	149,321	x0	0	0	0	1,424,062
69/67	2019	0	1,424,062	0	0	0	98,306	133,571	37,079	156,040	x188	0	0	0	1,462,631
70/68	2020	0	1,462,631	0	0	0	102,730	137,046	38,660	163,062	x0	0	0	0	1,500,684
71/69	2021	0	1,500,684	0	0	0	107,352	140,422	40,400	170,400	x0	0	0	0	1,537,660
72/70	2022	0	1,537,660	0	0	0	169,480	149,813	38,391	178,068	x0	0	0	0	1,640,495
73/71	2023	0	1,640,495	0	0	0	106,218	152,812	40,118	186,081	x0	0	0	0	1,673,326
74/72	2024	0	1,673,326	0	0	0	110,998	155,569	41,923	194,454	x0	0	0	0	1,703,515
75/73	2025	0	1,703,515	0	0	0	115,993	158,036	43,810	203,205	x0	0	x0	0	1,730,530
76/74	2026	0	1,730,530	0	0	0	121,213	160,158	45,781	212,349	x0	0	x0	0	1,753,770
77/75	2027	0	1,753,770	0	0	0	126,667	161,871	47,853	221,905	x25	0	x0	0	1,772,527
78/76	2028	0	1,772,527	0	0	0	132,368	163,112	49,994	231,890	0	0	x0	0	1,786,122
79/77	2029	0	1,786,122	0	0	0	138,324	163,803	52,244	242,325	0	0	0	0	1,793,679
80/78	2030	0	1,793,679	0	0	0	144,549	163,855	54,595	253,230	0	0	0	0	1,794,258
81/79	2031	0	1,794,258	0	0	0	151,053	163,175	57,052	264,625	0	0	0	0	1,786,809
82/80	2032	0	1,786,809	0	0	0	157,851	161,655	59,619	276,533	0	0	0	0	1,770,162
83/81	2033	0	1,770,162	0	0	0	164,954	159,176	62,302	288,977	0	0	0	0	1,743,012
84/82	2034	0	1,743,012	0	0	0	172,377	155,604	65,106	301,981	0	0	0	0	1,703,906
85/83	2035	0	1,703,906	0	0	0	180,134	150,794	68,036	315,571	0	0	0	0	1,651,227
86/84	2036	0	1,651,227	0	0	0	188,240	144,579	71,097	329,771	0	0	0	0	1,583,177
87/85	2037	0	1,583,177	0	0	0	196,711	136,779	74,297	344,611	0	0	0	0	1,497,759
88/86	2038	0	1,497,759	0	0	0	205,563	127,189	77,640	360,118	0	0	0	0	1,392,753
89/87	2039	0	1,392,753	0	0	0	214,813	115,586	81,134	376,324	0	0	0	0	1,265,694

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario with Bad Timing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
John's Plan Ends	2040	0	1,265,694	0	0	0	224,480	101,719	84,785	393,258	0	0	0	x0	1,113,849	
91/89	2041	0	1,113,849	0	0	0	132,232	81,749	99,986	332,678	0	0	0	0	895,167	
92/90	2042	0	895,167	0	0	0	138,182	58,412	104,485	347,648	0	0	0	0	639,628	
93/91	2043	0	639,628	0	0	0	144,401	31,311	109,187	363,293	0	0	0	0	342,860	
Margaret's Plan Ends	2044	0	342,860	0	0	0	150,899	2	114,100	379,641	0	0	0	0	19	

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

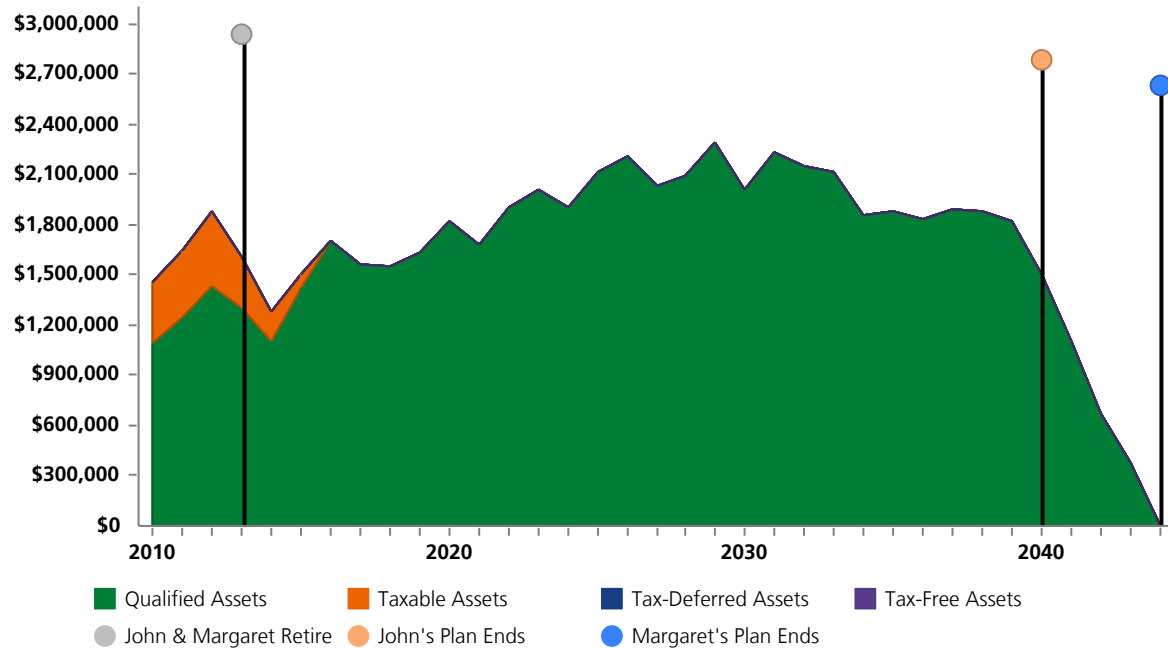
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What If Worksheet - Combined Details

Scenario : Current Scenario using Back Testing

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario using Back Testing

Event or Ages	Year	Beginning Portfolio Value		Funds Used											Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest	
60/58	2010	0	1,386,500	12,700	0	0	0	66,462	5,261	0	0	0	0	0	1,460,401
61/59	2011	0	1,460,401	13,407	0	1,277	0	190,286	15,285	0	0	0	0	0	1,650,087
62/60	2012	0	1,650,087	13,846	0	1,872	0	235,378	18,296	0	0	0	0	0	1,882,887
John & Margaret Retire	2013	0	1,882,887	0	0	579	45,096	-165,449	4,738	118,377	13,529	x16,713	0	0	1,609,757
64/62	2014	0	1,609,757	0	0	530	49,024	-227,974	5,150	128,687	14,707	0	0	0	1,282,791
65/63	2015	0	1,282,791	0	0	0	55,088	334,075	9,368	144,606	16,526	0	0	0	1,501,453
66/64	2016	0	1,501,453	0	0	0	97,425	291,230	15,566	154,642	17,673	0	0	0	1,702,227
67/65	2017	0	1,702,227	0	0	0	102,160	-8,829	47,313	162,157	18,532	0	0	0	1,567,554
68/66	2018	0	1,567,554	0	0	0	109,005	121,024	49,828	173,022	19,774	0	0	0	1,554,959
69/67	2019	0	1,554,959	0	0	0	118,837	221,822	54,323	188,628	21,558	0	0	0	1,631,109
70/68	2020	0	1,631,109	0	0	0	134,630	354,937	61,542	213,697	24,423	0	0	0	1,821,015
71/69	2021	0	1,821,015	0	0	0	151,486	45,625	69,247	240,452	27,480	0	0	0	1,680,947
72/70	2022	0	1,680,947	0	0	0	249,269	335,835	69,794	261,900	29,931	0	0	0	1,904,426
73/71	2023	0	1,904,426	0	0	0	155,224	324,203	72,468	271,931	31,078	0	0	0	2,008,376
74/72	2024	0	2,008,376	0	0	0	161,107	121,737	75,214	282,237	32,256	0	0	0	1,901,513
75/73	2025	0	1,901,513	0	0	0	167,470	452,410	78,185	293,386	33,530	0	x0	0	2,116,292
76/74	2026	0	2,116,292	0	0	0	173,834	334,664	81,156	304,534	34,804	0	x0	0	2,204,296
77/75	2027	0	2,204,296	0	0	0	175,746	78,979	82,049	307,884	35,187	0	x0	0	2,033,902
78/76	2028	0	2,033,902	0	0	0	183,532	266,857	69,336	321,523	0	0	x38	0	2,093,393
79/77	2029	0	2,093,393	0	0	0	191,644	412,171	72,383	335,735	0	0	0	0	2,289,090
80/78	2030	0	2,289,090	0	0	0	200,555	-50,326	75,749	351,346	0	0	0	0	2,012,224
81/79	2031	0	2,012,224	0	0	0	212,809	459,970	80,377	372,814	0	0	0	0	2,231,814
82/80	2032	0	2,231,814	0	0	0	219,321	165,472	82,836	384,222	0	0	0	0	2,149,549
83/81	2033	0	2,149,549	0	0	0	225,682	223,566	85,239	395,364	0	0	0	0	2,118,193
84/82	2034	0	2,118,193	0	0	0	231,888	5,754	87,583	406,237	0	0	0	0	1,862,016
85/83	2035	0	1,862,016	0	0	0	238,079	281,181	89,921	417,083	0	0	0	0	1,874,272
86/84	2036	0	1,874,272	0	0	0	244,126	238,658	92,205	427,677	0	0	0	0	1,837,174
87/85	2037	0	1,837,174	0	0	0	252,231	343,205	95,266	441,876	0	0	0	0	1,895,468
88/86	2038	0	1,895,468	0	0	0	256,519	268,957	96,886	449,388	0	0	0	0	1,874,671
89/87	2039	0	1,874,671	0	0	0	260,649	237,670	98,446	456,623	0	0	0	0	1,817,921

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario using Back Testing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
John's Plan Ends	2040	0	1,817,921	0	0	0	267,635	-13,034	101,084	468,861	0	0	0	x0	1,502,577	
91/89	2041	0	1,502,577	0	0	0	155,978	-38,350	117,941	392,421	0	0	0	0	1,109,844	
92/90	2042	0	1,109,844	0	0	0	158,396	-79,047	119,769	398,503	0	0	0	0	670,921	
93/91	2043	0	670,921	0	0	0	162,166	72,988	122,620	407,988	0	0	0	0	375,468	
Margaret's Plan Ends	2044	0	375,468	0	0	0	165,215	10	124,925	415,658	0	0	0	0	110	

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

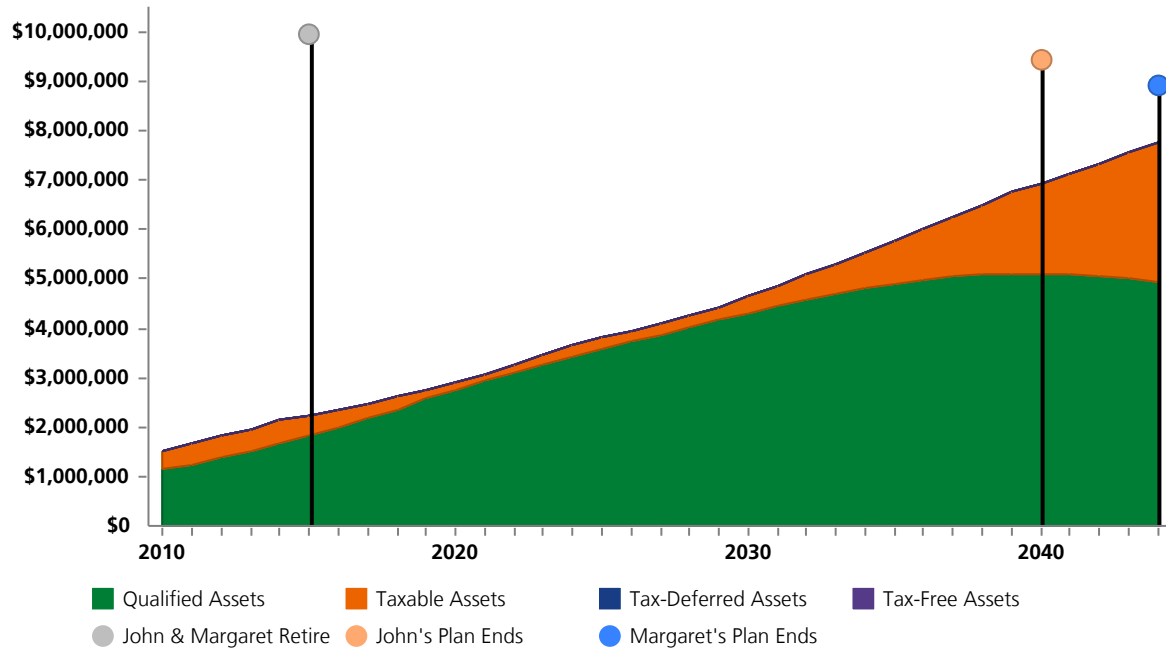
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What If Worksheet - Combined Details

Scenario : Suggested using Average Returns

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Suggested using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Funds Used											Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest	
60/58	2010	0	1,386,500	14,700	0	0	0	126,668	10,068	0	0	0	0	0	1,517,800
61/59	2011	0	1,517,800	15,272	0	1,277	0	138,705	11,136	0	0	0	0	0	1,661,917
62/60	2012	0	1,661,917	15,869	0	1,872	0	151,841	11,933	0	0	0	0	0	1,819,566
63/61	2013	0	1,819,566	16,493	0	579	0	163,556	11,950	0	0	27,388	0	0	1,960,857
64/62	2014	0	1,960,857	17,145	0	530	0	178,859	12,757	0	0	0	0	0	2,144,633
John & Margaret Retire	2015	0	2,144,633	0	0	0	49,847	185,403	11,995	124,618	13,708	0	0	0	2,229,562
66/64	2016	0	2,229,562	0	0	0	86,145	195,249	17,311	130,226	14,325	0	0	0	2,349,094
67/65	2017	0	2,349,094	0	0	0	90,022	205,771	16,940	136,086	14,969	0	0	0	2,476,891
68/66	2018	0	2,476,891	0	0	0	94,073	217,049	16,238	142,210	15,643	0	0	0	2,613,921
69/67	2019	0	2,613,921	0	0	0	98,306	229,127	15,651	148,610	16,347	0	0	0	2,760,747
70/68	2020	0	2,760,747	0	0	0	102,730	240,921	29,731	155,297	17,083	0	0	0	2,902,288
71/69	2021	0	2,902,288	0	0	0	107,352	253,262	30,854	162,285	17,851	0	0	0	3,051,911
72/70	2022	0	3,051,911	0	0	0	169,480	270,134	48,224	169,588	18,655	0	0	0	3,255,057
73/71	2023	0	3,255,057	0	0	0	177,106	286,800	67,465	177,220	19,494	0	0	0	3,454,785
74/72	2024	0	3,454,785	0	0	0	185,076	304,379	73,476	185,194	20,371	0	0	0	3,665,199
75/73	2025	0	3,665,199	0	0	0	115,993	316,317	54,039	193,528	21,288	0	19,172	0	3,809,481
76/74	2026	0	3,809,481	0	0	0	121,213	328,495	57,901	202,237	22,246	0	20,323	0	3,956,482
77/75	2027	0	3,956,482	0	0	0	126,667	340,877	62,010	211,338	23,247	0	21,542	0	4,105,889
78/76	2028	0	4,105,889	0	0	0	132,368	353,408	66,704	220,848	24,293	0	22,835	0	4,256,985
79/77	2029	0	4,256,985	0	0	0	138,324	368,247	72,218	230,786	25,386	0	0	0	4,435,165
80/78	2030	0	4,435,165	0	0	0	144,549	385,805	79,124	241,171	0	0	0	0	4,645,224
81/79	2031	0	4,645,224	0	0	0	151,053	403,911	86,573	252,024	0	0	0	0	4,861,591
82/80	2032	0	4,861,591	0	0	0	157,851	422,536	94,743	263,365	0	0	0	0	5,083,869
83/81	2033	0	5,083,869	0	0	0	164,954	441,640	103,694	275,217	0	0	0	0	5,311,552
84/82	2034	0	5,311,552	0	0	0	172,377	461,175	113,487	287,601	0	0	0	0	5,544,016
85/83	2035	0	5,544,016	0	0	0	180,134	481,118	124,154	300,543	0	0	0	0	5,780,570
86/84	2036	0	5,780,570	0	0	0	188,240	501,374	135,770	314,068	0	0	0	0	6,020,346
87/85	2037	0	6,020,346	0	0	0	196,711	521,892	148,000	328,201	0	0	0	0	6,262,748
88/86	2038	0	6,262,748	0	0	0	205,563	542,594	161,163	342,970	0	0	0	0	6,506,771
89/87	2039	0	6,506,771	0	0	0	214,813	563,390	175,294	358,404	0	0	0	0	6,751,277

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Suggested using Average Returns

Event or Ages	Year	Beginning Portfolio Value					Funds Used						Ending Portfolio Value		
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding		College - Emily Elizabeth	Leave Bequest
John's Plan Ends	2040	0	6,751,277	0	0	0	224,480	577,467	187,457	374,532	0	0	0	74,906	6,916,328
91/89	2041	0	6,916,328	0	0	0	132,232	596,070	197,282	313,109	0	0	0	0	7,134,240
92/90	2042	0	7,134,240	0	0	0	138,182	614,365	211,239	327,198	0	0	0	0	7,348,350
93/91	2043	0	7,348,350	0	0	0	144,401	632,277	225,851	341,922	0	0	0	0	7,557,254
Margaret's Plan Ends	2044	0	7,557,254	0	0	0	150,899	649,684	241,076	357,309	0	0	0	0	7,759,452

Notes

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- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
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- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

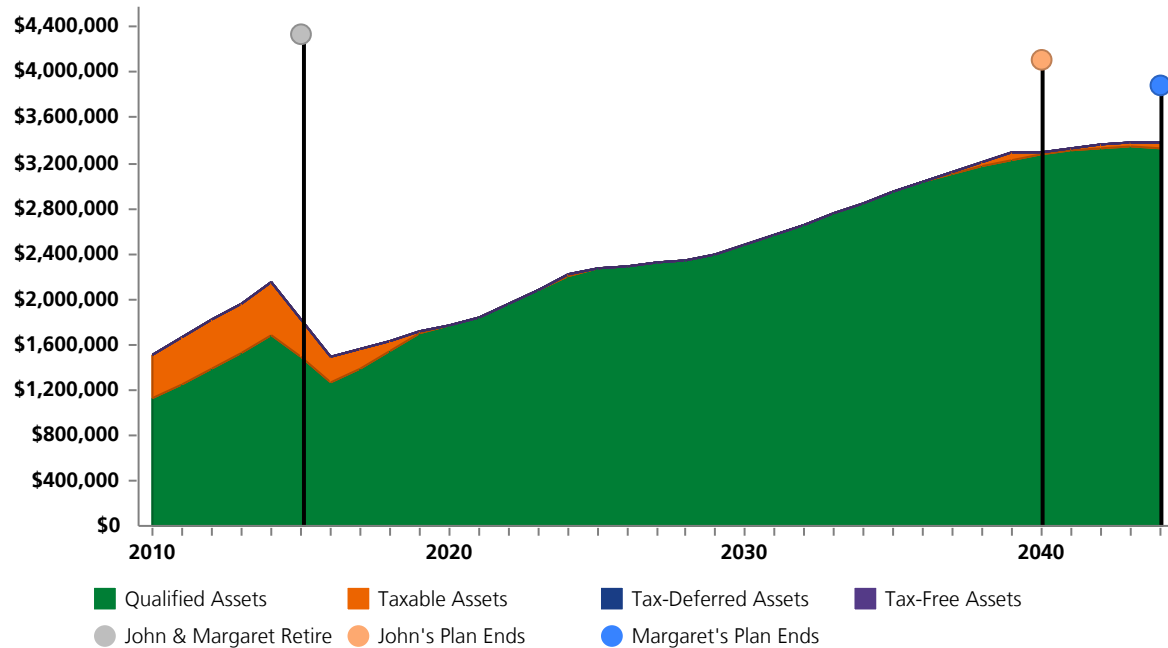
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What If Worksheet - Combined Details

Scenario : Suggested with Bad Timing

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Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Suggested with Bad Timing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
60/58	2010	0	1,386,500	14,700	0	0	0	126,668	10,068	0	0	0	0	0	1,517,800	
61/59	2011	0	1,517,800	15,272	0	1,277	0	138,705	11,136	0	0	0	0	0	1,661,917	
62/60	2012	0	1,661,917	15,869	0	1,872	0	151,841	11,933	0	0	0	0	0	1,819,566	
63/61	2013	0	1,819,566	16,493	0	579	0	163,556	11,950	0	0	27,388	0	0	1,960,857	
64/62	2014	0	1,960,857	17,145	0	530	0	178,859	12,757	0	0	0	0	0	2,144,633	
John & Margaret Retire	2015	0	2,144,633	0	0	0	49,847	-221,294	5,237	124,618	13,708	0	0	0	1,829,623	
66/64	2016	0	1,829,623	0	0	0	86,145	-273,312	11,322	130,226	14,325	0	0	0	1,486,584	
67/65	2017	0	1,486,584	0	0	0	90,022	146,885	14,953	136,086	14,969	0	0	0	1,557,482	
68/66	2018	0	1,557,482	0	0	0	94,073	153,935	13,937	142,210	15,643	0	0	0	1,633,700	
69/67	2019	0	1,633,700	0	0	0	98,306	161,499	12,989	148,610	16,347	0	0	0	1,715,560	
70/68	2020	0	1,715,560	0	0	0	102,730	167,321	35,507	155,297	17,083	0	0	0	1,777,723	
71/69	2021	0	1,777,723	0	0	0	107,352	172,495	44,736	162,285	17,851	0	0	0	1,832,697	
72/70	2022	0	1,832,697	0	0	0	169,480	184,008	42,922	169,588	18,655	0	0	0	1,955,020	
73/71	2023	0	1,955,020	0	0	0	177,106	196,037	48,894	177,220	19,494	0	0	0	2,082,555	
74/72	2024	0	2,082,555	0	0	0	185,076	208,835	52,751	185,194	20,371	0	0	0	2,218,149	
75/73	2025	0	2,218,149	0	0	0	115,993	213,265	47,556	193,528	21,288	0	19,172	0	2,265,862	
76/74	2026	0	2,265,862	0	0	0	121,213	216,323	60,236	202,237	22,246	0	20,323	0	2,298,357	
77/75	2027	0	2,298,357	0	0	0	126,667	218,794	63,082	211,338	23,247	0	21,542	0	2,324,609	
78/76	2028	0	2,324,609	0	0	0	132,368	220,573	66,065	220,848	24,293	0	22,835	0	2,343,508	
79/77	2029	0	2,343,508	0	0	0	138,324	225,177	58,411	230,786	25,386	0	0	0	2,392,426	
80/78	2030	0	2,392,426	0	0	0	144,549	233,419	49,225	241,171	0	0	0	0	2,479,998	
81/79	2031	0	2,479,998	0	0	0	151,053	241,836	51,440	252,024	0	0	0	0	2,569,423	
82/80	2032	0	2,569,423	0	0	0	157,851	250,415	53,755	263,365	0	0	0	0	2,660,569	
83/81	2033	0	2,660,569	0	0	0	164,954	259,140	56,174	275,217	0	0	0	0	2,753,272	
84/82	2034	0	2,753,272	0	0	0	172,377	267,994	58,702	287,601	0	0	0	0	2,847,340	
85/83	2035	0	2,847,340	0	0	0	180,134	276,937	61,521	300,543	0	0	0	0	2,942,347	
86/84	2036	0	2,942,347	0	0	0	188,240	285,722	66,733	314,068	0	0	0	0	3,035,507	
87/85	2037	0	3,035,507	0	0	0	196,711	294,277	72,232	328,201	0	0	0	0	3,126,062	
88/86	2038	0	3,126,062	0	0	0	205,563	302,501	78,253	342,970	0	0	0	0	3,212,902	
89/87	2039	0	3,212,902	0	0	0	214,813	310,278	84,827	358,404	0	0	0	0	3,294,762	

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Suggested with Bad Timing

Event or Ages	Year	Beginning Portfolio Value					Funds Used						Ending Portfolio Value		
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding		College - Emily Elizabeth	Leave Bequest
John's Plan Ends	2040	0	3,294,762	0	0	0	224,480	309,725	89,315	374,532	0	0	0	74,906	3,290,213
91/89	2041	0	3,290,213	0	0	0	132,232	313,620	91,421	313,109	0	0	0	0	3,331,536
92/90	2042	0	3,331,536	0	0	0	138,182	316,467	97,430	327,198	0	0	0	0	3,361,557
93/91	2043	0	3,361,557	0	0	0	144,401	318,070	103,879	341,922	0	0	0	0	3,378,227
Margaret's Plan Ends	2044	0	3,378,227	0	0	0	150,899	318,230	110,606	357,309	0	0	0	0	3,379,441

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

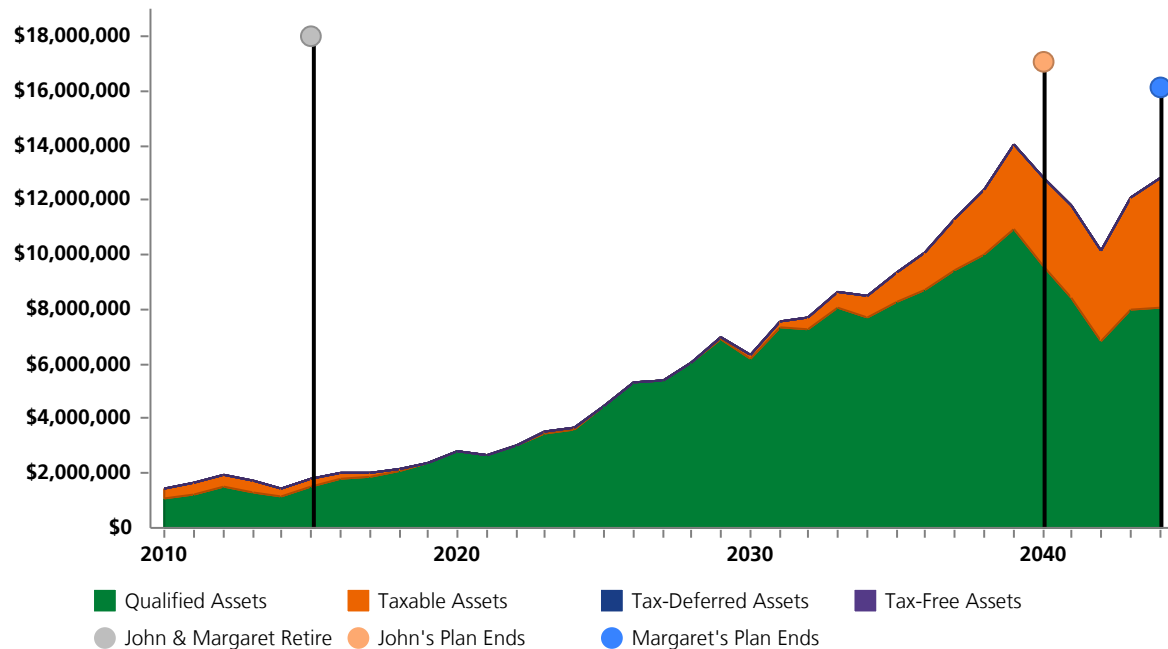
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What If Worksheet - Combined Details

Scenario : Suggested using Back Testing

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Total Portfolio Value Graph



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What If Worksheet - Combined Details

Scenario : Suggested using Back Testing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
60/58	2010	0	1,386,500	14,700	0	0	0	12,190	969	0	0	0	0	0	1,412,421	
61/59	2011	0	1,412,421	15,407	0	1,277	0	238,232	19,455	0	0	0	0	0	1,647,883	
62/60	2012	0	1,647,883	15,846	0	1,872	0	297,310	23,415	0	0	0	0	0	1,939,494	
63/61	2013	0	1,939,494	16,318	0	579	0	-208,175	0	0	0	27,058	0	0	1,721,159	
64/62	2014	0	1,721,159	17,565	0	530	0	-270,106	0	0	0	0	0	0	1,469,147	
John & Margaret Retire	2015	0	1,469,147	0	0	0	55,088	416,775	19,594	137,720	15,149	0	0	0	1,768,547	
66/64	2016	0	1,768,547	0	0	0	97,425	319,858	20,482	147,278	16,201	0	0	0	2,001,870	
67/65	2017	0	2,001,870	0	0	0	102,160	95,191	14,925	154,436	16,988	0	0	0	2,012,873	
68/66	2018	0	2,012,873	0	0	0	109,005	264,291	15,957	164,783	18,126	0	0	0	2,187,302	
69/67	2019	0	2,187,302	0	0	0	118,837	321,518	20,304	179,646	19,761	0	0	0	2,407,945	
70/68	2020	0	2,407,945	0	0	0	134,630	528,746	56,104	203,521	22,387	0	0	0	2,789,309	
71/69	2021	0	2,789,309	0	0	0	151,486	49,321	63,128	229,002	25,190	0	0	0	2,672,796	
72/70	2022	0	2,672,796	0	0	0	249,269	423,459	63,129	249,429	27,437	0	0	0	3,005,530	
73/71	2023	0	3,005,530	0	0	0	258,816	593,003	73,845	258,982	28,488	0	0	0	3,496,034	
74/72	2024	0	3,496,034	0	0	0	268,626	254,539	82,567	268,797	29,568	0	0	0	3,638,266	
75/73	2025	0	3,638,266	0	0	0	167,470	1,074,200	60,050	279,415	30,736	0	27,542	0	4,482,193	
76/74	2026	0	4,482,193	0	0	0	173,834	1,080,426	86,322	290,033	31,904	0	29,002	0	5,299,194	
77/75	2027	0	5,299,194	0	0	0	175,746	382,450	87,465	293,223	32,255	0	29,756	0	5,414,692	
78/76	2028	0	5,414,692	0	0	0	183,532	909,970	91,539	306,213	33,683	0	31,520	0	6,045,238	
79/77	2029	0	6,045,238	0	0	0	191,644	1,209,524	99,858	319,747	35,172	0	0	0	6,991,628	
80/78	2030	0	6,991,628	0	0	0	200,555	-400,449	116,110	334,616	0	0	0	0	6,341,009	
81/79	2031	0	6,341,009	0	0	0	212,809	1,502,389	125,202	355,061	0	0	0	0	7,575,944	
82/80	2032	0	7,575,944	0	0	0	219,321	383,065	138,996	365,926	0	0	0	0	7,673,409	
83/81	2033	0	7,673,409	0	0	0	225,682	1,321,814	168,693	376,537	0	0	0	0	8,675,674	
84/82	2034	0	8,675,674	0	0	0	231,888	132,084	164,947	386,892	0	0	0	0	8,487,806	
85/83	2035	0	8,487,806	0	0	0	238,079	1,224,390	207,427	397,222	0	0	0	0	9,345,626	
86/84	2036	0	9,345,626	0	0	0	244,126	1,156,543	235,174	407,312	0	0	0	0	10,103,810	
87/85	2037	0	10,103,810	0	0	0	252,231	1,634,282	290,742	420,834	0	0	0	0	11,278,748	
88/86	2038	0	11,278,748	0	0	0	256,519	1,617,321	338,248	427,989	0	0	0	0	12,386,352	
89/87	2039	0	12,386,352	0	0	0	260,649	2,261,422	439,634	434,879	0	0	0	0	14,033,910	

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What If Worksheet - Combined Details

Scenario : Suggested using Back Testing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
John's Plan Ends	2040	0	14,033,910	0	0	0	267,635	-663,759	302,040	446,534	0	0	0	89,307	12,799,905	
91/89	2041	0	12,799,905	0	0	0	155,978	-513,690	267,831	369,337	0	0	0	0	11,805,025	
92/90	2042	0	11,805,025	0	0	0	158,396	-1,180,675	246,621	375,062	0	0	0	0	10,161,063	
93/91	2043	0	10,161,063	0	0	0	162,166	2,723,462	552,575	383,988	0	0	0	0	12,110,127	
Margaret's Plan Ends	2044	0	12,110,127	0	0	0	165,215	1,377,261	446,403	391,207	0	0	0	0	12,814,993	

Notes

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- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
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- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
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- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

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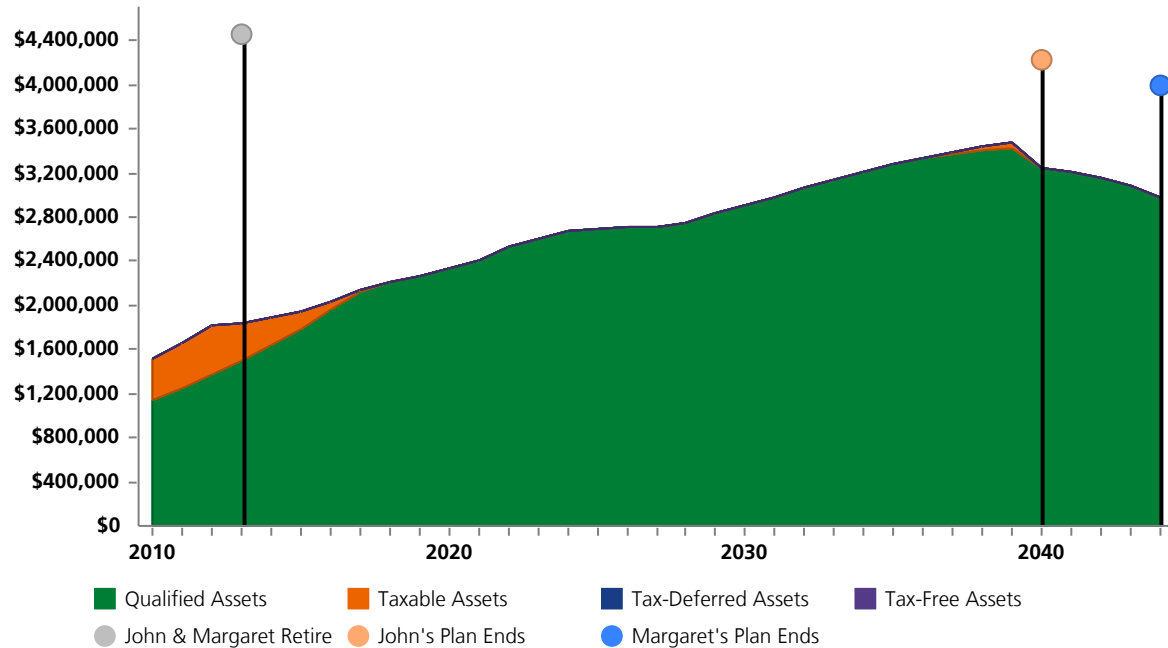
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What If Worksheet - Combined Details

Scenario : Ideal Goals using Average Returns

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Ideal Goals using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Funds Used											Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest	
60/58	2010	0	1,386,500	12,700	0	0	0	126,488	10,012	0	0	0	0	0	1,515,676
61/59	2011	0	1,515,676	13,272	0	1,277	0	138,332	11,017	0	0	0	0	0	1,657,539
62/60	2012	0	1,657,539	13,869	0	1,872	0	151,264	11,749	0	0	0	0	0	1,812,795
John & Margaret Retire	2013	0	1,812,795	0	0	579	45,647	152,457	10,297	119,822	13,694	34,235	0	0	1,833,430
64/62	2014	0	1,833,430	0	0	530	47,701	157,036	9,174	125,214	14,310	0	0	0	1,889,997
65/63	2015	0	1,889,997	0	0	0	49,847	161,708	7,876	130,849	14,954	0	0	0	1,947,873
66/64	2016	0	1,947,873	0	0	0	86,145	169,078	12,754	136,737	15,627	0	0	0	2,037,978
67/65	2017	0	2,037,978	0	0	0	90,022	176,908	11,905	142,890	16,330	0	0	0	2,133,782
68/66	2018	0	2,133,782	0	0	0	94,073	182,549	42,123	149,321	17,065	0	0	0	2,201,895
69/67	2019	0	2,201,895	0	0	0	98,306	188,158	44,937	156,040	17,833	0	0	0	2,269,547
70/68	2020	0	2,269,547	0	0	0	102,730	193,783	46,960	163,062	18,636	0	0	0	2,337,403
71/69	2021	0	2,337,403	0	0	0	107,352	199,405	49,073	170,400	19,474	0	0	0	2,405,214
72/70	2022	0	2,405,214	0	0	0	169,480	210,526	47,454	178,068	20,351	0	0	0	2,539,348
73/71	2023	0	2,539,348	0	0	0	106,218	215,932	49,589	186,081	21,266	0	0	0	2,604,562
74/72	2024	0	2,604,562	0	0	0	110,998	221,214	51,821	194,454	22,223	0	0	0	2,668,277
75/73	2025	0	2,668,277	0	0	0	115,993	223,202	64,825	203,205	23,223	0	23,966	0	2,692,253
76/74	2026	0	2,692,253	0	0	0	121,213	224,512	67,903	212,349	24,268	0	25,404	0	2,708,055
77/75	2027	0	2,708,055	0	0	0	126,667	225,042	71,128	221,905	25,361	0	26,928	0	2,714,443
78/76	2028	0	2,714,443	0	0	0	132,368	228,140	62,706	231,890	0	0	28,543	0	2,751,811
79/77	2029	0	2,751,811	0	0	0	138,324	234,639	52,244	242,325	0	0	0	0	2,830,204
80/78	2030	0	2,830,204	0	0	0	144,549	241,090	54,595	253,230	0	0	0	0	2,908,018
81/79	2031	0	2,908,018	0	0	0	151,053	247,460	57,052	264,625	0	0	0	0	2,984,855
82/80	2032	0	2,984,855	0	0	0	157,851	253,712	59,619	276,533	0	0	0	0	3,060,265
83/81	2033	0	3,060,265	0	0	0	164,954	259,804	62,302	288,977	0	0	0	0	3,133,743
84/82	2034	0	3,133,743	0	0	0	172,377	265,689	65,106	301,981	0	0	0	0	3,204,721
85/83	2035	0	3,204,721	0	0	0	180,134	271,296	68,235	315,571	0	0	0	0	3,272,345
86/84	2036	0	3,272,345	0	0	0	188,240	276,423	73,165	329,771	0	0	0	0	3,334,072
87/85	2037	0	3,334,072	0	0	0	196,711	280,994	78,184	344,611	0	0	0	0	3,388,981
88/86	2038	0	3,388,981	0	0	0	205,563	284,901	83,550	360,118	0	0	0	0	3,435,777
89/87	2039	0	3,435,777	0	0	0	214,813	288,028	89,270	376,324	0	0	0	0	3,473,024

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Ideal Goals using Average Returns

Event or Ages	Year	Beginning Portfolio Value					Funds Used						Ending Portfolio Value		
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding		College - Emily Elizabeth	Leave Bequest
John's Plan Ends	2040	0	3,473,024	0	0	0	224,480	268,356	148,436	393,258	0	0	0	187,266	3,236,900
91/89	2041	0	3,236,900	0	0	0	132,232	265,457	99,986	332,678	0	0	0	0	3,201,925
92/90	2042	0	3,201,925	0	0	0	138,182	261,073	104,485	347,648	0	0	0	0	3,149,047
93/91	2043	0	3,149,047	0	0	0	144,401	255,016	109,187	363,293	0	0	0	0	3,075,984
Margaret's Plan Ends	2044	0	3,075,984	0	0	0	150,899	247,076	114,100	379,641	0	0	0	0	2,980,218

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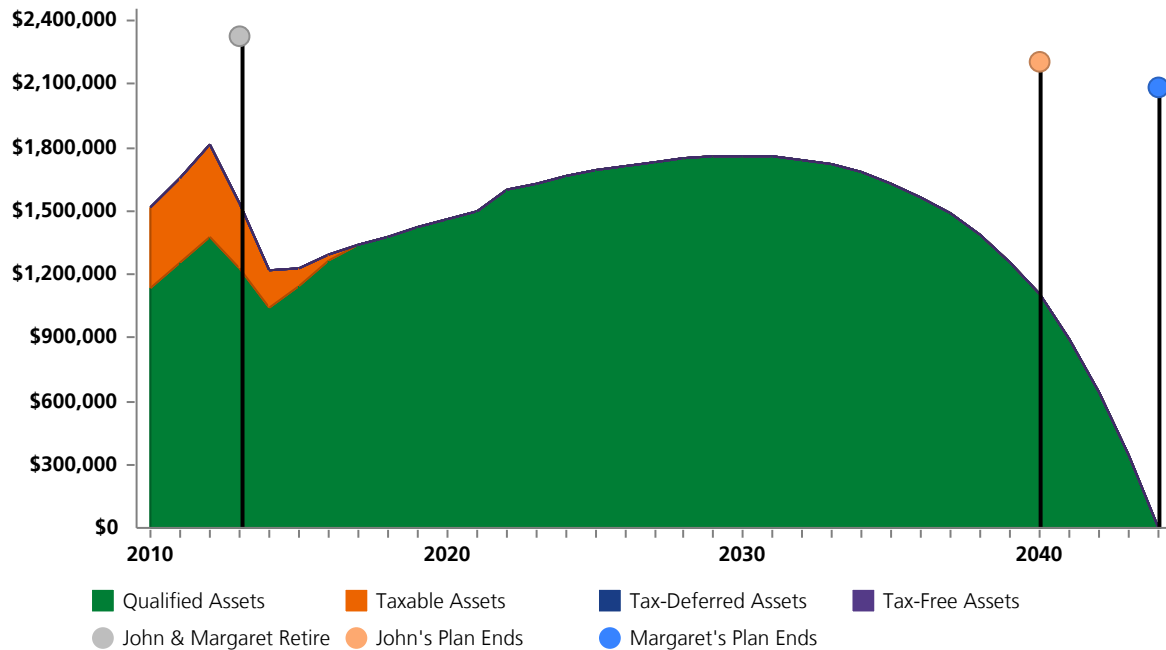
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What If Worksheet - Combined Details

Scenario : Ideal Goals with Bad Timing

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Total Portfolio Value Graph



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What If Worksheet - Combined Details

Scenario : Ideal Goals with Bad Timing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
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61/59	2011	0	1,515,676	13,272	0	1,277	0	138,332	11,017	0	0	0	0	0	0	1,657,539
62/60	2012	0	1,657,539	13,869	0	1,872	0	151,264	11,749	0	0	0	0	0	0	1,812,795
John & Margaret Retire	2013	0	1,812,795	0	0	579	45,647	-185,665	4,796	119,822	13,694	x0	0	0	0	1,535,045
64/62	2014	0	1,535,045	0	0	530	47,701	-223,436	5,011	125,214	14,310	0	0	0	0	1,215,303
65/63	2015	0	1,215,303	0	0	0	49,847	116,176	6,837	130,849	x10,908	0	0	0	0	1,232,732
66/64	2016	0	1,232,732	0	0	0	86,145	121,623	11,767	136,737	x236	0	0	0	0	1,291,761
67/65	2017	0	1,291,761	0	0	0	90,022	126,215	24,120	142,890	x0	0	0	0	0	1,340,987
68/66	2018	0	1,340,987	0	0	0	94,073	129,910	35,402	149,321	x0	0	0	0	0	1,380,246
69/67	2019	0	1,380,246	0	0	0	98,306	133,565	36,996	156,040	x0	0	0	0	0	1,419,082
70/68	2020	0	1,419,082	0	0	0	102,730	137,157	38,660	163,062	x0	0	0	0	0	1,457,247
71/69	2021	0	1,457,247	0	0	0	107,352	140,660	40,400	170,400	x0	0	0	0	0	1,494,459
72/70	2022	0	1,494,459	0	0	0	169,480	150,393	38,391	178,068	x0	0	0	0	0	1,597,874
73/71	2023	0	1,597,874	0	0	0	106,218	153,553	40,118	186,081	x0	0	0	0	0	1,631,447
74/72	2024	0	1,631,447	0	0	0	110,998	156,466	41,965	194,454	x93	0	0	0	0	1,662,400
75/73	2025	0	1,662,400	0	0	0	115,993	159,110	43,810	203,205	x0	0	x0	0	0	1,690,489
76/74	2026	0	1,690,489	0	0	0	121,213	161,416	45,781	212,349	x0	0	x0	0	0	1,714,987
77/75	2027	0	1,714,987	0	0	0	126,667	163,318	47,853	221,905	x25	0	x0	0	0	1,735,190
78/76	2028	0	1,735,190	0	0	0	132,368	164,751	49,994	231,890	0	0	x0	0	0	1,750,425
79/77	2029	0	1,750,425	0	0	0	138,324	165,635	52,244	242,325	0	0	0	0	0	1,759,814
80/78	2030	0	1,759,814	0	0	0	144,549	165,880	54,595	253,230	0	0	0	0	0	1,762,418
81/79	2031	0	1,762,418	0	0	0	151,053	165,387	57,052	264,625	0	0	0	0	0	1,757,182
82/80	2032	0	1,757,182	0	0	0	157,851	164,046	59,619	276,533	0	0	0	0	0	1,742,925
83/81	2033	0	1,742,925	0	0	0	164,954	161,731	62,302	288,977	0	0	0	0	0	1,718,330
84/82	2034	0	1,718,330	0	0	0	172,377	158,304	65,106	301,981	0	0	0	0	0	1,681,924
85/83	2035	0	1,681,924	0	0	0	180,134	153,611	68,036	315,571	0	0	0	0	0	1,632,063
86/84	2036	0	1,632,063	0	0	0	188,240	147,479	71,097	329,771	0	0	0	0	0	1,566,913
87/85	2037	0	1,566,913	0	0	0	196,711	139,716	74,297	344,611	0	0	0	0	0	1,484,432
88/86	2038	0	1,484,432	0	0	0	205,563	130,107	77,640	360,118	0	0	0	0	0	1,382,344
89/87	2039	0	1,382,344	0	0	0	214,813	118,415	81,134	376,324	0	0	0	0	0	1,258,114

x - denotes shortfall

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet - Combined Details

Scenario : Ideal Goals with Bad Timing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
John's Plan Ends	2040	0	1,258,114	0	0	0	224,480	104,373	84,785	393,258	0	0	0	x0	1,108,924	
91/89	2041	0	1,108,924	0	0	0	132,232	84,002	99,986	332,678	0	0	0	0	892,495	
92/90	2042	0	892,495	0	0	0	138,182	60,111	104,485	347,648	0	0	0	0	638,654	
93/91	2043	0	638,654	0	0	0	144,401	32,269	109,187	363,293	0	0	0	0	342,845	
Margaret's Plan Ends	2044	0	342,845	0	0	0	150,899	0	114,100	379,641	0	0	0	0	3	

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

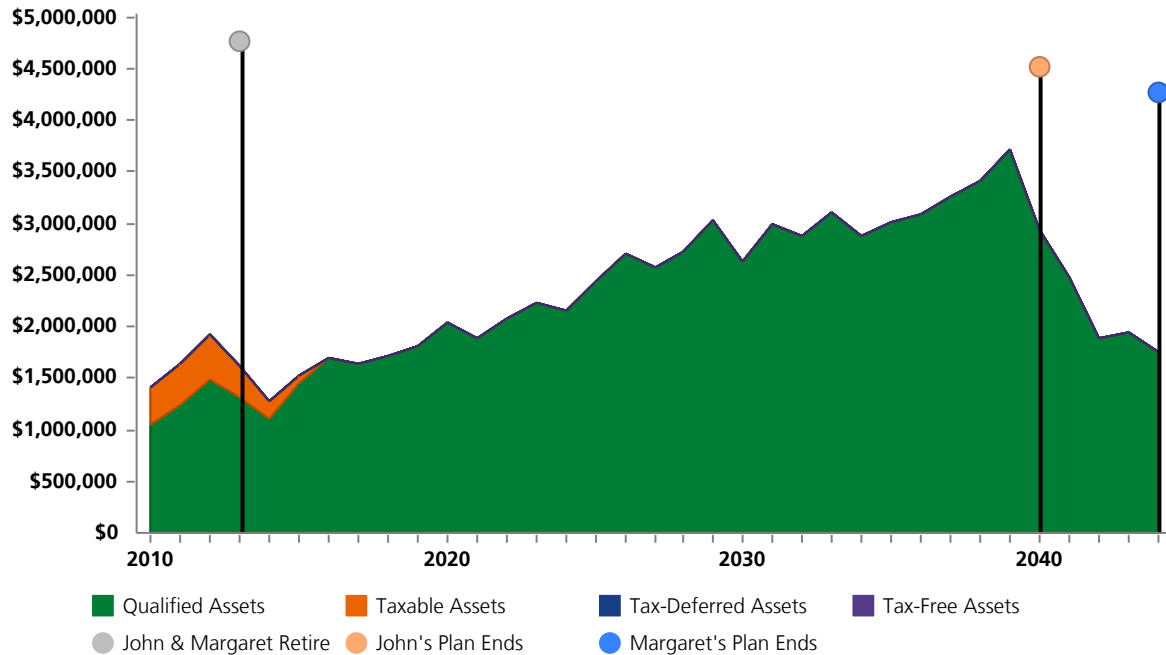
See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet - Combined Details

Scenario : Ideal Goals using Back Testing

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet - Combined Details

Scenario : Ideal Goals using Back Testing

Event or Ages	Year	Beginning Portfolio Value				Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest		
60/58	2010	0	1,386,500	12,700	0	0	0	12,173	964	0	0	0	0	0	1,410,409	
61/59	2011	0	1,410,409	13,407	0	1,277	0	237,563	19,241	0	0	0	0	0	1,643,416	
62/60	2012	0	1,643,416	13,846	0	1,872	0	296,155	23,046	0	0	0	0	0	1,932,242	
John & Margaret Retire	2013	0	1,932,242	0	0	579	45,096	-195,024	4,738	118,377	13,529	33,822	0	0	1,612,428	
64/62	2014	0	1,612,428	0	0	530	49,024	-235,037	5,150	128,687	14,707	0	0	0	1,278,400	
65/63	2015	0	1,278,400	0	0	0	55,088	356,037	8,934	144,606	16,526	0	0	0	1,519,458	
66/64	2016	0	1,519,458	0	0	0	97,425	269,859	19,004	154,642	17,673	0	0	0	1,695,423	
67/65	2017	0	1,695,423	0	0	0	102,160	77,851	47,313	162,157	18,532	0	0	0	1,647,432	
68/66	2018	0	1,647,432	0	0	0	109,005	207,846	49,828	173,022	19,774	0	0	0	1,721,659	
69/67	2019	0	1,721,659	0	0	0	118,837	242,860	54,323	188,628	21,558	0	0	0	1,818,847	
70/68	2020	0	1,818,847	0	0	0	134,630	386,827	61,542	213,697	24,423	0	0	0	2,040,643	
71/69	2021	0	2,040,643	0	0	0	151,486	34,873	69,247	240,452	27,480	0	0	0	1,889,822	
72/70	2022	0	1,889,822	0	0	0	249,269	291,504	69,794	261,900	29,931	0	0	0	2,068,970	
73/71	2023	0	2,068,970	0	0	0	155,224	377,508	72,468	271,931	31,078	0	0	0	2,226,225	
74/72	2024	0	2,226,225	0	0	0	161,107	150,221	75,214	282,237	32,256	0	0	0	2,147,846	
75/73	2025	0	2,147,846	0	0	0	167,470	586,416	93,517	293,386	33,530	0	34,428	0	2,446,872	
76/74	2026	0	2,446,872	0	0	0	173,834	550,055	97,301	304,534	34,804	0	36,252	0	2,697,870	
77/75	2027	0	2,697,870	0	0	0	175,746	182,000	98,613	307,884	35,187	0	37,195	0	2,576,737	
78/76	2028	0	2,576,737	0	0	0	183,532	409,771	86,866	321,523	0	0	39,400	0	2,722,251	
79/77	2029	0	2,722,251	0	0	0	191,644	523,958	72,383	335,735	0	0	0	0	3,029,735	
80/78	2030	0	3,029,735	0	0	0	200,555	-166,513	75,749	351,346	0	0	0	0	2,636,683	
81/79	2031	0	2,636,683	0	0	0	212,809	591,168	80,377	372,814	0	0	0	0	2,987,469	
82/80	2032	0	2,987,469	0	0	0	219,321	143,836	82,836	384,222	0	0	0	0	2,883,568	
83/81	2033	0	2,883,568	0	0	0	225,682	470,528	85,239	395,364	0	0	0	0	3,099,175	
84/82	2034	0	3,099,175	0	0	0	231,888	44,828	87,583	406,237	0	0	0	0	2,882,072	
85/83	2035	0	2,882,072	0	0	0	238,079	391,711	89,921	417,083	0	0	0	0	3,004,857	
86/84	2036	0	3,004,857	0	0	0	244,126	350,690	92,205	427,677	0	0	0	0	3,079,791	
87/85	2037	0	3,079,791	0	0	0	252,231	469,260	95,266	441,876	0	0	0	0	3,264,140	
88/86	2038	0	3,264,140	0	0	0	256,519	442,291	96,886	449,388	0	0	0	0	3,416,677	
89/87	2039	0	3,416,677	0	0	0	260,649	590,731	98,446	456,623	0	0	0	0	3,712,988	

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Ideal Goals using Back Testing

Event or Ages	Year	Beginning Portfolio Value					Funds Used							Ending Portfolio Value	
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth		Leave Bequest
John's Plan Ends	2040	0	3,712,988	0	0	0	267,635	-152,043	204,468	468,861	0	0	0	223,267	2,931,985
91/89	2041	0	2,931,985	0	0	0	155,978	-107,486	117,941	392,421	0	0	0	0	2,470,116
92/90	2042	0	2,470,116	0	0	0	158,396	-219,676	119,769	398,503	0	0	0	0	1,890,563
93/91	2043	0	1,890,563	0	0	0	162,166	426,194	122,620	407,988	0	0	0	0	1,948,316
Margaret's Plan Ends	2044	0	1,948,316	0	0	0	165,215	186,394	124,925	415,658	0	0	0	0	1,759,342

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Retirement - Living Expense

Goal	Estimated % of Goal Funded
1 Retirement - Living Expense	100% ★★★★★

John retires in 2013 at age 63
 Margaret retires in 2013 at age 61
 \$100,000 from 2015 thru 2040 (Both retired)
 \$80,000 from 2041 thru 2044 (Margaret alone - retired)

Event or Ages	Year	Earmarked Assets Only								Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
		Value of Earmarked Assets	Additions To Assets	Other Additions	Stock Options	Strategy Income	Retirement Income	Investment Earnings	Tax on Income and Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
60/58	2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61/59	2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62/60	2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63/61	2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64/62	2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
John & Margaret Retire	2015	0	0	0	0	0	0	0	0	124,618	0	0	124,618	0	0	0
66/64	2016	0	0	0	0	0	0	0	0	130,226	0	0	130,226	0	0	0
67/65	2017	0	0	0	0	0	0	0	0	136,086	0	0	136,086	0	0	0
68/66	2018	0	0	0	0	0	0	0	0	142,210	0	0	142,210	0	0	0
69/67	2019	0	0	0	0	0	0	0	0	148,610	0	0	148,610	0	0	0
70/68	2020	0	0	0	0	0	0	0	0	155,297	0	0	155,297	0	0	0
71/69	2021	0	0	0	0	0	0	0	0	162,285	0	0	162,285	0	0	0
72/70	2022	0	0	0	0	0	0	0	0	169,588	0	0	169,588	0	0	0
73/71	2023	0	0	0	0	0	0	0	0	177,220	0	0	177,220	0	0	0
74/72	2024	0	0	0	0	0	0	0	0	185,194	0	0	185,194	0	0	0
75/73	2025	0	0	0	0	0	0	0	0	193,528	0	0	193,528	0	0	0
76/74	2026	0	0	0	0	0	0	0	0	202,237	0	0	202,237	0	0	0
77/75	2027	0	0	0	0	0	0	0	0	211,338	0	0	211,338	0	0	0
78/76	2028	0	0	0	0	0	0	0	0	220,848	0	0	220,848	0	0	0
79/77	2029	0	0	0	0	0	0	0	0	230,786	0	0	230,786	0	0	0
80/78	2030	0	0	0	0	0	0	0	0	241,171	0	0	241,171	0	0	0

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Retirement - Living Expense

Event or Ages	Year	Earmarked Assets Only								Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
		Value of Earmarked Assets	Additions To Assets	Other Additions	Stock Options	Strategy Income	Retirement Income	Investment Earnings	Tax on Income and Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
81/79	2031	0	0	0	0	0	0	0	0	252,024	0	0	252,024	0	0	0
82/80	2032	0	0	0	0	0	0	0	0	263,365	0	0	263,365	0	0	0
83/81	2033	0	0	0	0	0	0	0	0	275,217	0	0	275,217	0	0	0
84/82	2034	0	0	0	0	0	0	0	0	287,601	0	0	287,601	0	0	0
85/83	2035	0	0	0	0	0	0	0	0	300,543	0	0	300,543	0	0	0
86/84	2036	0	0	0	0	0	0	0	0	314,068	0	0	314,068	0	0	0
87/85	2037	0	0	0	0	0	0	0	0	328,201	0	0	328,201	0	0	0
88/86	2038	0	0	0	0	0	0	0	0	342,970	0	0	342,970	0	0	0
89/87	2039	0	0	0	0	0	0	0	0	358,404	0	0	358,404	0	0	0
John's Plan Ends	2040	0	0	0	0	0	0	0	0	374,532	0	0	374,532	0	0	0
91/89	2041	0	0	0	0	0	0	0	0	313,109	0	0	313,109	0	0	0
92/90	2042	0	0	0	0	0	0	0	0	327,198	0	0	327,198	0	0	0
93/91	2043	0	0	0	0	0	0	0	0	341,922	0	0	341,922	0	0	0
Margaret's Plan Ends	2044	0	0	0	0	0	0	0	0	357,309	0	0	357,309	0	0	0

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Retirement - Living Expense

Notes

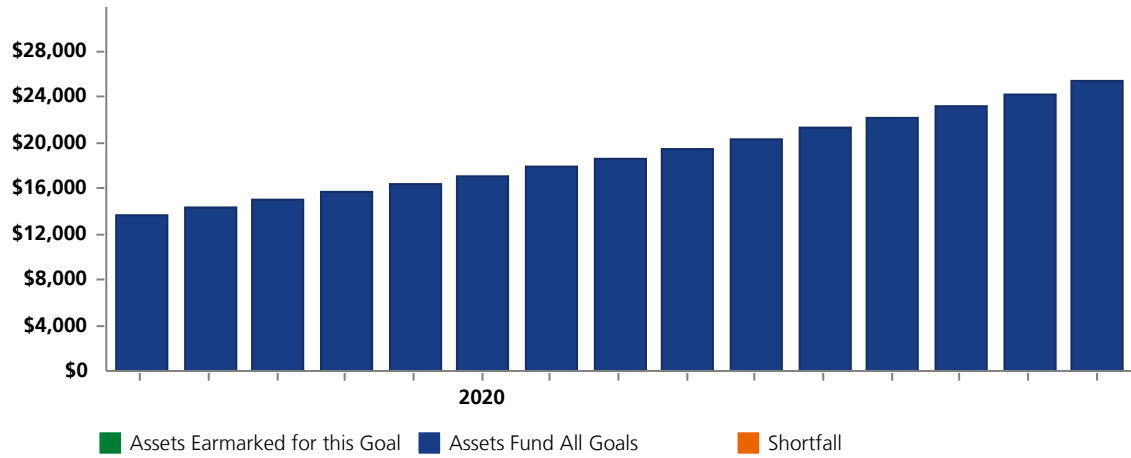
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, immediate annuity strategy income, and 72(t) strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Annual Travel

Goal	Estimated % of Goal Funded
2 Annual Travel \$11,000 at John's retirement Recurring every year for a total of 15 times	100% ★ ★ ★ ★ ★



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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Annual Travel

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2010	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	13,708	0	0	13,708	0	0	0
2016	0	0	0	0	0	14,325	0	0	14,325	0	0	0
2017	0	0	0	0	0	14,969	0	0	14,969	0	0	0
2018	0	0	0	0	0	15,643	0	0	15,643	0	0	0
2019	0	0	0	0	0	16,347	0	0	16,347	0	0	0
2020	0	0	0	0	0	17,083	0	0	17,083	0	0	0
2021	0	0	0	0	0	17,851	0	0	17,851	0	0	0
2022	0	0	0	0	0	18,655	0	0	18,655	0	0	0
2023	0	0	0	0	0	19,494	0	0	19,494	0	0	0
2024	0	0	0	0	0	20,371	0	0	20,371	0	0	0
2025	0	0	0	0	0	21,288	0	0	21,288	0	0	0
2026	0	0	0	0	0	22,246	0	0	22,246	0	0	0
2027	0	0	0	0	0	23,247	0	0	23,247	0	0	0
2028	0	0	0	0	0	24,293	0	0	24,293	0	0	0
2029	0	0	0	0	0	25,386	0	0	25,386	0	0	0

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Annual Travel

Notes

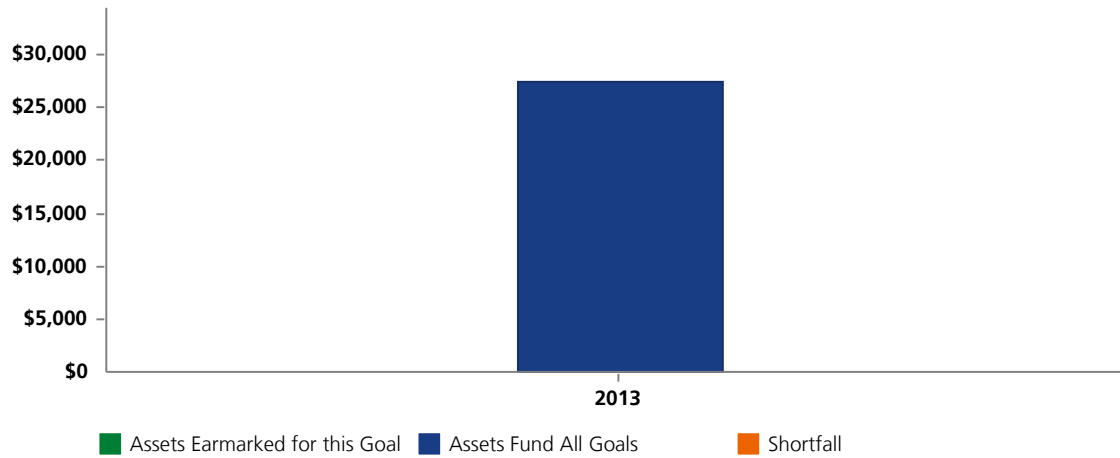
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, immediate annuity strategy income, and 72(t) strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Anne's Wedding

Goal	Estimated % of Goal Funded
3 Anne's Wedding \$24,000 in 2013	100% ★★★★★



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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Anne's Wedding

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2010	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	27,388	0	0	27,388	0	0	0

Notes

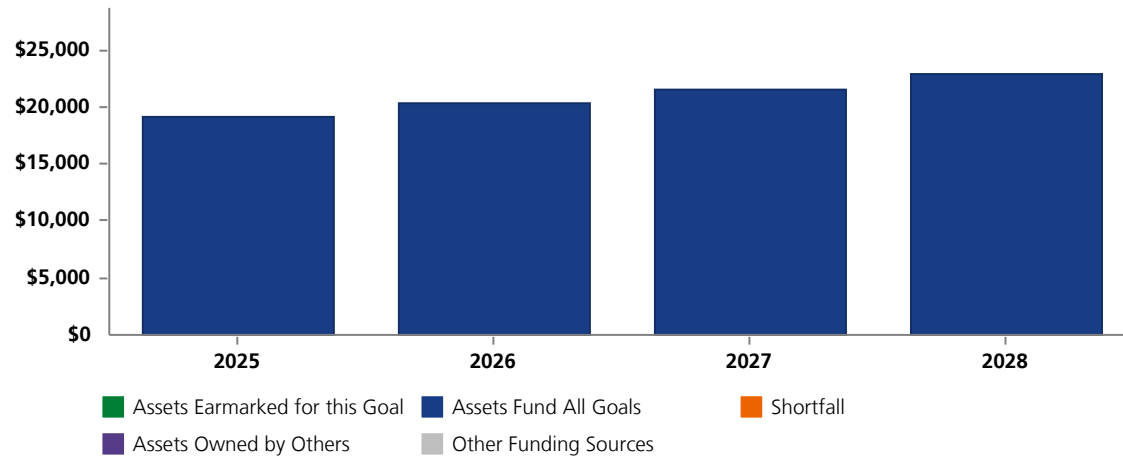
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, immediate annuity strategy income, and 72(t) strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : College - Emily Elizabeth

Goal	Estimated % of Goal Funded
4 College - Emily Elizabeth \$8,000 per year for 4 year(s) starting in 2025	100% ★★★★★



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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : College - Emily Elizabeth

Year	Earmarked Assets Only					Goal Expense				Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	19,172	0	0	19,172	0	0	19,172	0	0	0
2026	0	0	0	0	0	20,323	0	0	20,323	0	0	20,323	0	0	0
2027	0	0	0	0	0	21,542	0	0	21,542	0	0	21,542	0	0	0
2028	0	0	0	0	0	22,835	0	0	22,835	0	0	22,835	0	0	0

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : College - Emily Elizabeth

Notes

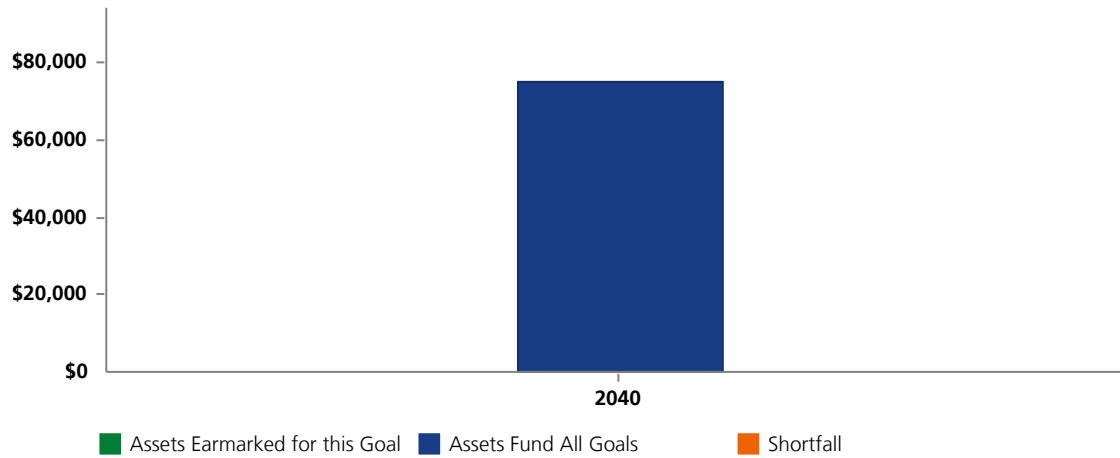
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
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- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, immediate annuity strategy income, and 72(t) strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Other Funding includes funds coming from other sources such as scholarships, student loans, college employment or gifts that will help fund an educational goal.
- Others' Assets include Assets not owned by you that will be used to fund an educational goal. Rates of return associated with these assets are detailed on the Information Summary pages and may or may not be consistent with other rates of return defined in this Analysis or consistent with your own risk and return parameters.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Leave Bequest

Goal	Estimated % of Goal Funded
5 Leave Bequest \$20,000 at end of John's plan	100% ★★★★★



See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Leave Bequest

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2010	0	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	74,906	0	0	74,906	0	0	0

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What If Worksheet - Goal Details

Scenario : Suggested using Average Returns : Leave Bequest

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
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- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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What If Worksheet - Retirement Distribution Cash Flow Chart

Scenario : Suggested using Average Returns

Year Age (John / Margaret)		2015 65 / 63	2016 66 / 64	2017 67 / 65	2018 68 / 66	2019 69 / 67	2020 70 / 68	2021 71 / 69	2022 72 / 70
Income and Earnings									
	Assign To								
Social Security - John	Fund All Goals	0	34,055	35,587	37,189	38,862	40,611	42,438	44,348
Social Security - Margaret	Fund All Goals	0	0	0	0	0	0	0	57,296
Substitute Teaching	Fund All Goals	49,847	52,090	54,434	56,884	59,444	62,119	64,914	67,835
Investment Earnings		185,403	195,249	205,771	217,049	229,127	240,921	253,262	270,134
Total Income and Earnings		235,250	281,394	295,793	311,121	327,433	343,651	360,614	439,613
Cash Used To Fund Goals									
Retirement - Living Expense	100%	124,618	130,226	136,086	142,210	148,610	155,297	162,285	169,588
Annual Travel	100%	13,708	14,325	14,969	15,643	16,347	17,083	17,851	18,655
College - Emily Elizabeth	100%	0	0	0	0	0	0	0	0
Leave Bequest	100%	0	0	0	0	0	0	0	0
Total Goal Funding		(138,326)	(144,551)	(151,056)	(157,853)	(164,957)	(172,380)	(180,137)	(188,243)
Total Taxes and Tax Penalty		(11,995)	(17,311)	(16,940)	(16,238)	(15,651)	(29,731)	(30,854)	(48,224)
Cash Surplus/Deficit (Net Change in Portfolio)		84,929	119,532	127,797	137,030	146,826	141,540	149,623	203,146

Portfolio Value

Future Dollars									
Beginning Value		2,144,633	2,229,562	2,349,094	2,476,891	2,613,921	2,760,747	2,902,288	3,051,911
Cash Surplus/Deficit		84,929	119,532	127,797	137,030	146,826	141,540	149,623	203,146
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		2,229,562	2,349,094	2,476,891	2,613,921	2,760,747	2,902,288	3,051,911	3,255,057
Current Dollars									
Ending Value		1,712,071	1,726,181	1,741,713	1,758,919	1,777,721	1,788,386	1,799,602	1,836,737
Cash Surplus/Deficit		65,217	87,836	89,865	92,208	94,545	87,217	88,228	114,630

Taxes

Total Taxes		11,995	17,311	16,940	16,238	15,651	29,731	30,854	48,224
Tax Penalty		0	0	0	0	0	0	0	0
Federal Marginal Tax Rate		15.00%	15.00%	15.00%	15.00%	15.00%	25.00%	25.00%	25.00%
State Marginal and Local Tax Rate		7.00%	7.00%	7.00%	7.00%	7.00%	7.75%	7.75%	7.75%

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What If Worksheet - Retirement Distribution Cash Flow Chart

Scenario : Suggested using Average Returns

Year Age (John / Margaret)		2023 73 / 71	2024 74 / 72	2025 75 / 73	2026 76 / 74	2027 77 / 75	2028 78 / 76	2029 79 / 77	2030 80 / 78
Income and Earnings									
Social Security - John	Fund All Goals	46,344	48,429	50,609	52,886	55,266	57,753	60,352	63,067
Social Security - Margaret	Fund All Goals	59,875	62,569	65,385	68,327	71,402	74,615	77,972	81,481
Substitute Teaching	Fund All Goals	70,888	74,078	0	0	0	0	0	0
Investment Earnings		286,800	304,379	316,317	328,495	340,877	353,408	368,247	385,805
Total Income and Earnings		463,906	489,455	432,310	449,707	467,545	485,776	506,571	530,354
Cash Used To Fund Goals									
Retirement - Living Expense	100%	177,220	185,194	193,528	202,237	211,338	220,848	230,786	241,171
Annual Travel	100%	19,494	20,371	21,288	22,246	23,247	24,293	25,386	0
College - Emily Elizabeth	100%	0	0	19,172	20,323	21,542	22,835	0	0
Leave Bequest	100%	0	0	0	0	0	0	0	0
Total Goal Funding		(196,714)	(205,566)	(233,989)	(244,806)	(256,127)	(267,976)	(256,172)	(241,171)
Total Taxes and Tax Penalty		(67,465)	(73,476)	(54,039)	(57,901)	(62,010)	(66,704)	(72,218)	(79,124)
Cash Surplus/Deficit (Net Change in Portfolio)		199,728	210,414	144,282	147,000	149,408	151,096	178,181	210,058

Portfolio Value

Future Dollars									
Beginning Value		3,255,057	3,454,785	3,665,199	3,809,481	3,956,482	4,105,889	4,256,985	4,435,165
Cash Surplus/Deficit		199,728	210,414	144,282	147,000	149,408	151,096	178,181	210,058
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		3,454,785	3,665,199	3,809,481	3,956,482	4,105,889	4,256,985	4,435,165	4,645,224
Current Dollars									
Ending Value		1,865,490	1,893,883	1,883,672	1,872,114	1,859,148	1,844,559	1,839,010	1,843,166
Cash Surplus/Deficit		107,848	108,725	71,343	69,557	67,652	65,470	73,881	83,348

Taxes

Total Taxes		67,465	73,476	54,039	57,901	62,010	66,704	72,218	79,124
Tax Penalty		0	0	0	0	0	0	0	0
Federal Marginal Tax Rate		25.00%	28.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
State Marginal and Local Tax Rate		7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%

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What If Worksheet - Retirement Distribution Cash Flow Chart

Scenario : Suggested using Average Returns

Year Age (John / Margaret)		2031 81 / 79	2032 82 / 80	2033 83 / 81	2034 84 / 82	2035 85 / 83	2036 86 / 84	2037 87 / 85	2038 88 / 86
Income and Earnings									
Social Security - John	Fund All Goals	65,905	68,871	71,970	75,209	78,594	82,130	85,826	89,688
Social Security - Margaret	Fund All Goals	85,148	88,979	92,984	97,168	101,540	106,110	110,885	115,874
Substitute Teaching	Fund All Goals	0	0	0	0	0	0	0	0
Investment Earnings		403,911	422,536	441,640	461,175	481,118	501,374	521,892	542,594
Total Income and Earnings		554,965	580,386	606,594	633,552	661,251	689,614	718,603	748,157
Cash Used To Fund Goals									
Retirement - Living Expense	100%	252,024	263,365	275,217	287,601	300,543	314,068	328,201	342,970
Annual Travel	100%	0	0	0	0	0	0	0	0
College - Emily Elizabeth	100%	0	0	0	0	0	0	0	0
Leave Bequest	100%	0	0	0	0	0	0	0	0
Total Goal Funding		(252,024)	(263,365)	(275,217)	(287,601)	(300,543)	(314,068)	(328,201)	(342,970)
Total Taxes and Tax Penalty		(86,573)	(94,743)	(103,694)	(113,487)	(124,154)	(135,770)	(148,000)	(161,163)
Cash Surplus/Deficit (Net Change in Portfolio)		216,367	222,278	227,683	232,464	236,554	239,776	242,402	244,024

Portfolio Value

Future Dollars									
Beginning Value		4,645,224	4,861,591	5,083,869	5,311,552	5,544,016	5,780,570	6,020,346	6,262,748
Cash Surplus/Deficit		216,367	222,278	227,683	232,464	236,554	239,776	242,402	244,024
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		4,861,591	5,083,869	5,311,552	5,544,016	5,780,570	6,020,346	6,262,748	6,506,771
Current Dollars									
Ending Value		1,845,950	1,847,224	1,846,845	1,844,664	1,840,548	1,834,347	1,826,034	1,815,487
Cash Surplus/Deficit		82,155	80,765	79,166	77,348	75,319	73,058	70,677	68,086

Taxes

Total Taxes		86,573	94,743	103,694	113,487	124,154	135,770	148,000	161,163
Tax Penalty		0	0	0	0	0	0	0	0
Federal Marginal Tax Rate		25.00%	25.00%	25.00%	28.00%	28.00%	28.00%	28.00%	28.00%
State Marginal and Local Tax Rate		7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%

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What If Worksheet - Retirement Distribution Cash Flow Chart

Scenario : Suggested using Average Returns

Year Age (John / Margaret)		2039 89 / 87	2040 90 / 88	2041 91 / 89	2042 92 / 90	2043 93 / 91	2044 94 / 92
Income and Earnings							
Social Security - John	Fund All Goals	93,724	97,942	0	0	0	0
Social Security - Margaret	Fund All Goals	121,089	126,538	132,232	138,182	144,401	150,899
Substitute Teaching	Fund All Goals	0	0	0	0	0	0
Investment Earnings		563,390	577,467	596,070	614,365	632,277	649,684
Total Income and Earnings		778,203	801,946	728,302	752,548	776,678	800,582
Cash Used To Fund Goals							
Retirement - Living Expense	100%	358,404	374,532	313,109	327,198	341,922	357,309
Annual Travel	100%	0	0	0	0	0	0
College - Emily Elizabeth	100%	0	0	0	0	0	0
Leave Bequest	100%	0	74,906	0	0	0	0
Total Goal Funding		(358,404)	(449,438)	(313,109)	(327,198)	(341,922)	(357,309)
Total Taxes and Tax Penalty		(175,294)	(187,457)	(197,282)	(211,239)	(225,851)	(241,076)
Cash Surplus/Deficit (Net Change in Portfolio)		244,506	165,051	217,912	214,110	208,904	202,198

Portfolio Value

Future Dollars							
Beginning Value		6,506,771	6,751,277	6,916,328	7,134,240	7,348,350	7,557,254
Cash Surplus/Deficit		244,506	165,051	217,912	214,110	208,904	202,198
Investment Asset Additions		0	0	0	0	0	0
Ending Value		6,751,277	6,916,328	7,134,240	7,348,350	7,557,254	7,759,452
Current Dollars							
Ending Value		1,802,591	1,767,138	1,744,321	1,719,302	1,692,038	1,662,497
Cash Surplus/Deficit		65,283	42,171	53,279	50,096	46,773	43,322

Taxes

Total Taxes		175,294	187,457	197,282	211,239	225,851	241,076
Tax Penalty		0	0	0	0	0	0
Federal Marginal Tax Rate		28.00%	28.00%	28.00%	28.00%	28.00%	28.00%
State Marginal and Local Tax Rate		7.75%	7.75%	7.75%	7.75%	7.75%	7.75%

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What If Worksheet - Retirement Distribution Cash Flow Chart

Scenario : Suggested using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities and 72(t) distributions is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

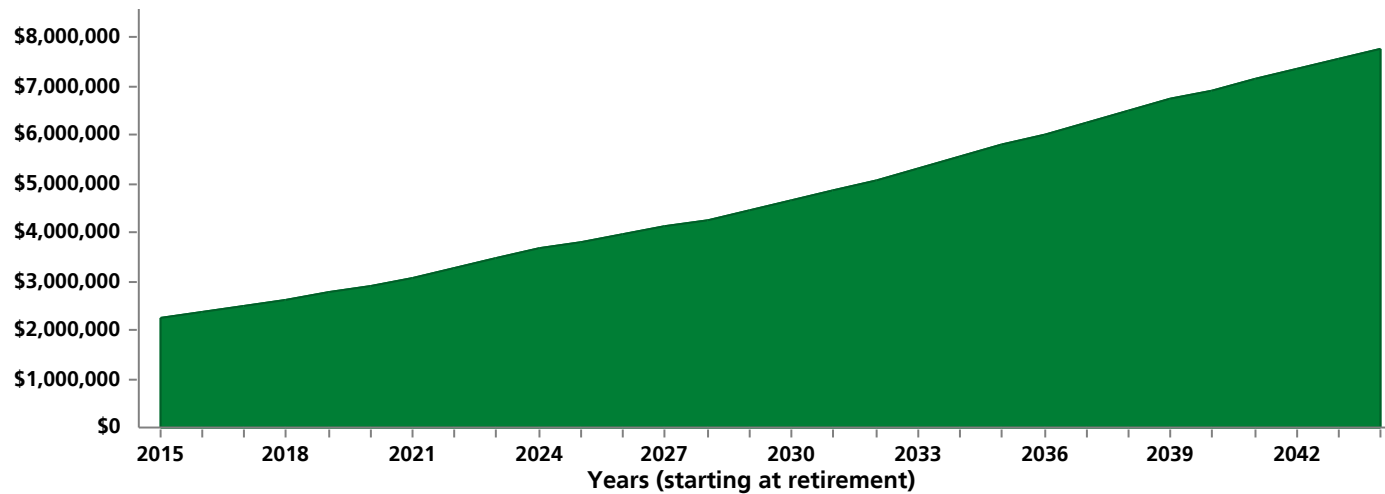
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What If Worksheet - Retirement Distribution Cash Flow Graphs

Scenario : Suggested using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts can be shown in current dollars or future dollars. When current dollars are shown, the Base Inflation Rate of the Plan is used to discount future dollars to current dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

**Portfolio Value During Retirement in Future Dollars
(Impact of Cash Surplus/Deficit on Portfolio Value)**



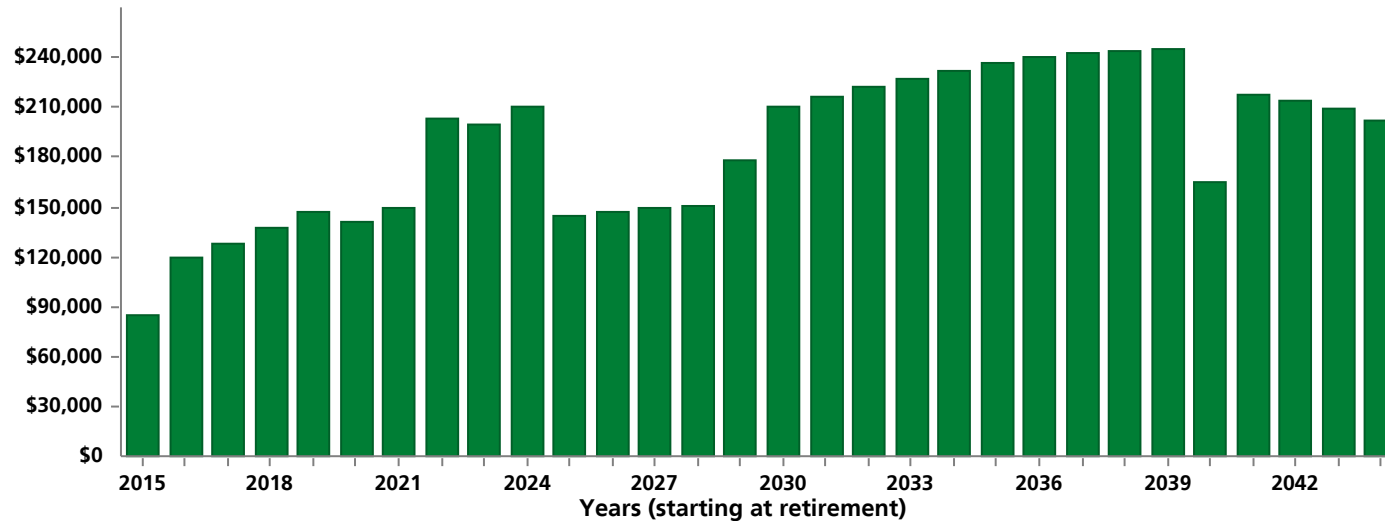
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What If Worksheet - Retirement Distribution Cash Flow Graphs

Scenario : Suggested using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts can be shown in current or future dollars. When current dollars are shown, the Base Inflation Rate of the Plan is used to discount future dollars to current dollars.

Annual Cash Surplus/Deficit Graph in Future Dollars



Notes

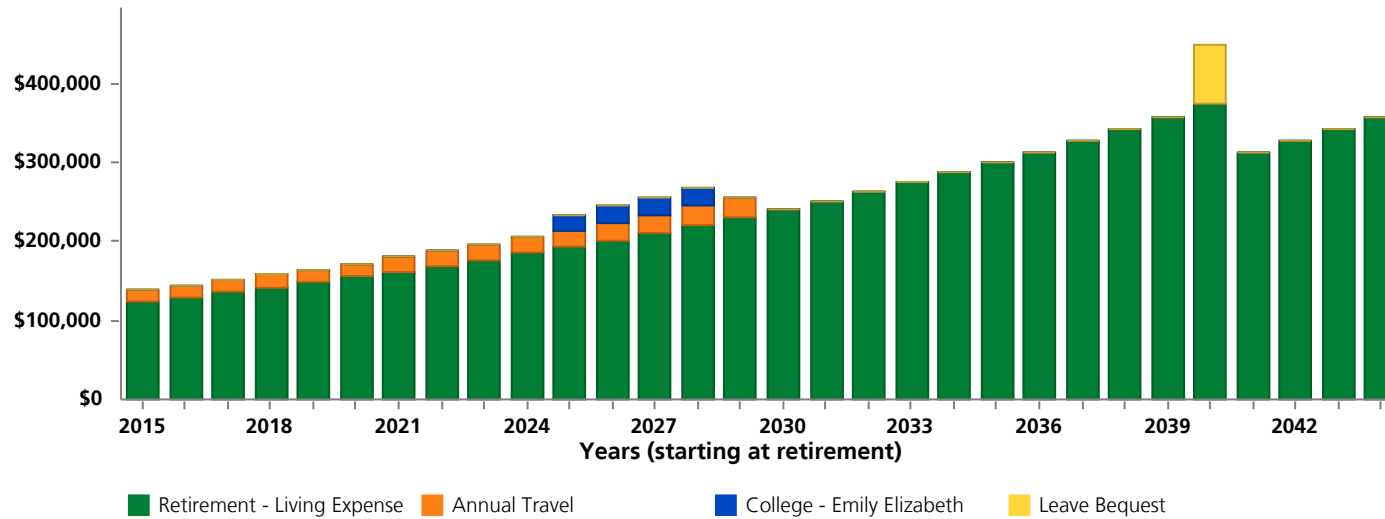
- The Annual Cash Surplus/Deficit Graph illustrates the change in Ending Portfolio Values from one year to the next. If there is a surplus, the estimated Ending Portfolio Value is greater than the Value in the past year. If there is a deficit, the estimated Ending Portfolio Value is less than the Value in past year. If there is no bar graph shown, it indicates that the Ending Portfolio Value is zero, which means that the entire portfolio has been spent.

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What If Worksheet - Cash Used to Fund Goals

Scenario : Suggested using Average Returns

This graph shows the amounts available to fund each Goal from retirement through the End of the Plan. All amounts are in after-tax, future dollars.



Notes

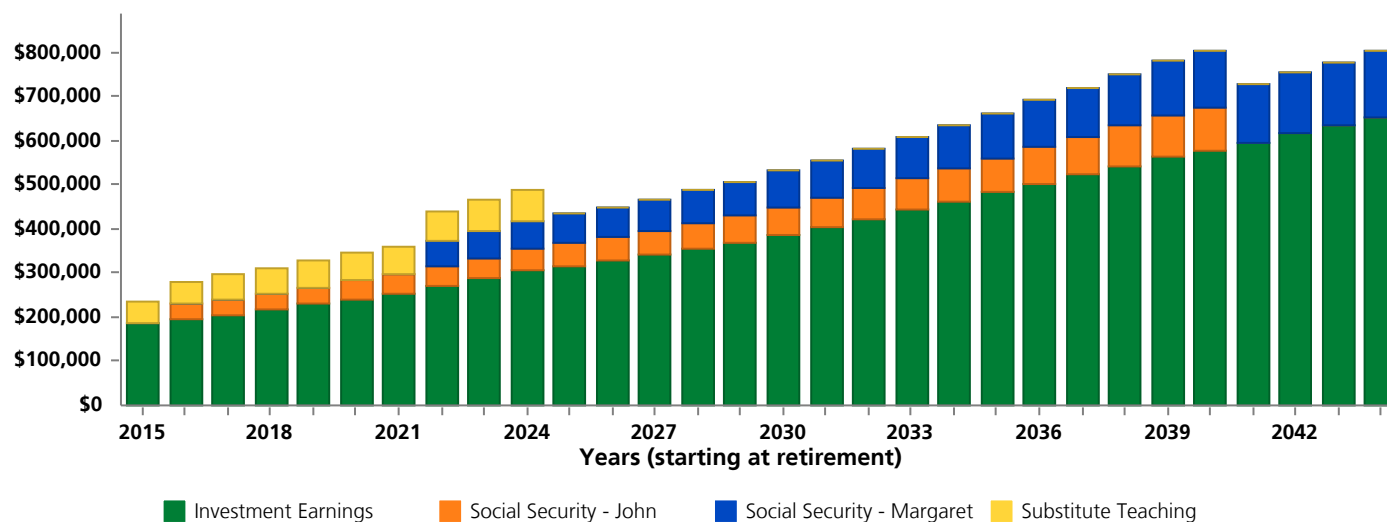
- The value shown for each goal is the amount available to fund the goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the goal expense. This graph does not indicate whether or not you have a goal shortfall in any year. Rather, it shows the amount of the goal expense that was funded, assuming that you execute all aspects of the Plan as you have indicated.

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What If Worksheet - Sources of Income and Earnings

Scenario : Suggested using Average Returns

This graph shows the income sources and earnings available in each year from retirement through the End of the Plan.



Notes

- Sources of Income can include Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Investment Earnings are calculated on all assets after any withdrawals for funding goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- All Retirement Income, Immediate Annuity Strategy Income, 72(t) Strategy Income, the remaining asset value after 72(t) distributions, and Investment Earnings are pre-tax, future values.
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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Asset Allocation Results



Asset Allocation - Risk Questionnaire

Updated : 12/24/2009

This is your Risk Tolerance Questionnaire. Your answers were used to help select your Target Portfolio.

Risk You Can Accept

-
1. How important is capital preservation? *Not at all* *Moderately important* *Very important*
 1 2 3 4 5 6 7 8 9
-
2. How important is growth? *Not at all* *Moderately important* *Very important*
 1 2 3 4 5 6 7 8 9
-
3. How important is low volatility? *Not at all* *Moderately important* *Very important*
 1 2 3 4 5 6 7 8 9
-
4. How important is inflation protection? *Not at all* *Moderately important* *Very important*
 1 2 3 4 5 6 7 8 9
-
5. How important is current cash flow? *Not at all* *Moderately important* *Very important*
 1 2 3 4 5 6 7 8 9
-
6. How much risk are you willing to take to achieve a higher return? *None at all* *A moderate amount* *A lot*
 1 2 3 4 5 6 7 8 9
-

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Asset Allocation - Your Target Portfolio

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the answers you provided in your Risk Tolerance Questionnaire. The Target Portfolio was selected by you. The Average Real Return is equal to the Average Total Return minus the inflation rate of 4.50%.

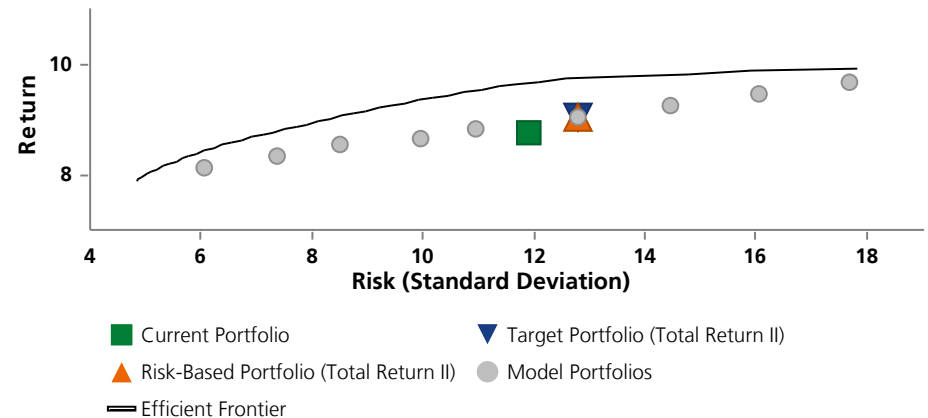
Current	Risk Based	Target	Name	% Cash	% Bond	% Stock	% Alternative	Average Return		Worst 1 Year Loss	Standard Deviation
								Total	Real		
			Capital Preservation I	8%	64%	28%	0%	8.15%	3.65%	-4.46%	6.06%
			Capital Preservation II	8%	54%	38%	0%	8.35%	3.85%	-9.11%	7.38%
			Balanced I	6%	49%	45%	0%	8.55%	4.05%	-12.32%	8.49%
			Balanced II	6%	39%	55%	0%	8.68%	4.18%	-17.20%	9.97%
→			Current	12%	21%	67%	0%	8.78%	4.28%	-22.78%	11.92%
			Total Return I	4%	35%	61%	0%	8.84%	4.34%	-19.96%	10.95%
	→	→	Total Return II	4%	24%	72%	0%	9.04%	4.54%	-25.13%	12.78%
			Capital Growth I	2%	16%	82%	0%	9.28%	4.78%	-29.67%	14.48%
			Capital Growth II	0%	9%	91%	0%	9.49%	4.99%	-33.80%	16.06%
			Equity Growth	0%	0%	100%	0%	9.70%	5.20%	-38.16%	17.69%

The Target Portfolio you selected is : **Total Return II**

Efficient Frontier Graph

When deciding how to invest your money, you must determine the amount of risk you are willing to assume to pursue a desired return. The Efficient Frontier Graph reflects a set of portfolios that assume a low relative level of risk for each level of return, or conversely an optimal return for the degree of investment risk taken. The graph also shows the position of the Current, Target, Risk-Based, and Alternative Portfolios, if applicable. The positioning of these portfolios illustrates how their respective risks and returns compare to each other as well as the optimized level of risk and return represented by the Portfolios.

This graph shows the relationship of return and risk for each Portfolio in the chart above.

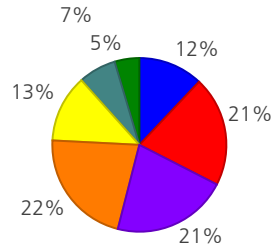


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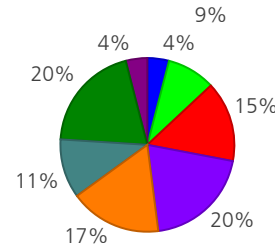
Asset Allocation - Results Comparison

Based upon the information you provided, your Target Portfolio is Total Return II. This Chart compares your Current Portfolio with your Target Portfolio.

Current Portfolio



**Target Portfolio
Total Return II**



Assumptions		
8.78%	Total Return	9.04%
4.50%	Base Inflation Rate	4.50%
4.28%	Real Return	4.54%
-22.78%	Worst One-Year Loss (or Lowest Gain)	-25.13%
11.92%	Standard Deviation	12.78%

Portfolio Comparison

Current Amount	% of Total	Asset Class	% of Total	Target Amount
\$166,500	12%	Cash Equivalent	4%	\$55,460
\$0	0%	Short Term Bonds	9%	\$124,785
\$284,400	21%	Intermediate Term Bonds	15%	\$207,975
\$0	0%	Long Term Bonds	0%	\$0
\$297,660	21%	Large Cap Value Stocks	20%	\$277,300
\$302,870	22%	Large Cap Growth Stocks	17%	\$235,705
\$174,000	13%	Mid Cap Stocks	0%	\$0
\$97,470	7%	Small Cap Stocks	11%	\$152,515
\$63,600	5%	International Developed Stocks	20%	\$277,300
\$0	0%	International Emerging Stocks	4%	\$55,460
\$0	0%	Unclassified**	0%	\$0
\$1,386,500				\$1,386,500

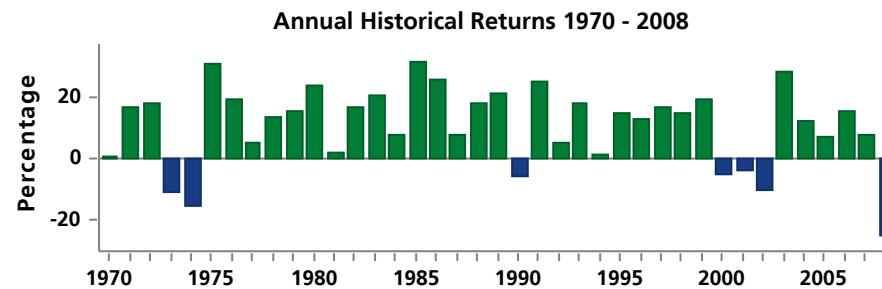
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Asset Allocation - Portfolio Detail

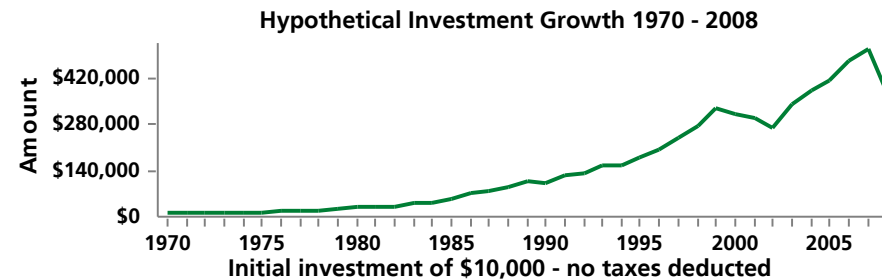
Portfolio Detail - Total Return II

While Average Historical Returns are important when selecting your Target Portfolio, it is important to remember that returns have actually varied by substantial amounts from year to year.

This graph shows the Annual Historical Returns by year for this portfolio.



This graph shows how a hypothetical investment of \$10,000 would have grown during this period.



This chart summarizes the growth and return information for the portfolio for this period.

Results for Period 1970 - 2008	
Ending Portfolio Value (Hypothetical)	\$382,347
Biggest Loss or Smallest Gain	-25.13% in 2008
Largest Gain	31.51% in 1985
Years with Loss	7
Average Total Return	9.04%
Inflation	4.50%
Average Real Return	4.54%
Standard Deviation	12.78%

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Asset Allocation - Changes Needed

Here are the changes you would need to make to your current investments to match the allocation of your Target Portfolio. Before you sell any assets, you must consider the tax consequences of doing so. Consult with your tax advisor for advice. Any decisions to buy or sell securities or participate in one or more investment programs, as a result of this report, should be made by you after careful review and in the context of your overall investment plan.

Changes Required

Asset Class	Increase By	Decrease By	Percentage Change
Cash Equivalent		-\$111,040	-8%
Short Term Bonds	\$124,785		9%
Intermediate Term Bonds		-\$76,425	-6%
Long Term Bonds			%
Large Cap Value Stocks		-\$20,360	-1%
Large Cap Growth Stocks		-\$67,165	-5%
Mid Cap Stocks		-\$174,000	-13%
Small Cap Stocks	\$55,045		4%
International Developed Stocks	\$213,700		15%
International Emerging Stocks	\$55,460		4%
Unclassified			%
Total :	\$448,990	-\$448,990	

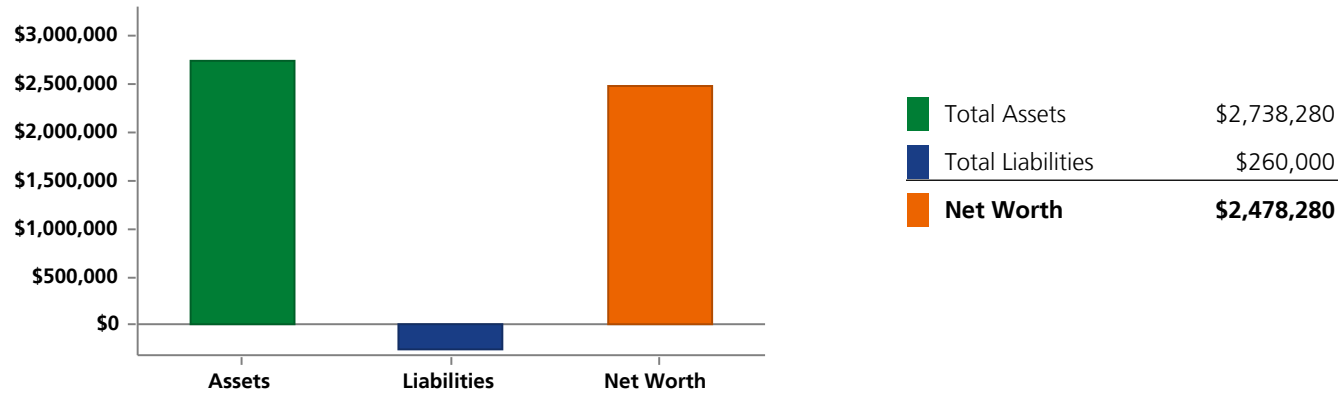
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Net Worth



Net Worth - Assets Used In Plan

Your Net Worth is the difference between what you own (your assets) and what you owe (your liabilities). This statement includes only those Investment Assets that you have assigned to Goals in this Plan and all Other Assets and all Liabilities indicated by you. To ensure an accurate Net Worth statement, make certain all of your Assets and Liabilities have been entered and the values are current.



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Net Worth - Assets Used In Plan

Net Worth Statement

Description	John	Margaret	Joint	Total
Investment Assets				
Retirement Plans :				
IBM 401(k)	\$636,000			\$636,000
GE 401(k)		\$393,000		\$393,000
Taxable :				
Brokerage Account			\$357,500	\$357,500
<i>Total Investment Assets :</i>	<i>\$636,000</i>	<i>\$393,000</i>	<i>\$357,500</i>	<i>\$1,386,500</i>
Other Assets				
Personal Assets :				
8 Edgemont Court			\$550,000	\$550,000
Business and Property :				
Family Farm		\$800,000		\$800,000
Stock Options :				
IBM	\$1,780			\$1,780
<i>Total Other Assets :</i>	<i>\$1,780</i>	<i>\$800,000</i>	<i>\$550,000</i>	<i>\$1,351,780</i>
<i>Total Assets :</i>	<i>\$637,780</i>	<i>\$1,193,000</i>	<i>\$907,500</i>	<i>\$2,738,280</i>

Description	John	Margaret	Joint	Total
Liabilities				
Home and Land Loans :				
FBNC Mortgage			\$250,000	\$250,000
Vehicle Loans :				
SUV		\$10,000		\$10,000
<i>Total Liabilities :</i>		<i>\$10,000</i>	<i>\$250,000</i>	<i>\$260,000</i>
<i>Total Liabilities :</i>		<i>\$10,000</i>	<i>\$250,000</i>	<i>\$260,000</i>

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Current Assets, Insurance, Income, and Liabilities

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Brokerage Account	Joint	\$357,500		Fund All Goals
American Funds AMCAP C		\$17,000		
IBM		\$340,500		
GE 401(k)	Margaret	\$393,000	\$5,950 to Margaret's Retirement	Fund All Goals
IBM 401(k)	John	\$636,000	\$6,750 to John's Retirement	Fund All Goals
Total Investment Assets :		\$1,386,500		

Stock Options - See the Stock Options Summary for Scenario Detail.

Description	Owner	Scenario	Year	Amount	Assign to Goal
IBM (IBM)	John	1	2011	\$1,277	Fund All Goals
		1	2012	\$1,872	Fund All Goals
		1	2013	\$579	Fund All Goals
		1	2014	\$530	Fund All Goals

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
8 Edgemont Court	Joint	\$550,000		Not Funding Goals
Family Farm	Margaret	\$800,000		Not Funding Goals
Total of Other Assets :		\$1,350,000		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Insurance Policies (not included in Assets)							
Genworth Term Life	John	John	Spouse of Insured - 100%			\$500,000	
Total Death Benefit of All Policies :						\$500,000	

If the assets include a Variable Life Investment Asset, the value shown for this policy in the Premium column reflects only the assumed annual increase in the cash value of the insurance policy and not the total premium.

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Current Assets, Insurance, Income, and Liabilities

Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
Social Security Program Estimate	John	\$26,150 from Age 66 to End of John's Plan	Yes, at 4.50%	Fund All Goals
Social Security Program Estimate	Margaret	\$33,786 from Age 70 to End of Margaret's Plan	Yes, at 4.50%	Fund All Goals
Substitute Teaching	Margaret	\$40,000 from Margaret's Retirement to 2022	Yes, at 4.50%	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Home - 1st Mortgage	FBNC Mortgage	Joint	\$250,000		\$3,500
Vehicle - Car	SUV	Margaret	\$10,000		\$500
Total Outstanding Balance :			\$260,000		

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Current Asset Distribution by Asset Class and Tax Category

Current Portfolio - Amount in Each Asset Class

Description	Cash Equivalent	Short Term Bonds	Intermediate Term Bonds	Long Term Bonds	Large Cap Value Stocks	Large Cap Growth Stocks	Mid Cap Stocks	Small Cap Stocks	International Developed Stocks	International Emerging Stocks	Unclassified	Total Value
Brokerage Account												
American Funds AMCAP C						\$17,000						\$17,000
IBM					\$170,250	\$170,250						\$340,500
GE 401(k)												
Total	\$39,300		\$157,200		\$51,090	\$39,300	\$78,600	\$27,510				\$393,000
IBM 401(k)												
Total	\$127,200		\$127,200		\$76,320	\$76,320	\$95,400	\$69,960	\$63,600			\$636,000
Total :	\$166,500	\$0	\$284,400	\$0	\$297,660	\$302,870	\$174,000	\$97,470	\$63,600	\$0	\$0	\$1,386,500

Investment Assets by Tax Category

This summary includes only those Assets you have identified to fund Goals in this Plan.

Asset Class	Qualified	Tax-Deferred	Taxable	Tax-Free	Roth IRA	Coverdell Account ESA	529 Plan
Cash Equivalent	\$166,500						
Short Term Bonds							
Intermediate Term Bonds	\$284,400						
Long Term Bonds							
Large Cap Value Stocks	\$127,410		\$170,250				
Large Cap Growth Stocks	\$115,620		\$187,250				
Mid Cap Stocks	\$174,000						
Small Cap Stocks	\$97,470						
International Developed Stocks	\$63,600						
International Emerging Stocks							
Unclassified							
Total :	\$1,029,000	\$0	\$357,500	\$0	\$0	\$0	\$0

Notes

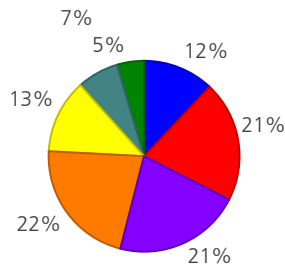
- Qualified Investment Assets include Employer Sponsored Retirement Plans and Traditional IRAs. Tax-Deferred assets include Fixed and Variable Annuities, US Savings Bonds, and Variable Life Insurance.
- Contributions to a 529 College Savings Plan can have tax implications to you and the beneficiary of the account. You should consult with your legal or tax advisors to discuss the federal and state tax consequences.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Current Portfolio Allocation

This page shows how your Investment Assets are currently allocated among the different Asset Classes. It includes only those Assets you have identified to fund Goals in this Plan.

67% Stock



Assumptions

Total Return	8.78%
Base Inflation Rate	4.50%
Real Return	4.28%
Worst One-Year Loss* (or Lowest Gain)	-22.78%
Standard Deviation	11.92%

Asset Class	Rate of Return	Current Value	% of Total Assets
Cash Equivalent	5.84%	\$166,500	12%
Short Term Bonds	7.37%	\$0	0%
Intermediate Term Bonds	8.32%	\$284,400	21%
Long Term Bonds	8.93%	\$0	0%
Large Cap Value Stocks	8.96%	\$297,660	21%
Large Cap Growth Stocks	8.70%	\$302,870	22%
Mid Cap Stocks	10.20%	\$174,000	13%
Small Cap Stocks	11.73%	\$97,470	7%
International Developed Stocks	9.80%	\$63,600	5%
International Emerging Stocks	9.38%	\$0	0%
Unclassified	0.00%	\$0	0%
Total :		\$1,386,500	100%

Effect of Stock Options and Restricted Stock

Value of Vested Stock Options (before tax)	\$1,780
Value of Restricted Stock	\$0
Value of Portfolio with Vested Stock Options and Restricted Stock	\$1,388,280
Total Stock Including Stock Options and Restricted Stock	68%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Current Portfolio Allocation

Tax-Free Rates of Return

Cash Equivalent	3.81%
Short Term Bonds	6.48%
Intermediate Term Bonds	6.67%
Long Term Bonds	7.49%

Concentrated Positions

Security Symbol	Name	Total Value	% of Total Assets
IBM	IBM	\$340,500	25%
	IBM - Vested Stock Options	\$1,780	0%
	Total Holding for IBM	\$342,280	25%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Insurance Inventory

Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
Genworth	John	John	\$500,000			Spouse of Insured - 100%	

If the assets include a Variable Life Investment Asset, the value shown for this policy in the Annual Premium column reflects only the assumed annual increase in the cash value of the insurance policy and not the total premium.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Stock Options

Stock Options

Introduction to Your Stock Options

This section of your report summarizes your Stock Option plan and calculates your current option equity value for all fully vested shares. It also calculates an estimate of the potential future option equity values, that may be available to help fund your goals each year based upon the assumptions you have made.

We believe this information is an important step in a financial goal plan. We look forward to helping you make informed decisions regarding your stock option strategy.

This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security.

General Discussion

Your stock options can be a significant component of your financial portfolio. Stock options can give you the opportunity to benefit from the potential appreciation in your company's stock. As with any other investments, there are certain risks associated with stock options which you should take into consideration. Therefore, it is critical that you are familiar with your stock options, how they function, and the financial implications they may have on your overall portfolio. Stock options provide employees with the right to buy company stock at a specified price, known as the strike price, within a certain period of time. A company can grant two types of stock options - incentive stock options (ISOs) and non-qualified stock options (NQOs).

Incentive Stock Options (ISOs) - One advantage of an ISO is that no regular income tax is recognized upon exercising the option. In addition, if the acquired stock is held for two years from the date of grant and one year from the date of exercise, favorable long-term capital gains rates will apply to all of the appreciation (between the strike price and sale price) upon the subsequent sale of the stock. The sale of any shares prior to satisfying either of these holding period requirements will be treated as a "disqualifying disposition." If the acquired stock is not held for one year from exercise, the bargain element (the difference between the value of the stock on exercise and the strike price, also referred to as "spread") is treated as ordinary income and any post-exercise gain is short-term capital gain. If the stock is held for one year from exercise but not two years from grant, the bargain element (or spread) is ordinary income and any post-exercise gain is long-term capital gain.

Although the exercise of an ISO is generally not a taxable event for regular tax purposes, the difference between the strike price and the stock price on the date of exercise is considered a preference item for federal, and possibly state, alternative minimum tax (AMT) purposes. Depending on the circumstances, the exercise of ISOs can cause a taxpayer to be subject to the AMT and incur a higher tax liability even though shares have not yet been sold and gains have yet to be realized.

Nonqualified Stock Options (NQOs) - Unlike ISOs, the spread on NQOs is immediately recognized as compensation income upon exercise, for regular tax purposes, and is therefore subject to federal, and possibly state income tax, as well as Medicare and FICA tax. If the stock is held after exercise, any subsequent appreciation is treated as capital gain (long-term, if held for more than one year) when the stock is sold.

Exercise Scenarios

The future potential after-tax option equity cash flows illustrated in this analysis, for each exercise scenario, were calculated based on selecting one or more Timing Methods and certain assumptions described below:

Available Timing Methods

All exercise scenarios assume a cashless exercise strategy.

- *Now - All Vested Only* - Currently vested options that are in-the-money by any amount are exercised now; all remaining options are lost.
- *Now and As Vested* - Currently vested options that equal or exceed the minimum percentage gain are exercised now. Remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.
- *Now and At Expiration* - Currently vested options that equal or exceed the minimum percentage gain are exercised now. All remaining options are exercised in the year they expire if they are in-the-money by any amount.
- *Start Year and As Vested* - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.
- *Start Year and At Expiration* - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are exercised in the year they expire if they are in-the-money by any amount.
- *At Expiration* - Options are exercised in the year they expire if they are in-the-money by any amount.

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Stock Options

Exercise Scenarios (continued)

Other Assumptions

- *Return assumption for this Stock* - The projected return for the asset class category selected, unless otherwise indicated by you.
- *Minimum percentage gain to exercise* - The minimum percentage gain in the stock price above the exercise price that is required before exercising options. Applying this minimum defers the exercise of options with only relatively small spread between the stock price and the option price.
- *Vesting Termination Year* - A year in which it is assumed that vesting ends prematurely. All remaining unvested options are lost.
- *Exercise Start Year* - A year in which it is expected that you will begin to exercise vested options, if different than the current year.
- *Hold ISO for One Year* - If it is indicated that ISO shares are not to be "Held for One Year", then it is assumed that the ISO shares are disqualified and a Regular Tax Rate is applied. If it is indicated that ISO shares are to be "Held for One Year", it is assumed that those shares will have been held for at least two years from the date of grant and over one year from the date of exercise, thus qualifying for long-term capital gains treatment and the Long-Term Tax Rate is applied.

General Assumptions

- The Regular Tax Rate is the estimated tax rate applied to the potential option equity on all NQOs exercised and sold and on any ISO shares sold that were not held for one year. This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes. Unless included in this rate, Medicare and FICA taxes are not applied separately to NQO equity.
- The Long-Term Tax Rate is the estimated tax rate applied to the potential option equity on any ISO shares sold that were held for more than one year after exercise (as well as two years from date of grant). This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes.
- The possible impact of the Alternative Minimum Tax (AMT) is not reflected in any calculations. Since the exercise of ISOs can have substantial AMT consequences, you should consult with your personal tax advisor.
- The after-tax calculations within the Option Equity Schedule and Price Sensitivity Analysis assume that all ISOs are disqualified and the Regular Tax Rate is applied. In addition, the Vesting Schedule does not calculate whether ISO grants meet the \$100,000 limitation.
- Exercise costs for NQOs and ISOs have not been considered nor have any dividends that might have been received from ISOs that are exercised and held for one year.
- Grants expected to be received in the future are not represented in this Stock Option Summary.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Stock Options Summary

IBM (IBM)

Owner :	John			Assumptions	
Options		Outstanding Options		Regular Tax Rate :	40.0%
Granted :	1,000	Vested :	600	Long-Term Tax Rate :	20.0%
Exercised :	0	Not Vested :	400		
Market Price* :	\$22.00 on 06/29/2008				
Asset Class :	Large Cap Value Stocks				
Option Equity After Tax :	\$1,068				
Options Vest at Death :	No				

* Security prices included in the stock option analysis are based on the market price that you entered for the date referenced and are included only because the system requires it for analysis purposes. This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security and you should not rely on the information presented when making an investment or liquidation decision. We make no warranty with respect to any security price and do not guarantee that the price listed will be available to you should you choose to exercise your options. The actual price available to you should you choose to exercise your options may be more or less than indicated on the report.

Vesting Schedule

The Vesting Schedule below is a summary showing the percentage of each option grant that becomes exercisable over time according to the information you have provided.

Name	% Vested by Year									
	1	2	3	4	5	6	7	8	9	10
4-Year	20%	20%	20%	40%	0%	0%	0%	0%	0%	0%

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Stock Options Summary

Option Equity Schedule

The Option Equity Schedule below shows a summary of your stock option grants and calculates the pre-tax and after-tax option equity value for all vested stock options based on the current market price. These values are calculated using the information you provided for each grant, your tax rate assumption and the current market price of the stock as indicated by you. If your plan includes ISOs, the After Tax Option Equity value assumes that all ISOs are immediately disqualified and the regular tax rate is applied. This Report does not constitute the solicitation to purchase or sell any specific security.

Grant						Options		Outstanding Options		Option Equity - Vested Only Market Price \$22.00		
Name	Date	Price	Type	Expiration Date	Vesting Schedule	Granted	Exercised	Vested	Not Vested	Pre-Tax	Tax at 40.0%	After Tax
2005	06/01/2005	\$18.00	ISO	06/01/2015	4-Year	300	0	300	0	\$1,200	\$480	\$720
2006	06/01/2006	\$20.00	ISO	06/01/2016	4-Year	300	0	180	120	\$360	\$144	\$216
2007	06/01/2007	\$20.50	ISO	06/01/2017	4-Year	200	0	80	120	\$120	\$48	\$72
2008	06/01/2008	\$19.50	ISO	06/01/2018	4-Year	200	0	40	160	\$100	\$40	\$60
Total :						1,000	0	600	400	\$1,780	\$712	\$1,068

Price Sensitivity Analysis

The Price Sensitivity Analysis shows a summary of your stock option grants and calculates the potential after-tax option equity values for all vested stock options based on the current market price as indicated by you as well as a variety of higher and lower assumed prices. Understanding the impact of potential stock price changes on the after-tax option equity value of particular grants can play an important role in determining option exercise strategies. If your plan includes ISOs, the After Tax Option Equity value assumes that all ISOs are immediately disqualified and the regular tax rate is applied.

Grant						Option Equity Sensitivity - After Tax for Vested Options Only				
Name	Date	Price	Type	Expiration Date	Vested Options	-25% \$16.50	-15% \$18.70	Market* \$22.00	+15% \$25.30	+25% \$27.50
2005	06/01/2005	\$18.00	ISO	06/01/2015	300	\$0	\$126	\$720	\$1,314	\$1,710
2006	06/01/2006	\$20.00	ISO	06/01/2016	180	\$0	\$0	\$216	\$572	\$810
2007	06/01/2007	\$20.50	ISO	06/01/2017	80	\$0	\$0	\$72	\$230	\$336
2008	06/01/2008	\$19.50	ISO	06/01/2018	40	\$0	\$0	\$60	\$139	\$192
Total :						\$0	\$126	\$1,068	\$2,256	\$3,048
Change In Value:						-\$1,068	-\$942	\$0	\$1,188	\$1,980

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Stock Options Summary

Cash Flow Schedule

The Cash Flow Schedule below shows the future potential after-tax option equity value for each scenario indicated, on a year-by-year basis. These are only estimates based on current information and not guarantees that you will obtain a specific value or tax benefit upon exercise of the Stock Options. This Report does not constitute the solicitation to purchase or sell any specific security.

Year	Assign to Goals	Scenario 1 - Option Equity (after-tax)	Scenario 2 - Option Equity (after-tax)	Scenario 3 - Option Equity (after-tax)
2010	Fund All Goals		\$1,068	
2011	Fund All Goals	\$1,277		
2012	Fund All Goals	\$1,872		
2013	Fund All Goals	\$579		
2014	Fund All Goals	\$530		
2015	Fund All Goals			
2016	Fund All Goals			\$4,059
2017	Fund All Goals			\$4,249
2018	Fund All Goals			\$3,235
2019	Fund All Goals			\$3,916
Total :		\$4,257	\$1,068	\$15,459

Important Note on Alternative Minimum Tax (AMT): If your plan includes ISOs, the possible impact of AMT is not reflected in these calculations. Since the exercise of ISOs can have substantial AMT consequences, you should consult with your personal tax advisor. Also, the possible impact of the value of ISOs becoming first exercisable during a single year and exceeding the \$100,000 limitation, causing the excess ISOs to be disqualified, is not reflected in these calculations.

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Risk Management

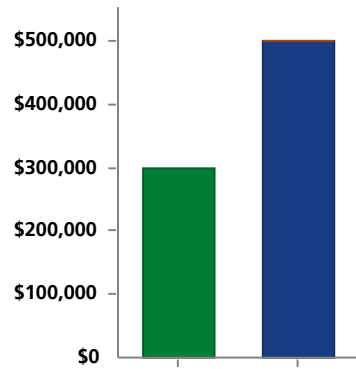
Life Insurance Needs Analysis

Scenario : Suggested

Life insurance can be an important source of funds for your family in the event of your premature death. In this section, we analyze whether there are sufficient investment assets and other resources to support your family if you were to die this year and, if there is a deficit, what additional life insurance may be required to provide the income needed by your survivors.

If John Dies

Living Expenses covered until Margaret is 92

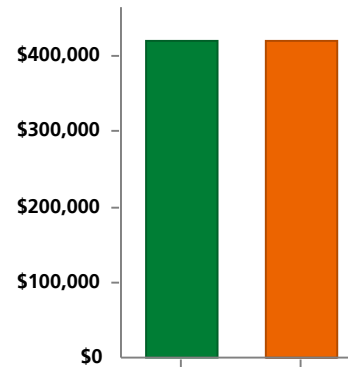


\$299,927
\$500,000
\$0

■ Life Insurance Needed
■ Existing Life Insurance
■ Additional Needed

If Margaret Dies

Living Expenses covered until John is 90



\$420,104
\$0
\$420,104

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Life Insurance Needs Analysis Detail

Scenario : Suggested

Life Insurance

If John Dies		If Margaret Dies
\$500,000	Existing Life Insurance	\$0
\$0	Additional Death Benefit	\$0

Amounts to be Paid at Death

If John Dies		If Margaret Dies
\$260,000	Debts Paid Off	\$260,000
\$10,000	Final Expenses	\$10,000
\$0	Bequests	\$0
\$0	Other Payments	\$0

Living Expenses for Survivors

If John Dies		If Margaret Dies
\$112,800	Current Annual Amount (after tax)	\$112,800
61	Cover expense until Spouse is this age	63
\$90,240	Future Annual Amount (after tax)	\$90,240
92	Cover expense until Spouse is this age	90

Financial Goals

Checked boxes indicate goals to be funded upon death.

If John Dies		If Margaret Dies
<input checked="" type="checkbox"/>	Annual Travel	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Anne's Wedding	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	College - Emily Elizabeth	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Leave Bequest	<input checked="" type="checkbox"/>

Other Assets (Personal and business assets that would be sold at death)

If John Dies		If Margaret Dies
\$0	Amount of cash provided by sale of Assets (after tax)	\$0

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Life Insurance Needs Analysis Detail

Scenario : Suggested

Stock Options

Checked boxes indicate stock options to be included in Life Insurance.

If John Dies		If Margaret Dies
<input checked="" type="checkbox"/>	Include John's Stock Options	<input checked="" type="checkbox"/>

Other Income (Income other than employment income)

If John Dies		If Margaret Dies
\$0	Annual Other Income Amount (current dollars before tax)	\$0
No	Will this amount inflate?	No

If John Dies			If Margaret Dies	
Include	Amount	Description	Amount	Include
<input checked="" type="checkbox"/>	\$40,000	Substitute Teaching	\$0	<input checked="" type="checkbox"/>

Tax Rate (Estimated average tax rate)

Use Program Estimate	Federal	State	Local
	18.00%	7.75%	0.00%

Rate of Return

Use Return in the Plan you selected	Rate of Return
	9.04%

Dependents

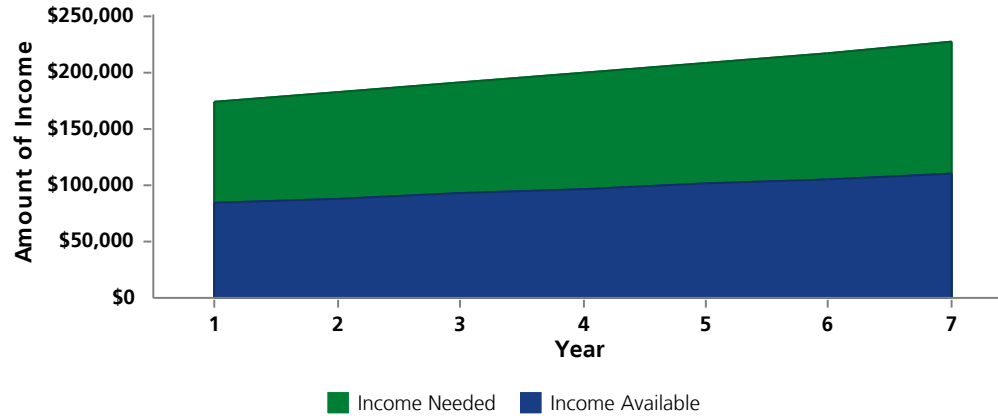
Name	Date of Birth	Age	Relationship
Anne Grace	10/14/1979	30	Both Are Parents
Emily Elizabeth	06/21/2007	2	Both Are GrandParents

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Disability Needs Analysis - John

If John is Disabled

Disability Insurance can provide an important source of funds during the time when you are unable to work due to a prolonged illness or injury. This section compares your income needs to your income sources for various disability periods. If there is an Income Shortfall, you may want to consider the purchase of a Disability Insurance Policy.



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$175,000	\$85,000	\$0	\$0	\$0	\$0	-\$90,000
2 year(s)	\$182,875	\$88,825	\$0	\$0	\$0	\$0	-\$94,050
5 year(s)	\$208,691	\$101,364	\$0	\$0	\$0	\$0	-\$107,327
7 year(s)	\$227,896	\$110,692	\$0	\$0	\$0	\$0	-\$117,203

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Disability Needs Analysis - John

If John is Disabled

Refine Needs Analysis

Social Security

Do you want to include Social Security Disability Benefits in the analysis? No

Income Needed (pre-tax, current dollars)

During the first year

Month 1	\$14,587 per month
Month 2 & 3	\$14,583 per month
Month 4 & 5	\$14,583 per month
Month 6 - 12	\$14,583 per month

During these years

Year 2	\$14,583 per month	\$175,000 per year
Year 3 - 5	\$14,583 per month	\$175,000 per year
Year 6 to Age 65	\$14,583 per month	\$175,000 per year

Surplus or Shortfall During First Year

All amounts in this table are monthly, pre-tax amounts.

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$14,587	\$7,083	\$0	\$0	\$0	\$0	-\$7,504
2	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
3	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
4	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
5	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
6	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
7	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
8	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
9	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
10	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
11	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500
12	\$14,583	\$7,083	\$0	\$0	\$0	\$0	-\$7,500

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - John

If John is Disabled

Surplus or Shortfall by Age

All amounts in this table are annual, pre-tax amounts.

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
60	\$182,875	\$88,825	\$0	\$0	\$0	\$0	-\$94,050
61	\$191,104	\$92,822	\$0	\$0	\$0	\$0	-\$98,282
62	\$199,704	\$96,999	\$0	\$0	\$0	\$0	-\$102,705
63	\$208,691	\$101,364	\$0	\$0	\$0	\$0	-\$107,327
64	\$218,082	\$105,925	\$0	\$0	\$0	\$0	-\$112,156
65	\$227,896	\$110,692	\$0	\$0	\$0	\$0	-\$117,203

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

Notes

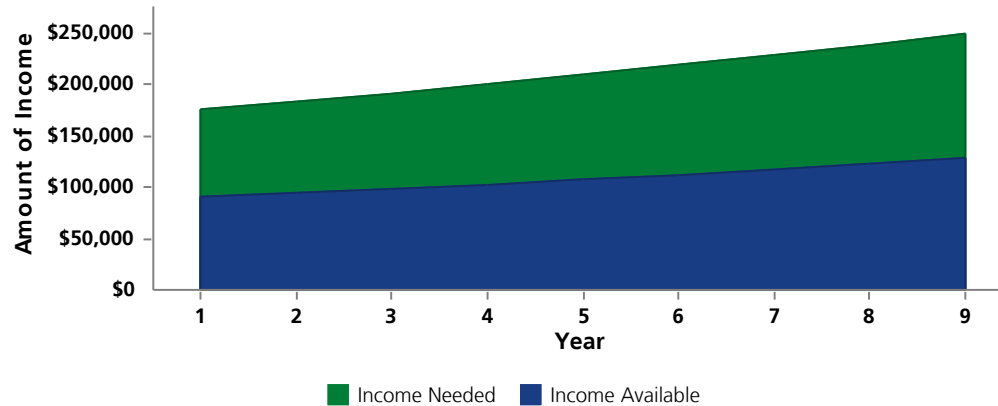
- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Disability Needs Analysis - Margaret

If Margaret is Disabled

Disability Insurance can provide an important source of funds during the time when you are unable to work due to a prolonged illness or injury. This section compares your income needs to your income sources for various disability periods. If there is an Income Shortfall, you may want to consider the purchase of a Disability Insurance Policy.



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$175,000	\$90,000	\$0	\$0	\$0	\$0	-\$85,000
2 year(s)	\$182,875	\$94,050	\$0	\$0	\$0	\$0	-\$88,825
5 year(s)	\$208,691	\$107,327	\$0	\$0	\$0	\$0	-\$101,364
9 year(s)	\$248,868	\$127,989	\$0	\$0	\$0	\$0	-\$120,879

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Margaret

If Margaret is Disabled

Refine Needs Analysis

Social Security

Do you want to include Social Security Disability Benefits in the analysis? No

Income Needed (pre-tax, current dollars)

During the first year

Month 1	\$14,587 per month
Month 2 & 3	\$14,583 per month
Month 4 & 5	\$14,583 per month
Month 6 - 12	\$14,583 per month

During these years

Year 2	\$14,583 per month	\$175,000 per year
Year 3 - 5	\$14,583 per month	\$175,000 per year
Year 6 to Age 65	\$14,583 per month	\$175,000 per year

Surplus or Shortfall During First Year

All amounts in this table are monthly, pre-tax amounts.

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$14,587	\$7,500	\$0	\$0	\$0	\$0	-\$7,087
2	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
3	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
4	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
5	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
6	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
7	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
8	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
9	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
10	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
11	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083
12	\$14,583	\$7,500	\$0	\$0	\$0	\$0	-\$7,083

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Disability Needs Analysis - Margaret

If Margaret is Disabled

Surplus or Shortfall by Age

All amounts in this table are annual, pre-tax amounts.

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
58	\$182,875	\$94,050	\$0	\$0	\$0	\$0	-\$88,825
59	\$191,104	\$98,282	\$0	\$0	\$0	\$0	-\$92,822
60	\$199,704	\$102,705	\$0	\$0	\$0	\$0	-\$96,999
61	\$208,691	\$107,327	\$0	\$0	\$0	\$0	-\$101,364
62	\$218,082	\$112,156	\$0	\$0	\$0	\$0	-\$105,925
63	\$227,896	\$117,203	\$0	\$0	\$0	\$0	-\$110,692
64	\$238,151	\$122,478	\$0	\$0	\$0	\$0	-\$115,673
65	\$248,868	\$127,989	\$0	\$0	\$0	\$0	-\$120,879

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

Notes

- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

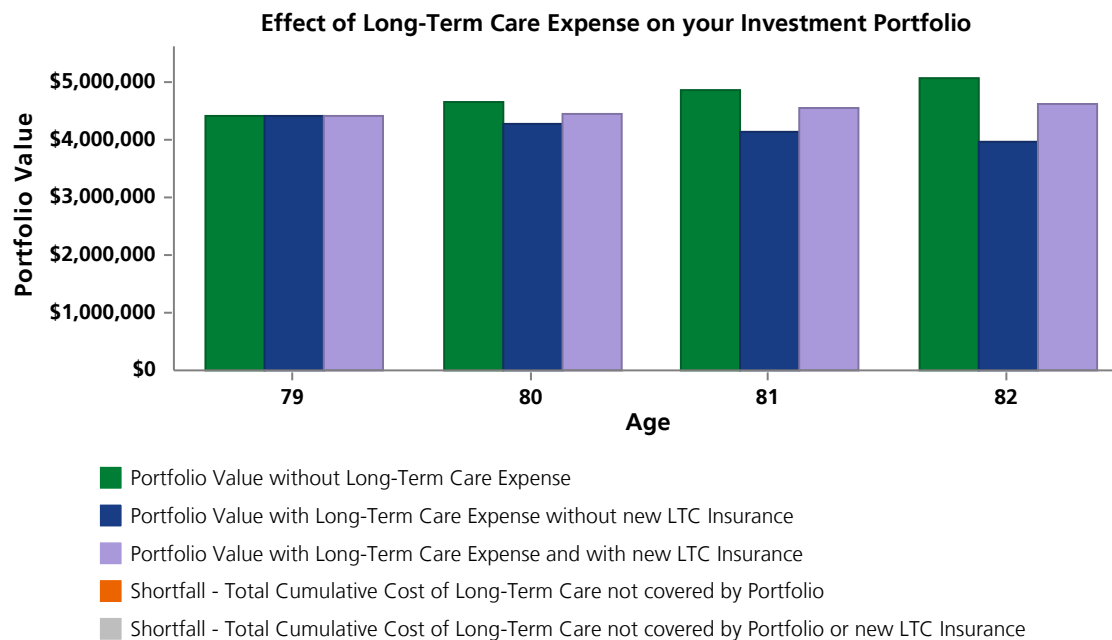
See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Long-Term Care Needs Analysis - John

Scenario : What If 1

One of the greatest threats to the financial well-being of many people over 50 is the possible need for an extended period of Long-Term Care, either at home, in an Assisted Living Facility or in a Nursing Home. This Section demonstrates how these expenses could adversely affect your Investment Portfolio and how you might protect it with a Long-Term Care policy.

This graph shows what would happen to your portfolio if John enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$70,080 inflating at 6.00%.



Total Cost of Long-Term Care :	\$715,533
Total of Existing Long-Term Care Policy Benefits :	\$0
Total Benefits from purchasing a new Long-Term Care Policy* :	\$418,158
Amount offset by expense reduction during care period :	\$0
<hr/>	
Net Cost of care to be paid from Portfolio :	\$297,375

* Assumptions for new LTC policy are 3 year Benefit Period, 100-day Elimination Period, \$150 Daily Benefit Amount, 100% Home Care Benefit, and Compounded Inflation at 5%.

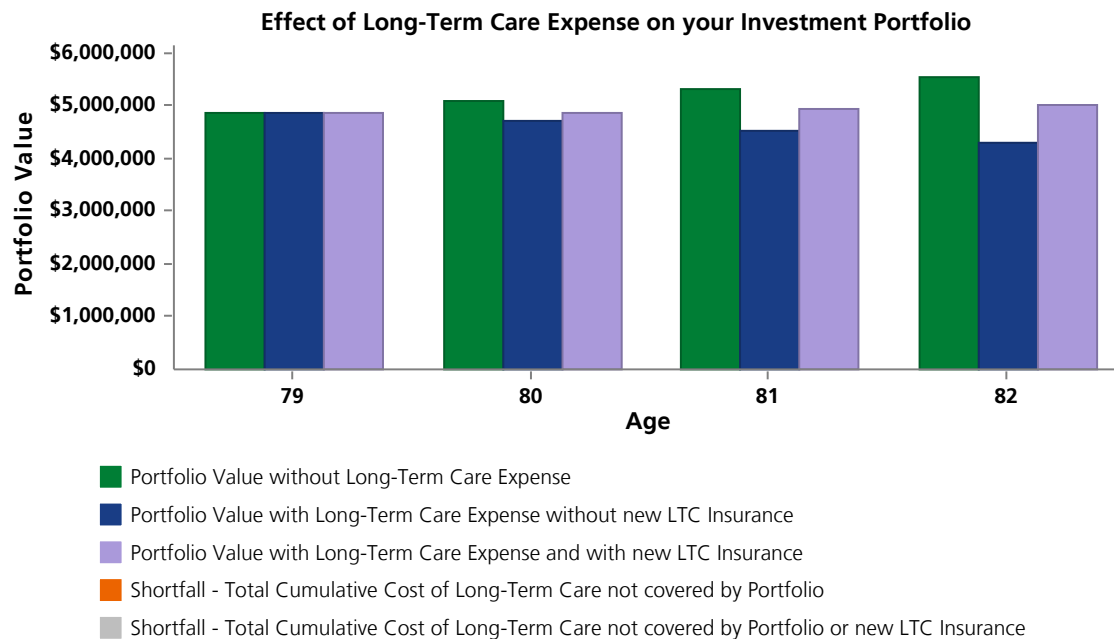
See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Long-Term Care Needs Analysis - Margaret

Scenario : What If 1

One of the greatest threats to the financial well-being of many people over 50 is the possible need for an extended period of Long-Term Care, either at home, in an Assisted Living Facility or in a Nursing Home. This Section demonstrates how these expenses could adversely affect your Investment Portfolio and how you might protect it with a Long-Term Care policy.

This graph shows what would happen to your portfolio if Margaret enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$70,080 inflating at 6.00%.



Total Cost of Long-Term Care :	\$803,973
Total of Existing Long-Term Care Policy Benefits :	\$0
Total Benefits from purchasing a new Long-Term Care Policy* :	\$461,019
Amount offset by expense reduction during care period :	\$0
<hr/>	
Net Cost of care to be paid from Portfolio :	\$342,954

* Assumptions for new LTC policy are 3 year Benefit Period, 100-day Elimination Period, \$150 Daily Benefit Amount, 100% Home Care Benefit, and Compounded Inflation at 5%.

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Estate Analysis

Estate Analysis Introduction

This section of your report provides a general overview of your current estate situation and shows the projected value of your estate at death. It includes an estimate of Federal Estate taxes, expenses, and the amounts to be received by your beneficiaries. If appropriate, this report also illustrates one or more estate planning strategies that you may want to consider.

Important Note: This analysis is intended solely to illustrate potential estate analysis issues. Prior to taking any action, we recommend that you review the legal and/or tax implication of this analysis with your personal legal and/or tax advisor.

You have told us the following about your current Estate situation;

- Neither John nor Margaret have a Will.
- Neither John nor Margaret have a Medical Directive.
- Neither John nor Margaret have a Power Of Attorney.

This Estate Analysis assumes that you both maintain valid Wills that bequeaths all assets to each other (Simple Will). This Estate Analysis may not accurately reflect your current estate where one or both of you does not have a Simple Will.

It is important that both of you have a Will that is valid and up-to-date. Your Wills should be periodically reviewed by your legal advisor. You should also discuss the appropriateness of a Medical Directive and Power of Attorney with your legal advisor.

You have indicated that you have not made provisions for a Bypass Trust. When this analysis illustrates the potential benefit of a Bypass Trust, it assumes that your assets will be properly titled and appropriate to fully fund the amount shown.

The Need for Estate Planning

How Will You Be Remembered?

It is often said that you cannot take your money with you; however, it is somewhat comforting to know that you can determine what happens to it after you're gone. A well-designed estate plan can not only help make sure that your assets go where you want them to, but also make the process simpler, faster, less expensive, and less painful. Such planning followed by an orderly transition of your estate can have a positive impact on the people you care about.

Goal Planning is Important

When it comes to estate taxes, the tax law seemingly penalizes those who fail to plan properly. Failure to properly plan can sometimes lead to greater estate taxes due. A well-designed estate plan can potentially reduce taxes substantially, and leave more money for your heirs.

Probate - Expense and Delays

Probate is the legal process for settling your Estate, which basically means that all your debts and taxes are paid and remaining assets are distributed. Probate can be time consuming and expensive, and is open to public review. A well-designed estate plan can reduce the costs of probate, save time, and even avoid probate for many assets.

Your Beneficiaries - Leaving More

The desire to control the ultimate disposition of that which we accumulate during our lifetime and to provide for those we care about is a strong motivation in most people. In this regard, there are many questions to answer:

- Who should get the money, and how much?
- When should they get it - all at once or over time?
- Who will manage the money?
- Do you want to place restrictions on some assets such as a business or property?
- How much should go to charity?
- Who gets important tangible assets (e.g. wedding rings, family heirlooms)?
- Which assets do you want sold? Which assets should never be sold?
- Will there be enough liquidity to pay taxes?

You - Having Enough

Estate Planning focuses on what happens after you die and includes strategies you can employ to increase the amount of your assets that pass to your beneficiaries. Some of these strategies, such as gifting and purchasing life insurance, can cost you a significant amount of money during your lifetime. While this is certainly financially helpful for your heirs, is it financially sound for you? A good estate plan also considers the impact of these strategies on you, while you're alive. You want to make sure that you will have enough money to support your own lifestyle, before spending money to help your heirs.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Introduction

Important Information on Assumptions

This analysis makes a number of assumptions that could significantly affect your results including, but not limited to, the following:

- Both of you are U.S. Citizens.
- All Qualified Retirement Plans, IRAs and Tax-deferred Annuities are assumed to have the spouse as the Beneficiary and its value is available to fund goals after the first death. The contingent Beneficiary is the estate.
- State inheritance, estate or gift taxes have not been incorporated.
- Gift taxes are not calculated every year, but are totaled and settled at the death of the donor.
- Generation-skipping taxes, if applicable, have not been calculated.
- All custodial accounts (UGMA and/or UTMA) are not included in the estate calculations.
- All amounts contributed to 529 Savings Plans are treated as completed gifts and there is no recapture provision for any 5-year pre-funding contribution elections.
- Prior gifts above the annual exclusion and for which no taxes have been paid are included in your Taxable Estate. Prior gifts above the annual exclusion and for which taxes have been paid are not included in your Taxable Estate.
- Financial Goals such as "Gift or Donation" or "Leave a Bequest" are not reflected in the Estate Analysis.
- Bequests stipulated in your will, including charitable bequests, are not reflected in the Estate Analysis.
- If applicable, reverted gifts and/or life insurance proceeds transferred to a Trust or third-party within three years of death are included in your Gross Estate and Taxable Estate.
- In certain calculations, the Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.
- The current values of vested stock options are included in the gross estate. The current values of unvested stock options are included if you indicated, on the Stock Options page, that the options vest at death.
- In the event Qualified Retirement Plans, IRAs, and Tax-deferred Annuities are used to fund the Bypass Trust, the program assumes the spouse has disclaimed the assets and the contingent beneficiary is a 'qualified' trust.
- In the event Other Assets, such as a Primary Residence or Personal Property, are used to fund the Bypass Trust, the program assumes these assets have a specific value and can in fact be used to fund the Bypass Trust.
- If applicable, the value of any payment that continues past death created by the Immediate Annuity Goal Strategy is not included in the estate calculations.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Options

Liabilities

What is the remaining value of Liabilities at death?

Die Today (Liabilities in Plan = \$260,000) :	\$260,000
Die in fixed number of years :	\$0
Die at Life Expectancy (last death) :	\$0

Taxable Gifts since 1976 on which no gift tax was paid

What is the value of prior gifts in excess of the annual gift exclusion on which you did not pay taxes?	John	Margaret
	\$0	\$0

Addition to Estate Value

IRD Assets*	John	Margaret
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Non IRD Assets*	John	Margaret
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Additional Death Benefit	John	Margaret
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Final Expenses

What costs do you want to include for Final Expenses?

		At 1st Death	At 2nd Death
Funeral :		\$10,000	\$10,000
Administration Fees	Fixed Amount	\$0	\$0
	Plus % of Probate assets	2.00%	5.00%

Future Estate Credit Amount

Current Estate Tax law is scheduled to expire in 2011. What assumption do you want to use for the amount of the Future Estate Credit?

Assume the law does expire. The amount reverts to the 2001 level of \$1,000,000.

Bypass Trust Funding Amount

Use Maximum amount

* Income in Respect of a Decedent (IRD) is income a decedent earned or was entitled to receive before death (e.g. retirement plan assets). IRD assets are excluded from the probate estate and non-IRD assets are included in the probate estate.

See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Current Asset Ownership Detail

This chart summarizes the current ownership and designated beneficiary(ies) of all of your Assets used in this Plan.

Note: All Qualified Retirement Plans, IRA and Tax-deferred Assets are assumed to have the spouse as the beneficiary if married with the estate as contingent beneficiary, or the estate as the beneficiary if single. All other Assets owned individually or jointly are assumed to operate as prescribed by applicable law. We do not provide legal or tax advice. Please consult with your tax and/or legal advisor to review the ownership and beneficiary designations and their legal and tax implications since they can have a significant impact on the distribution of assets at your death and whether or not certain basic estate strategies can be implemented.

Description	John	Margaret	Joint (Margaret)				Joint (Other)	Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property			
Investment Assets									
Retirement Plans :									
IBM 401(k)	\$636,000							\$636,000	
GE 401(k)		\$393,000						\$393,000	
Taxable :									
Brokerage Account			\$357,500					\$357,500	
<i>Total Investment Assets</i>	<i>\$636,000</i>	<i>\$393,000</i>	<i>\$357,500</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$1,386,500</i>	
Other Assets									
Personal Assets :									
8 Edgemont Court			\$550,000					\$550,000	
Business and Property :									
Family Farm		\$800,000						\$800,000	
Stock Options :									
IBM	\$1,780							\$1,780	
<i>Total Other Assets</i>	<i>\$1,780</i>	<i>\$800,000</i>	<i>\$550,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$1,351,780</i>	
Total Assets :	\$637,780	\$1,193,000	\$907,500	\$0	\$0	\$0	\$0	\$2,738,280	

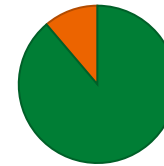
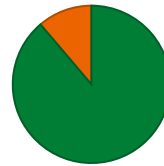
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Estate Analysis Results Combined Summary

Using Suggested - Both Die today - John Predeceases Margaret

Existing Estate
Will without Bypass Trust

Existing Estate
Will with Bypass Trust



Total Estate :	\$3,264,830	\$3,264,830
■ Federal Estate Tax** :	\$0	\$0
■ Estate Expenses :	\$366,325	\$366,325
■ Amount to Heirs :	\$2,898,505	\$2,898,505
Additional Value to Heirs :		

Amount to Heirs

Net Estate Value :	\$2,898,505	\$2,898,505
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$2,898,505	\$2,898,505

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding

Funding Shortfall :	\$0	\$0
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** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

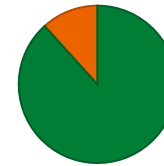
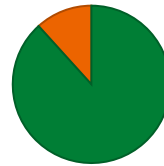
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Estate Analysis Results Combined Summary

Using Suggested - Both Die today - Margaret Predeceases John

Existing Estate
Will without Bypass Trust

Existing Estate
Will with Bypass Trust



Total Estate :	\$3,264,830	\$3,264,830
■ Federal Estate Tax** :	\$0	\$0
■ Estate Expenses :	\$381,996	\$381,996
■ Amount to Heirs :	\$2,882,834	\$2,882,834
Additional Value to Heirs :		

Amount to Heirs		
Net Estate Value :	\$2,882,834	\$2,882,834
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$2,882,834	\$2,882,834

Cash Needed to Pay Tax and Expenses		
Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding		
Funding Shortfall :	\$0	\$0

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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Estate Analysis Results Individual Detail

Using Suggested - Both Die today - John Predeceases Margaret
When John Dies in 2010

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
Gross Estate :	\$1,591,530	\$1,591,530
Probate/Admin Fees :	(\$36)	(\$36)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$1,581,494)	(\$1,581,494)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust

Maximum Estate Credit Equivalent :	\$0	\$0
Estate Credit Equivalent Used :	(\$0)	(\$0)
Total Remaining Estate Credit Equivalent :	\$0	\$0
(Bypass Funding Shortfall)		

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Estate Analysis Results Individual Detail

**Using Suggested - Both Die today - John Predeceases Margaret
When Margaret Dies in 2010**

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
Margaret's Assets :	\$1,673,300	\$1,673,300
Marital Deduction :	\$1,581,494	\$1,581,494
Gross Estate :	\$3,254,794	\$3,254,794
Liabilities :	(\$260,000)	(\$260,000)
Probate/Admin Fees :	(\$86,290)	(\$86,290)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$2,898,505	\$2,898,505
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$2,898,505	\$2,898,505
Taxes Due		
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0
Amount to Heirs		
Total Taxable Estate :	\$2,898,505	\$2,898,505
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$2,898,505	\$2,898,505
ByPass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Amount to Heirs :	\$2,898,505	\$2,898,505
Additional Value to Heirs :		

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Estate Analysis Results Individual Detail

**Using Suggested - Both Die today - Margaret Predeceases John
When Margaret Dies in 2010**

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
Gross Estate :	\$1,673,300	\$1,673,300
Probate/Admin Fees :	(\$16,531)	(\$16,531)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$1,646,769)	(\$1,646,769)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust

Maximum Estate Credit Equivalent :	\$0	\$0
Estate Credit Equivalent Used :	(\$0)	(\$0)
Total Remaining Estate Credit Equivalent :	\$0	\$0
(Bypass Funding Shortfall)		

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Estate Analysis Results Individual Detail

**Using Suggested - Both Die today - Margaret Predeceases John
When John Dies in 2010**

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
John's Assets :	\$1,591,530	\$1,591,530
Marital Deduction :	\$1,646,769	\$1,646,769
Gross Estate :	\$3,238,299	\$3,238,299
Liabilities :	(\$260,000)	(\$260,000)
Probate/Admin Fees :	(\$85,465)	(\$85,465)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$2,882,834	\$2,882,834
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$2,882,834	\$2,882,834

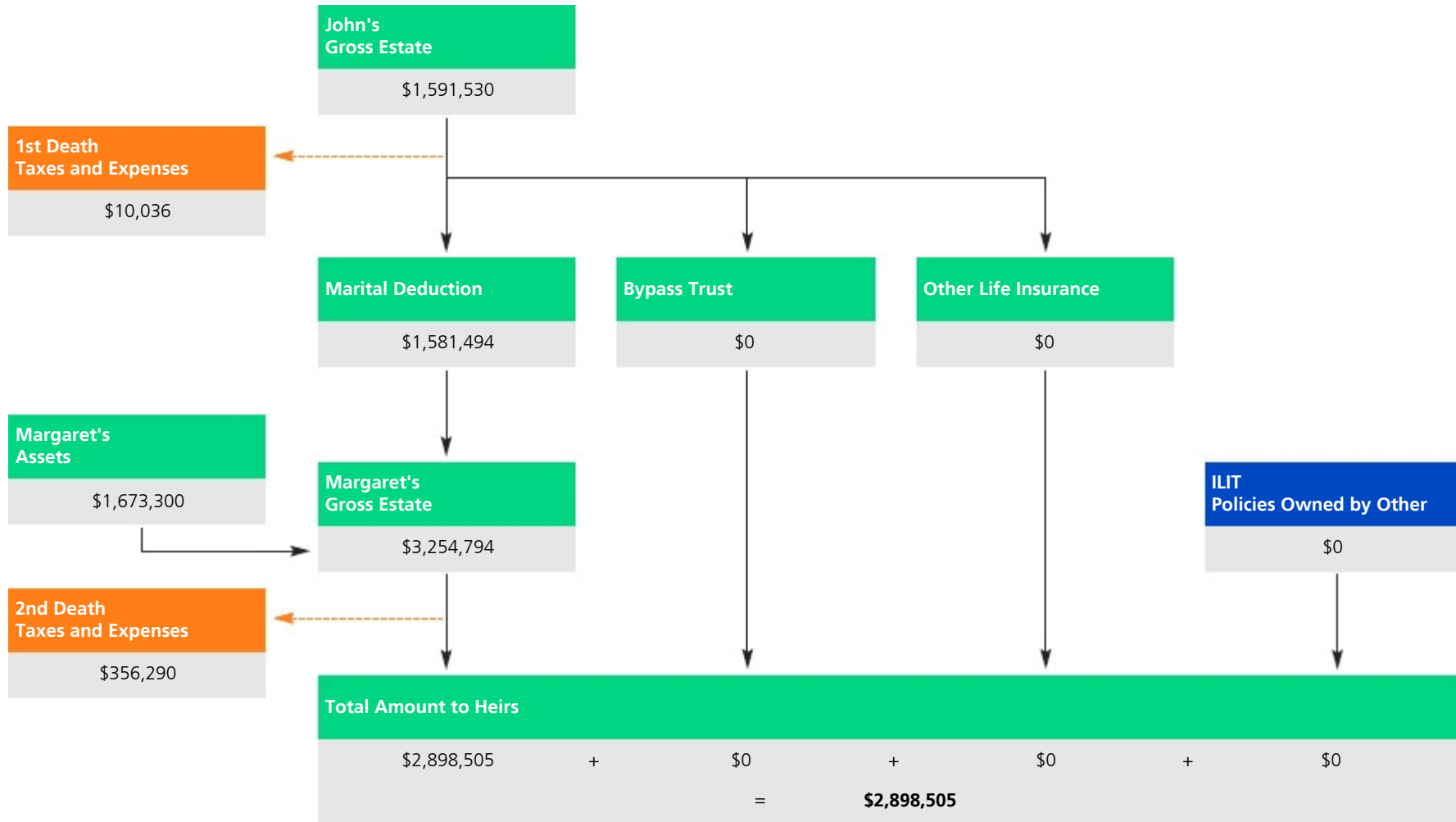
Taxes Due		
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Amount to Heirs		
Total Taxable Estate :	\$2,882,834	\$2,882,834
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$2,882,834	\$2,882,834
ByPass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Amount to Heirs :	\$2,882,834	\$2,882,834
Additional Value to Heirs :		

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Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using Suggested - Both Die today - John Predeceases Margaret



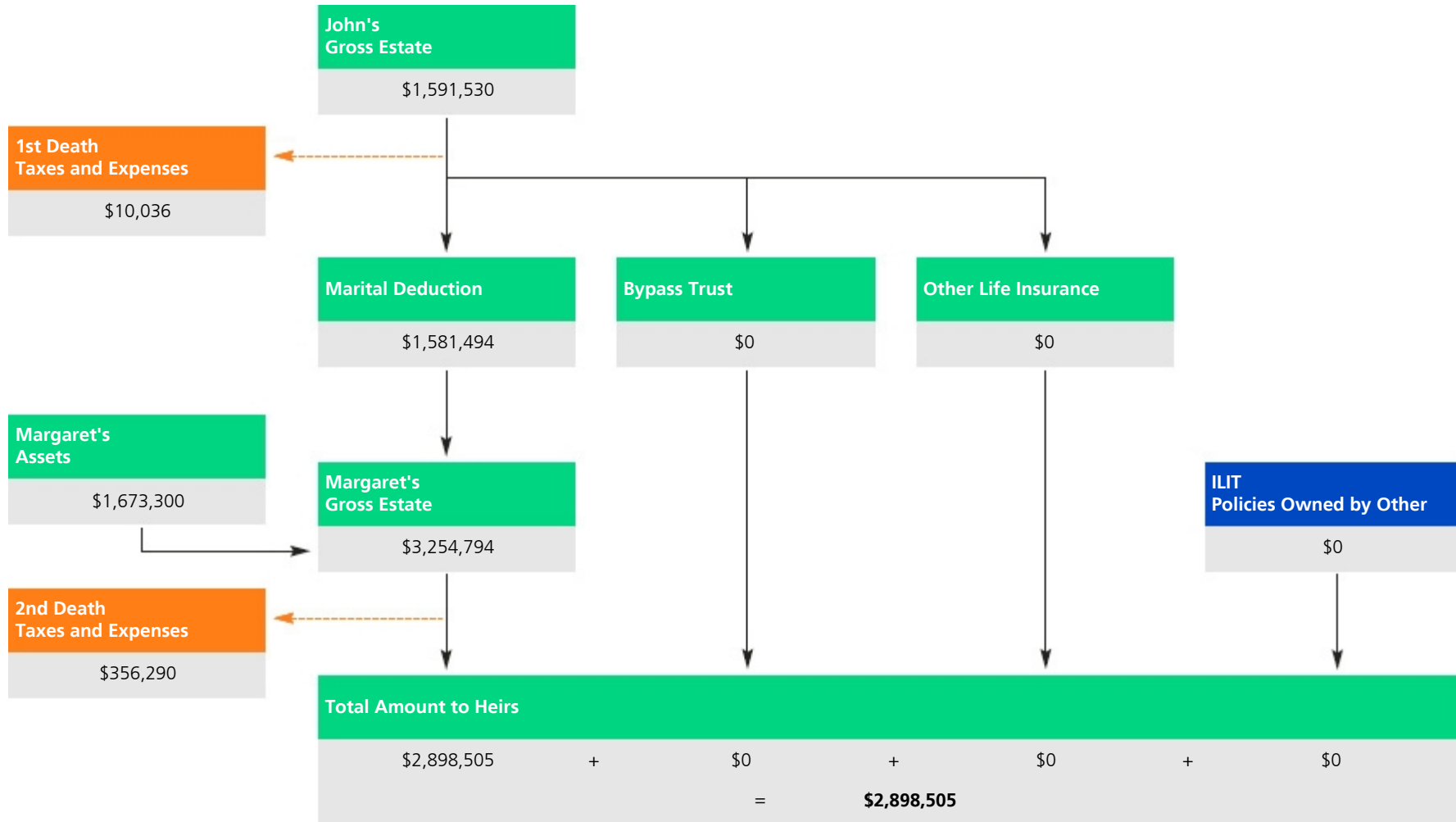
Notes

- Gross Estate amounts may include the value of reverted gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the spouse or estate.
- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Estate Analysis Results Flowchart

Existing Estate with Bypass Trust using Suggested - Both Die today - John Predeceases Margaret



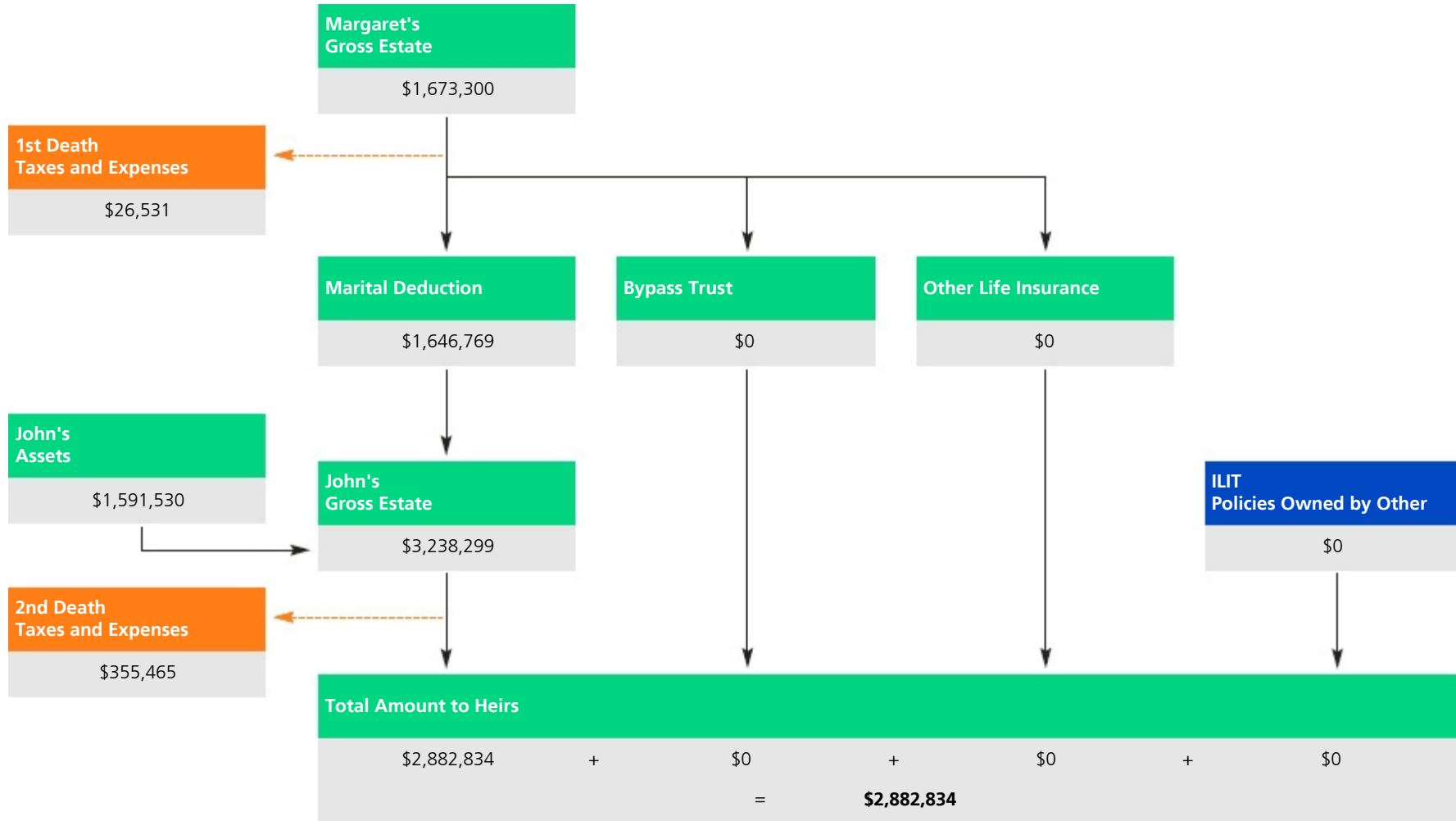
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Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using Suggested - Both Die today - Margaret Predeceases John



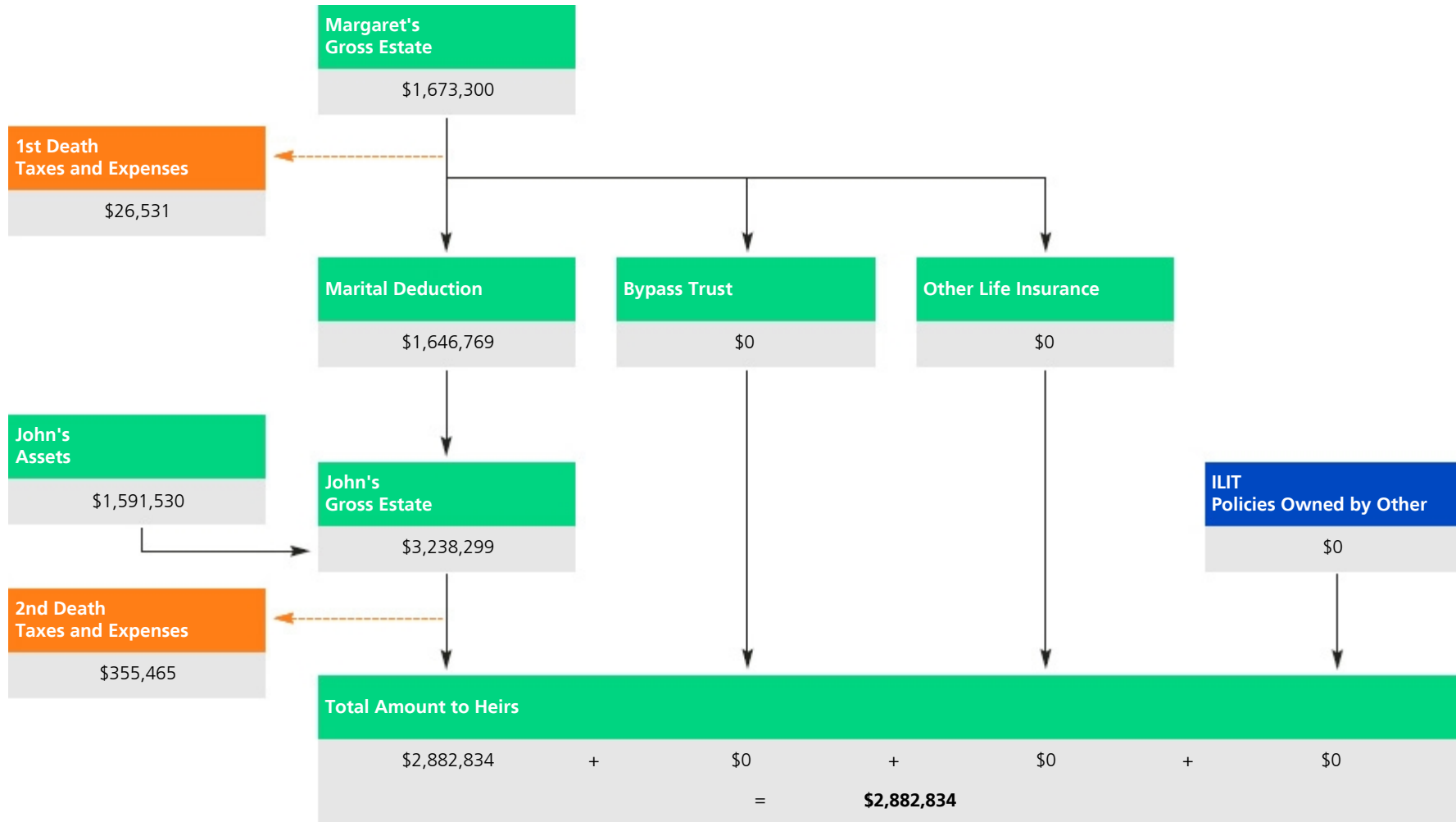
Notes

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- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the spouse or estate.
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Estate Analysis Results Flowchart

Existing Estate with Bypass Trust using Suggested - Both Die today - Margaret Predeceases John



Notes

- Gross Estate amounts may include the value of reverted gifts.
- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the spouse or estate.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

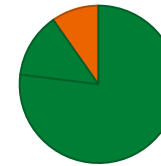
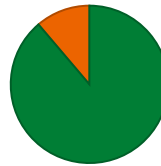
See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis What If Results Combined Summary

Using Suggested - Both Die today - John Predeceases Margaret

Existing Estate

Estate Scenario 1



Total Estate :	\$3,264,830	\$3,764,830
■ Federal Estate Tax** :	\$0	\$0
■ Estate Expenses :	\$366,325	\$366,325
■ Amount to Heirs :	\$2,898,505	\$3,398,505
Additional Value to Heirs :		\$500,000

Amount to Heirs and Charities

Net Estate Value :	\$2,898,505	\$2,898,505
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$500,000
Total :	\$2,898,505	\$3,398,505

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding

Funding Shortfall :	\$0	\$0
---------------------	-----	-----

If you include in your Estate What-If scenario a change in ownership strategy where the insurance death benefit will not revert at death, the Gross and Taxable Estate will not include the death benefits from life insurance policies that were transferred within three years of death - this option is for illustrative and comparison purposes only.

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Estate Analysis What If Results Combined Summary

Using Suggested - Both Die today - John Predeceases Margaret

Results for your Goal Plan include the Estate Strategies selected as shown below.

Goal	Estimated % of Goal Funded	
	Existing Estate	Estate Scenario 1
WCL 2nd to Die	N/A	100%
Retirement - Living Expense	100%	100%
Annual Travel	100%	100%
Anne's Wedding	100%	100%
College - Emily Elizabeth	100%	100%
Leave Bequest	100%	100%

Safety Margin (Value at End of Plan)		
Current dollars :	\$1,662,497	\$1,498,199
Future dollars :	\$7,759,452	\$6,992,614

Strategy	Description	Include	Include
Bypass Trust			<input checked="" type="checkbox"/>
Wealth Transfer (ILIT)	WCL 2nd to Die Second to Die - \$500,000 \$6,000 premium per year		<input checked="" type="checkbox"/>

** State Estate Taxes are not included. In some states, the tax may be substantial.

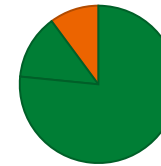
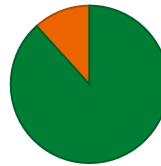
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Estate Analysis What If Results Combined Summary

Using Suggested - Both Die today - Margaret Predeceases John

Existing Estate

Estate Scenario 1



Total Estate :	\$3,264,830	\$3,764,830
■ Federal Estate Tax** :	\$0	\$0
■ Estate Expenses :	\$381,996	\$381,996
■ Amount to Heirs :	\$2,882,834	\$3,382,834
Additional Value to Heirs :		\$500,000

Amount to Heirs and Charities

Net Estate Value :	\$2,882,834	\$2,882,834
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$500,000
Total :	\$2,882,834	\$3,382,834

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding

Funding Shortfall :	\$0	\$0
---------------------	-----	-----

If you include in your Estate What-If scenario a change in ownership strategy where the insurance death benefit will not revert at death, the Gross and Taxable Estate will not include the death benefits from life insurance policies that were transferred within three years of death - this option is for illustrative and comparison purposes only.

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Estate Analysis What If Results Combined Summary

Using Suggested - Both Die today - Margaret Predeceases John

Results for your Goal Plan include the Estate Strategies selected as shown below.

Goal	Estimated % of Goal Funded	
	Existing Estate	Estate Scenario 1
WCL 2nd to Die	N/A	100%
Retirement - Living Expense	100%	100%
Annual Travel	100%	100%
Anne's Wedding	100%	100%
College - Emily Elizabeth	100%	100%
Leave Bequest	100%	100%

Safety Margin (Value at End of Plan)		
Current dollars :	\$1,662,497	\$1,498,199
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Strategy	Description	Include	Include
Bypass Trust			<input checked="" type="checkbox"/>
Wealth Transfer (ILIT)	WCL 2nd to Die Second to Die - \$500,000 \$6,000 premium per year		<input checked="" type="checkbox"/>

** State Estate Taxes are not included. In some states, the tax may be substantial.

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Estate Analysis What If Results Individual Detail

**Using Suggested - Both Die today - John Predeceases Margaret
When John Dies in 2010**

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$1,591,530	\$1,591,530
Probate/Admin Fees :	(\$36)	(\$36)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$1,581,494)	(\$1,581,494)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Estate Credit Equivalent :	\$0	\$0
Estate Credit Equivalent Used :	(\$0)	(\$0)
Total Remaining Estate Credit Equivalent : (Bypass Funding Shortfall)	\$0	\$0

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Estate Analysis What If Results Individual Detail

**Using Suggested - Both Die today - John Predeceases Margaret
When Margaret Dies in 2010**

Taxable Estate	Existing Estate	Estate Scenario 1
Margaret's Assets :	\$1,673,300	\$1,673,300
Marital Deduction :	\$1,581,494	\$1,581,494
Gross Estate :	\$3,254,794	\$3,254,794
Liabilities :	(\$260,000)	(\$260,000)
Probate/Admin Fees :	(\$86,290)	(\$86,290)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$2,898,505	\$2,898,505
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$2,898,505	\$2,898,505

Taxes Due	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$2,898,505	\$2,898,505
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$2,898,505	\$2,898,505
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$500,000
Amount to Heirs :	\$2,898,505	\$3,398,505
Additional Value to Heirs :		\$500,000

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Estate Analysis What If Results Individual Detail

**Using Suggested - Both Die today - Margaret Predeceases John
When Margaret Dies in 2010**

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$1,673,300	\$1,673,300
Probate/Admin Fees :	(\$16,531)	(\$16,531)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$1,646,769)	(\$1,646,769)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Estate Credit Equivalent :	\$0	\$0
Estate Credit Equivalent Used :	(\$0)	(\$0)
Total Remaining Estate Credit Equivalent :	\$0	\$0
(Bypass Funding Shortfall)		

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Estate Analysis What If Results Individual Detail

**Using Suggested - Both Die today - Margaret Predeceases John
When John Dies in 2010**

Taxable Estate	Existing Estate	Estate Scenario 1
John's Assets :	\$1,591,530	\$1,591,530
Marital Deduction :	\$1,646,769	\$1,646,769
Gross Estate :	\$3,238,299	\$3,238,299
Liabilities :	(\$260,000)	(\$260,000)
Probate/Admin Fees :	(\$85,465)	(\$85,465)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$2,882,834	\$2,882,834
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$2,882,834	\$2,882,834

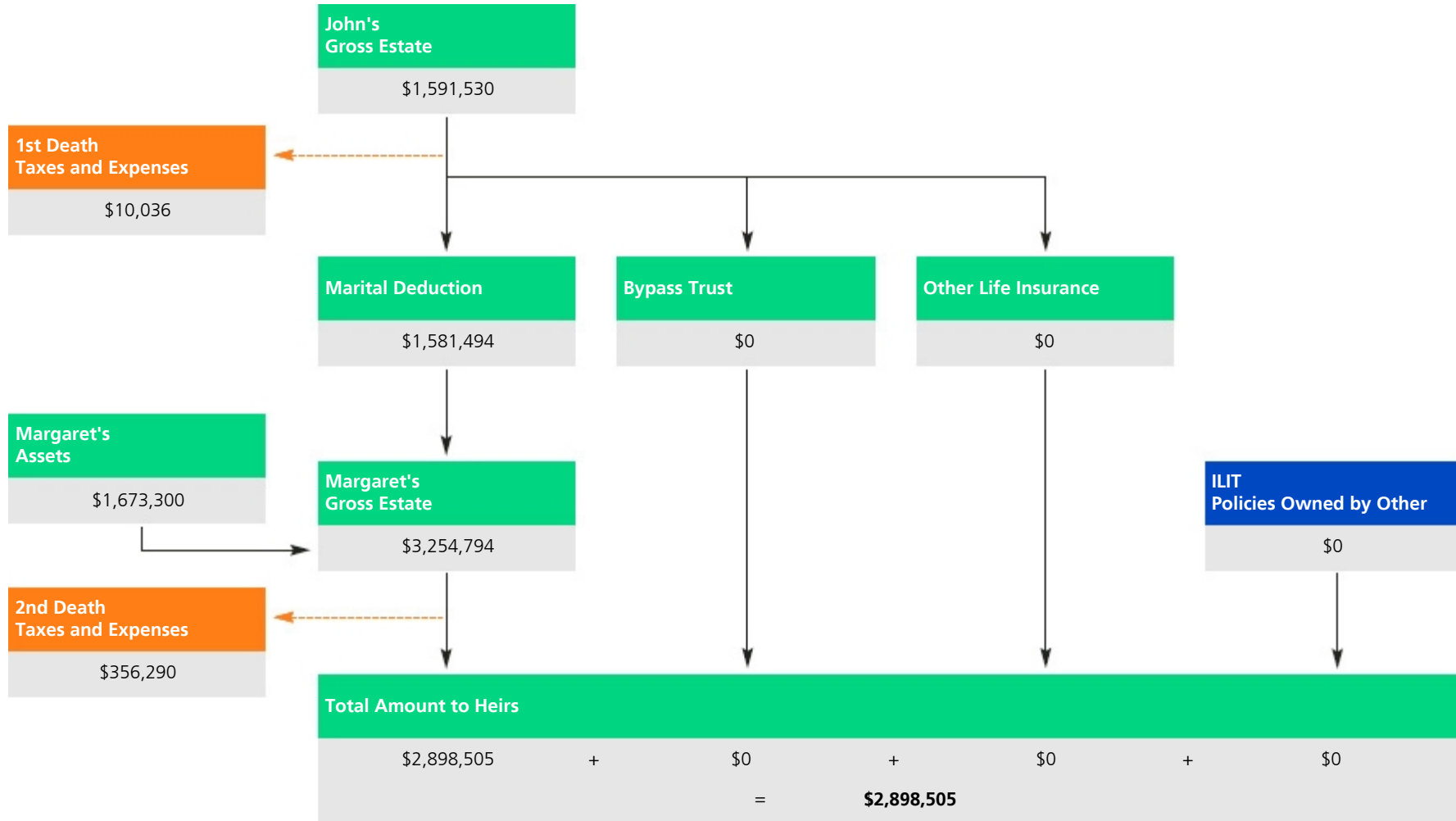
Taxes Due	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Gift Tax Due on Excess Lifetime Gifts :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$2,882,834	\$2,882,834
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$2,882,834	\$2,882,834
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$500,000
Amount to Heirs :	\$2,882,834	\$3,382,834
Additional Value to Heirs :		\$500,000

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Estate Analysis What If Results Flowchart

Existing Estate without Bypass Trust using Suggested - Both Die today - John Predeceases Margaret



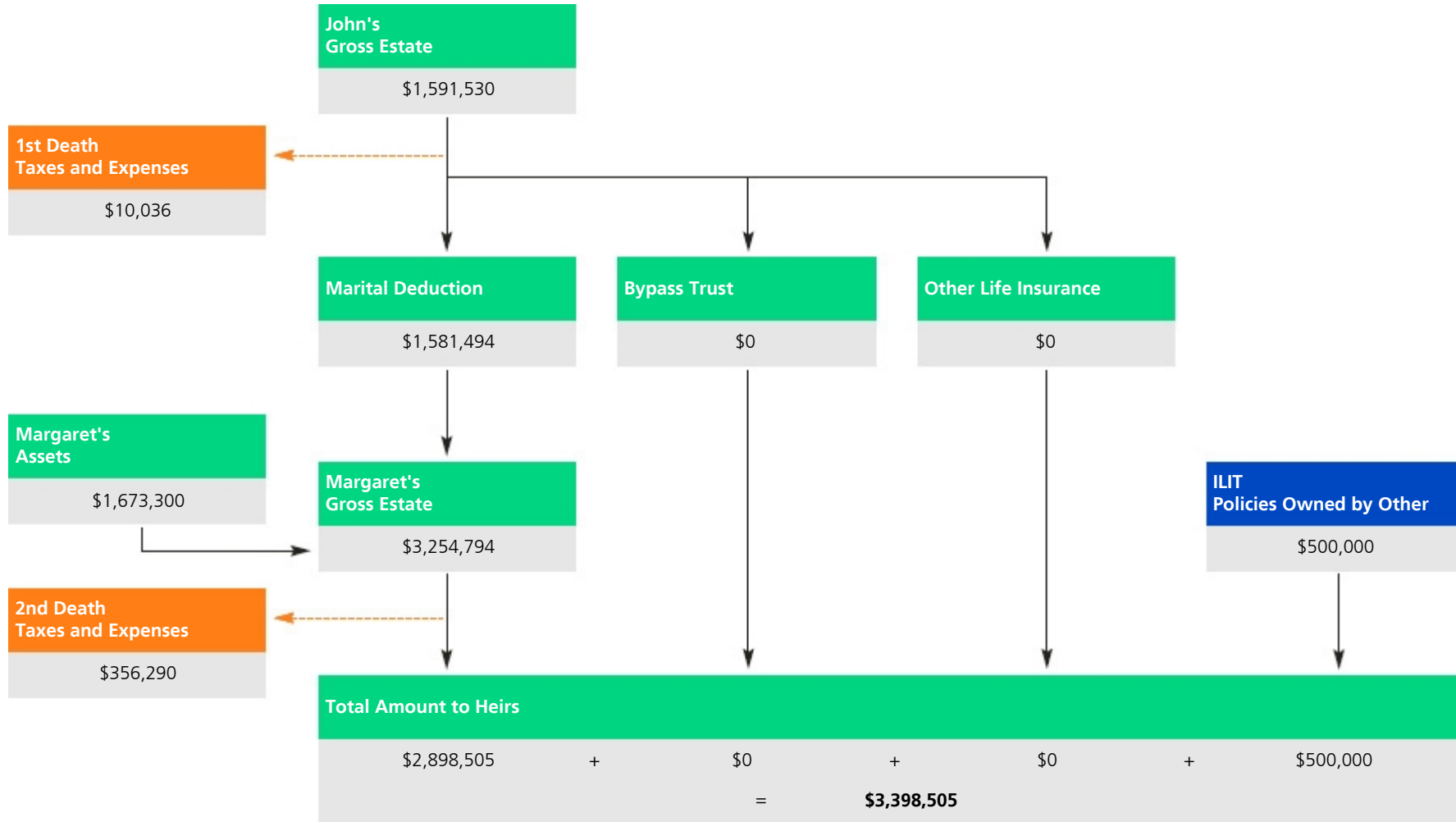
Notes

- Gross Estate amounts may include the value of reverted gifts.
- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the spouse or estate.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Estate Analysis What If Results Flowchart

Estate Scenario 1 using Suggested - Both Die today - John Predeceases Margaret



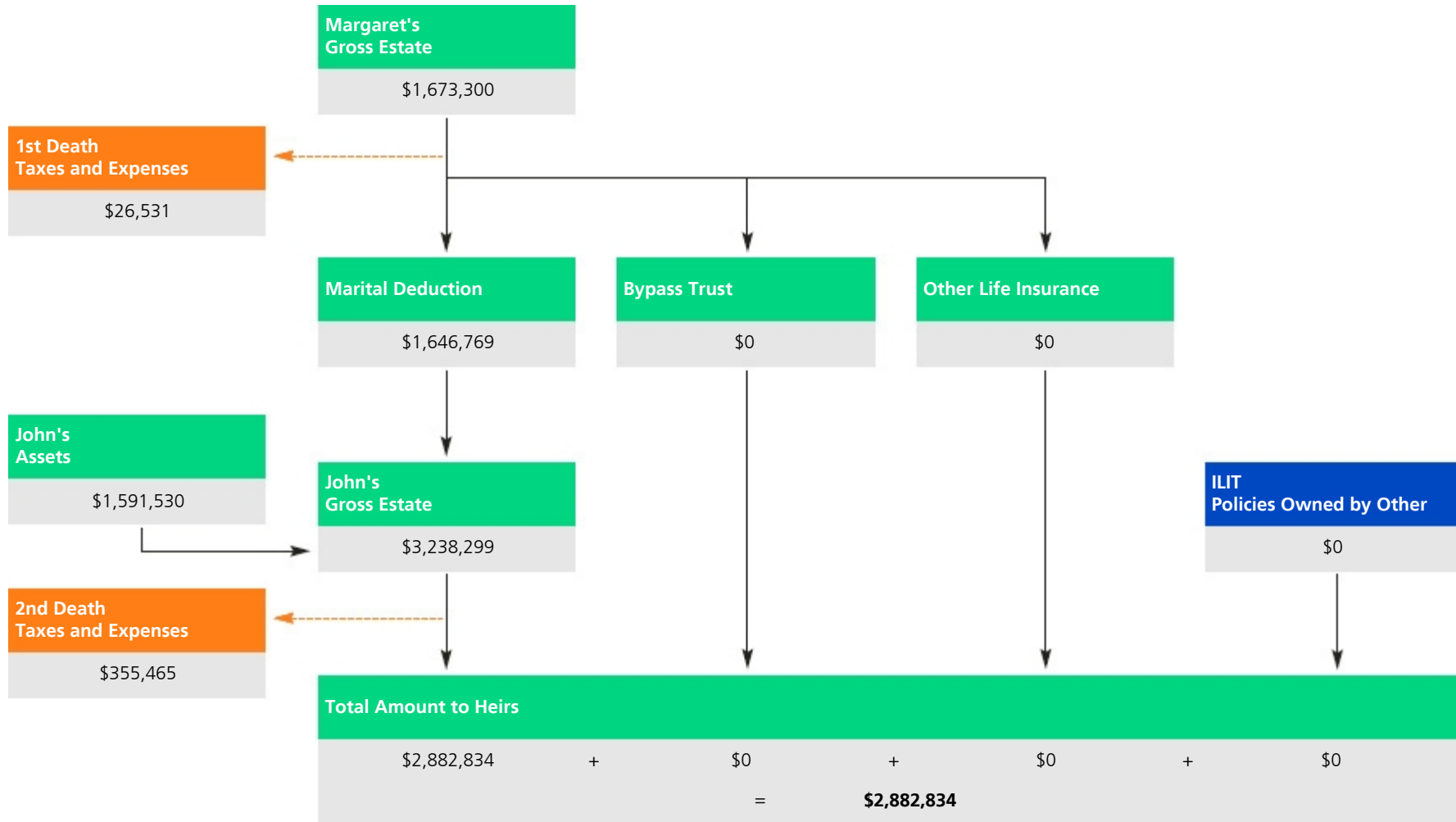
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Estate Analysis What If Results Flowchart

Existing Estate without Bypass Trust using Suggested - Both Die today - Margaret Predeceases John



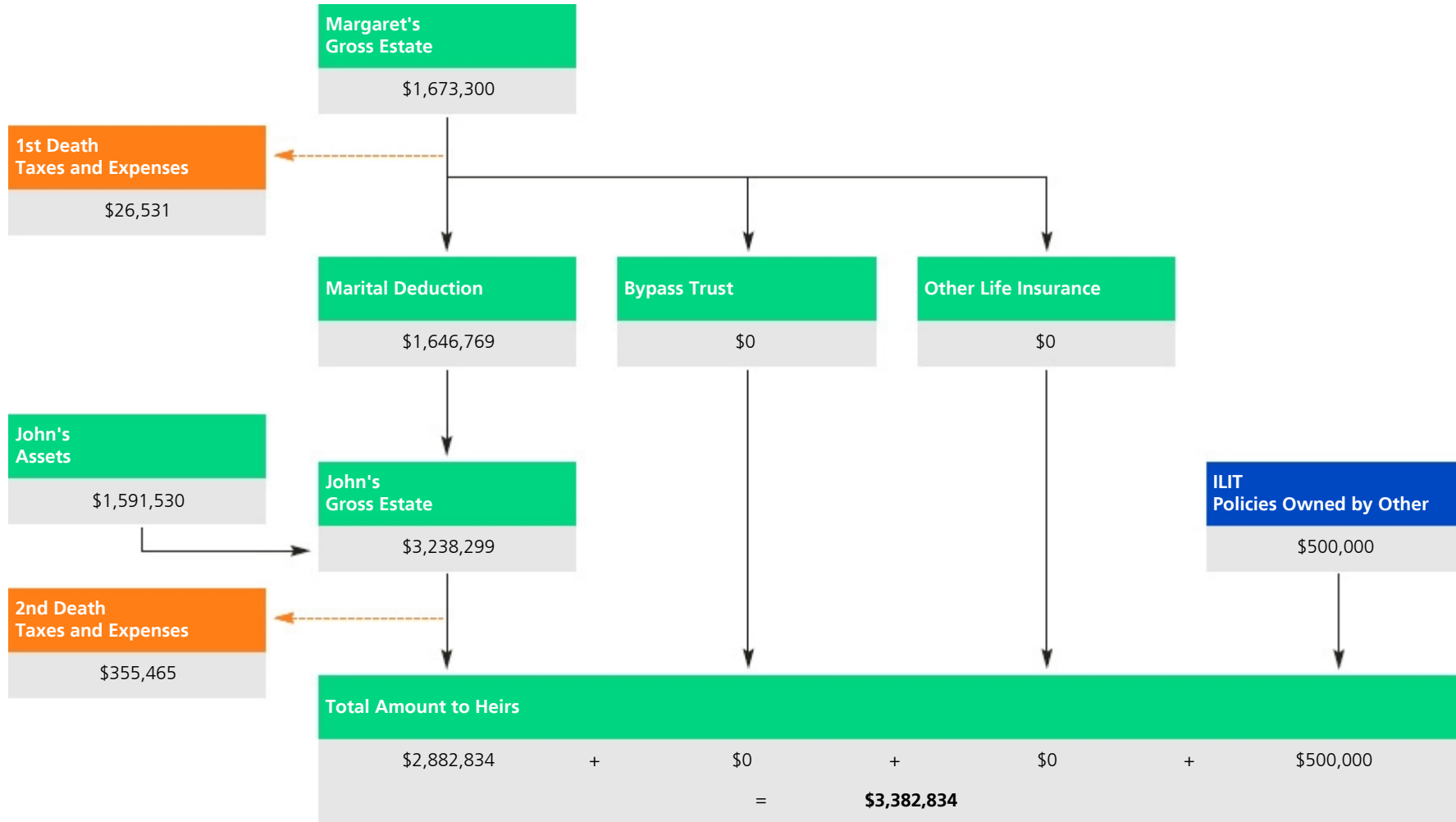
Notes

- Gross Estate amounts may include the value of reverted gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the spouse or estate.
- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Estate Analysis What If Results Flowchart

Estate Scenario 1 using Suggested - Both Die today - Margaret Predeceases John



Notes






- Gross Estate amounts may include the value of reverted gifts.
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Assumptions

Personal Information and Summary of Financial Goals

John and Margaret Boomer

Needs		
10	Retirement - Living Expense	
	<p>\$105,000 from 2013 thru 2040 (Both retired) \$85,000 from 2041 thru 2044 (Margaret alone - retired)</p>	<p>John retires in 2013 at age 63 Planning age is 90 in 2040 Margaret retires in 2013 at age 61 Planning age is 92 in 2044 Retirement period is 31 years Base Inflation Rate (4.50%)</p>
Wants		
7	Annual Travel	
	<p>\$12,000 at John's retirement</p>	<p>Recurring every year for a total of 15 times Base Inflation Rate (4.50%)</p>
6	Anne's Wedding	
	<p>\$30,000 in 2013</p>	<p>One time only Base Inflation Rate (4.50%)</p>
5	College - Emily Elizabeth	
	<p>\$10,000 in 2025</p>	<p>Use your own estimate for 4 years Base Inflation Rate plus 1.50% (6.00%)</p>
Wishes		
3	Leave Bequest	
	<p>\$50,000 at end of John's plan</p>	<p>One time only Base Inflation Rate (4.50%)</p>

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Personal Information and Summary of Financial Goals

Personal Information

John

Male - born 03/06/1950, age 59

Employed - \$90,000

Margaret

Female - born 08/16/1952, age 57

Employed - \$85,000

Married, US Citizens living in NC

- This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

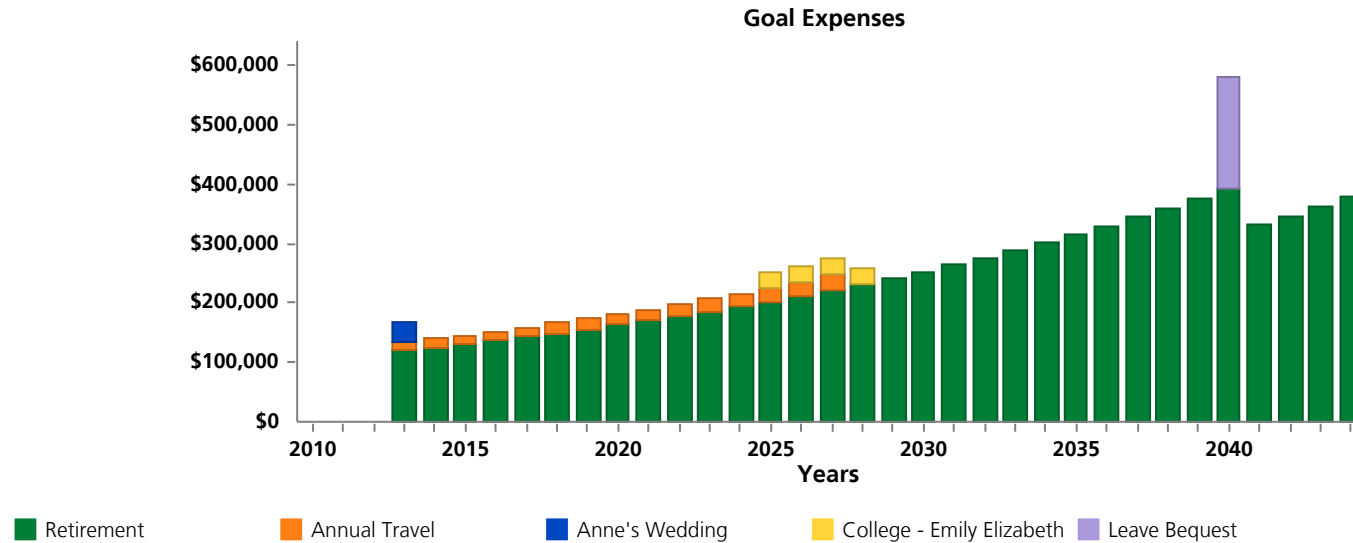
Participant Name	Date of Birth	Age	Relationship
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Anne Grace	10/14/1979	30	Child
Emily Elizabeth	06/21/2007	2	Grandchild
American Heart Assoc		0	Charity

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Current Financial Goals Graph

This graph shows the annual costs for your Financial Goals, as you have specified. Because these costs will be used to create your Plan, it is important that they are accurate and complete. All amounts are in after-tax, future dollars.



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Goal Assignment Summary

Goal	Category	Description	Value	Annual Additions	Future Value
Fund All Goals	Investment	GE 401(k)	\$393,000	\$5,950 to Margaret's Retirement	
		IBM 401(k)	\$636,000	\$6,750 to John's Retirement	
		Brokerage Account	\$357,500		
	Stock Options	IBM			\$1,277 in 2011
		IBM			\$1,872 in 2012
		IBM			\$579 in 2013
		IBM			\$530 in 2014
	Insurance	Genworth			\$500,000 when John dies unless policy terminates
	Retirement Income	Social Security Program Estimate			\$26,150 from Age 66 to End of John's Plan
		Social Security Program Estimate			\$33,786 from Age 70 to End of Margaret's Plan
Substitute Teaching				\$40,000 from Margaret's Retirement to 2022	

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Retirement Goal Budget Expense Summary

Expense Summary	Monthly Amount
Personal and Family Expenses	\$3,350
8 Edgemont Court	\$3,835
SUV	\$805
Taxes	\$100
Total Monthly Expenses	\$8,090

Expense Summary	Monthly Amount
Personal and Family Expenses	
Books/Magazines	\$60
Cash - Miscellaneous	\$200
Cell Phone	\$300
Clothing - John	\$50
Clothing - Margaret	\$70
Club Dues	\$200
Dining	\$300
Education	\$200
Entertainment	\$100
Gifts	\$200
Groceries	\$250
Healthcare - Medical	\$250
Household Items	\$40
Personal Care	\$150
Pet Care	\$80
Recreation	\$800
Other	\$100

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Retirement Goal Budget Expense Summary

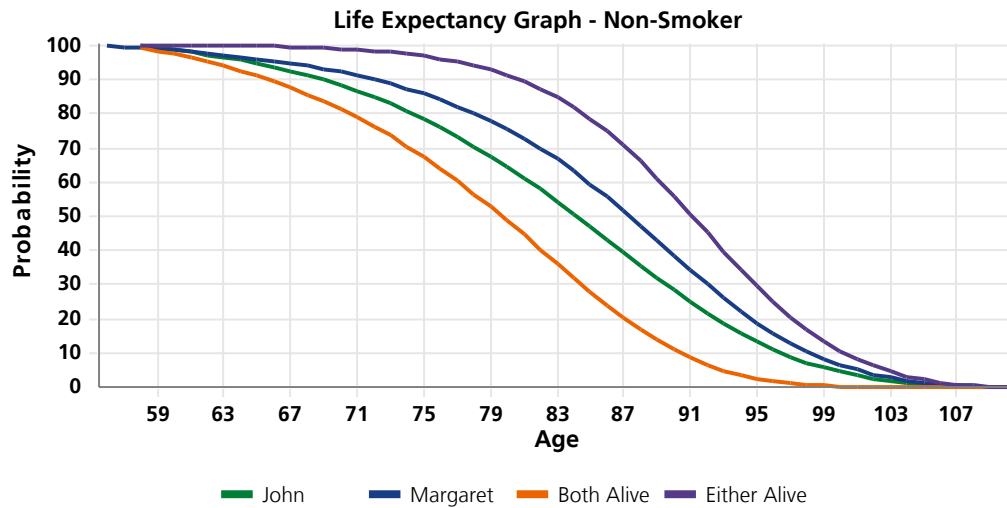
Expense Summary	Monthly Amount
8 Edgemont Court	
First Mortgage	\$3,500
Homeowner's Insurance	\$20
Electricity	\$50
Trash Pickup	\$5
Water/Sewer	\$20
Cable/Satellite TV	\$20
Lawn Care	\$50
Maintenance - Major Repair	\$20
Maintenance - Regular	\$50
Other	\$100
SUV	
Loan Payment	\$500
Insurance	\$30
Personal Property Tax	\$25
Fuel	\$100
Repairs/Maintenance	\$50
Other	\$100
Taxes	
Federal Income	\$80
State Income	\$20

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Life Expectancy Table and Graph

How long might you live?

Chance you will live to age shown	John lives to age		Margaret lives to age		Either lives to age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	85	76	88	80	92	83
40%	87	79	90	83	93	85
30%	90	81	93	85	95	87
20%	93	84	95	87	98	89
10%	97	87	99	90	101	91



All calculations based on Annuity 2000 Mortality Table.

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Tax and Inflation Assumptions

Base Inflation Rate

Inflation rate : 4.50%
Data Source : Consumer Price Index (CPI) 1970-2008.
Social Security Inflation rate : 4.50%
Tax Assumption Inflation rate : 4.50%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	28.00%	7.75%	0.00%

Untaxed Gain on Taxable Earnings - Before Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - Before Retirement

What portion of your Taxable Investment Earnings will be taxed as Long Term Capital Gains? 20.00%

Long Term Capital Gains rate : Use Program estimate

Tax Rates During Retirement

Let the Program calculate taxes each year

Local rate : 0.00%
Deduction estimate : Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - During Retirement

What portion of your Taxable Investment Earnings will be taxed as Long Term Capital Gains? 20.00%

Long Term Capital Gains rate : Use Program estimate

Taxation of Social Security

What portion of Social Security will be taxed? 85.00%

Tax Penalty

Include penalties in Plan? : Yes

Tax Relief Act of 2001 - Options

Use the new Tax Rates for the entire Plan period.

Tax Free Earnings - Options

Use Tax-Free returns by Asset Class,
Marginal Tax Rate to use during Retirement is 40.00%

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Explain Real Returns

Your Real Return is what you have left from your Investment Earnings after taking into account the impact of Inflation. When you are planning to meet your Financial Goals, it is the Real Return that counts.

- Total Return :** Percentage (%) Growth of your Portfolio in one year. It's the number you always see.
- Inflation Rate :** Percentage (%) increase in the cost of goods and services in one year. (usually called CPI)
- Real Return :** The Total Return of your Portfolio minus (-) the Inflation Rate.

The Real Return reflects the increase in the real value of your Portfolio. It shows how much more goods and services you can buy at the end of one year with the investment earnings of your Portfolio. (Note, this is before deducting taxes.)

Example :	Portfolio value beginning of year :	\$100,000
	Total Return you earn :	10%
	Total Investment Earnings :	<u>\$10,000</u>
	Portfolio value at end of year (in future dollars) :	\$110,000
	Inflation Rate for the year :	(4%)
	Cost of Inflation :	<u>(\$4,000)</u>
	(This is how much extra you must pay for the same purchases.)	
	Real value of your Portfolio at end of year (in today's dollars) :	\$106,000
	Real Return for the year equals :	6%

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