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



MONEYGUIDEPRO™
Financial Planning **SMART**ware

Retirement Lifestyle Plan

Fast & Easy with Historical Returns

John and Margaret Boomer



Prepared by :

Sample Advisor
Financial Advisor

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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 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 inflations 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.

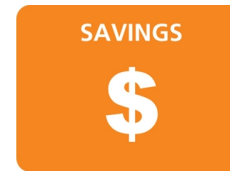
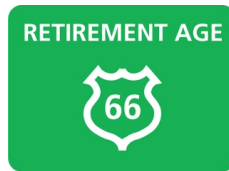
Presentation

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?

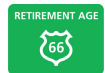
See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

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	62%
Total Return	8.56%
Risk - Standard Deviation	11.09%
Worst 1 Year Loss Since 1970	-20.08%
Portfolio Allocation During Retirement	Current
Percentage Stock	62%
Total Return	8.56%
Risk - Standard Deviation	11.09%
Worst 1 Year Loss Since 1970	-20.08%
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

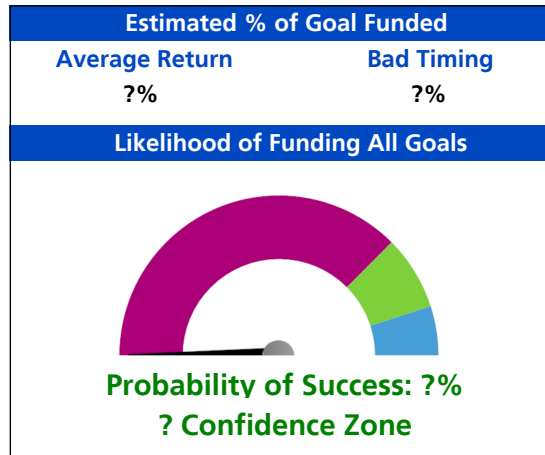
1. Average Return

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?

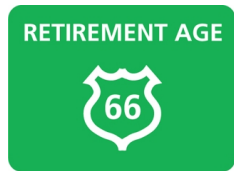
- Your Probability of Success should be high enough to make you feel confident about the future without sacrificing too much today.

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

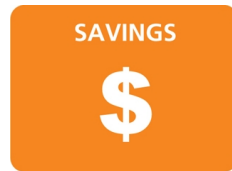
Current Scenario



Ideal Age
John 63
Margaret 61



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



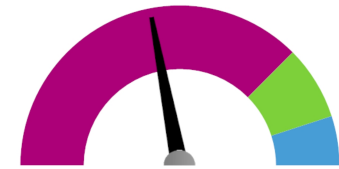
Current Savings
\$12,700 this Year



Current : \$1,386,500
62% Stock
Total Return 8.56%
Risk 11.09%

Estimated % of Goals Funded	
Average Return	Bad Timing
100%	91%

Likelihood of Funding All Goals



Probability of Success: 44%
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

10% 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	Bad Timing
100%	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.

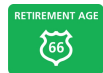
The Bottom Line

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.



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.



Investment Portfolio	Current	Suggested
Portfolio Value	\$1,386,500	\$1,386,500
Portfolio Allocation Before Retirement	Current	Total Return II
Percentage Stock	62%	72%
Total Return	8.56%	9.04%
Risk - Standard Deviation	11.09%	12.78%
Worst 1 Year Loss Since 1970	-20.08%	-25.13%
Portfolio Allocation During Retirement	Current	Total Return II
Percentage Stock	62%	72%
Total Return	8.56%	9.04%
Risk - Standard Deviation	11.09%	12.78%
Worst 1 Year Loss Since 1970	-20.08%	-25.13%
Inflation	4.50%	4.50%

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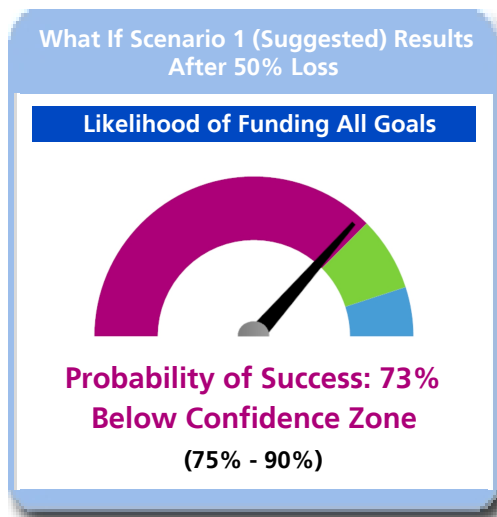
The Bottom Line

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 \$227,500 invested in IBM. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Security Symbol

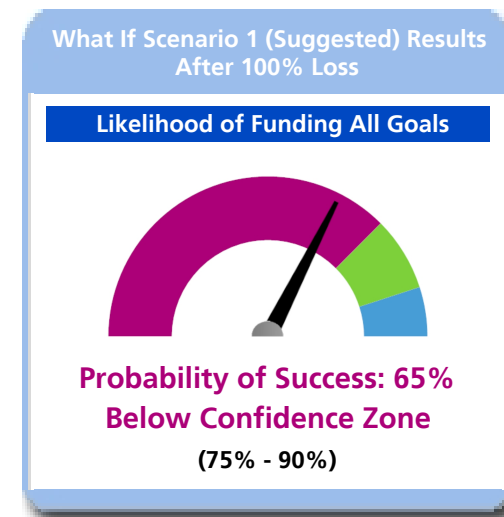
IBM

Value

\$227,500

% of Portfolio

16%



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

Acceptable Goal Result

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

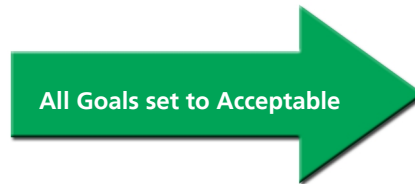
Change all Goal Values to Acceptable while keeping everything else the same.

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

Start with your Suggested...



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

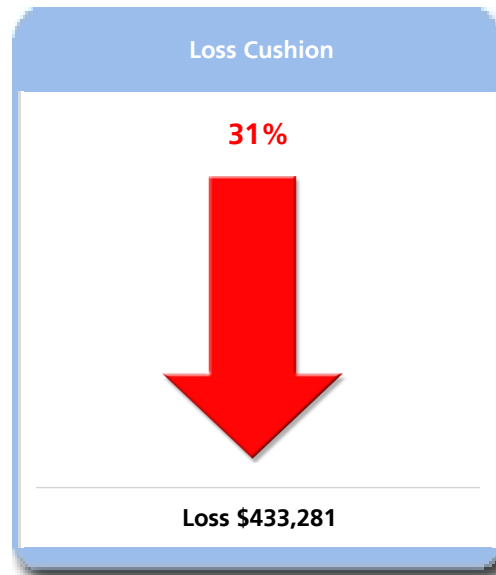
Loss Cushion

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?

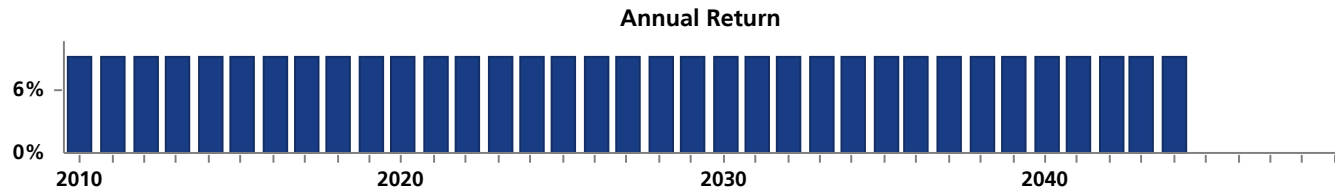
The worst Bear Market since the Great Depression occurred from November 2007 to February 2009. For this test, we calculated the loss suffered by a portfolio with the same percentages of stock, bonds, and cash as your Recommended Portfolio. Your Loss Cushion is less than this Bear Market Loss of 34%.

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

Inside The Numbers

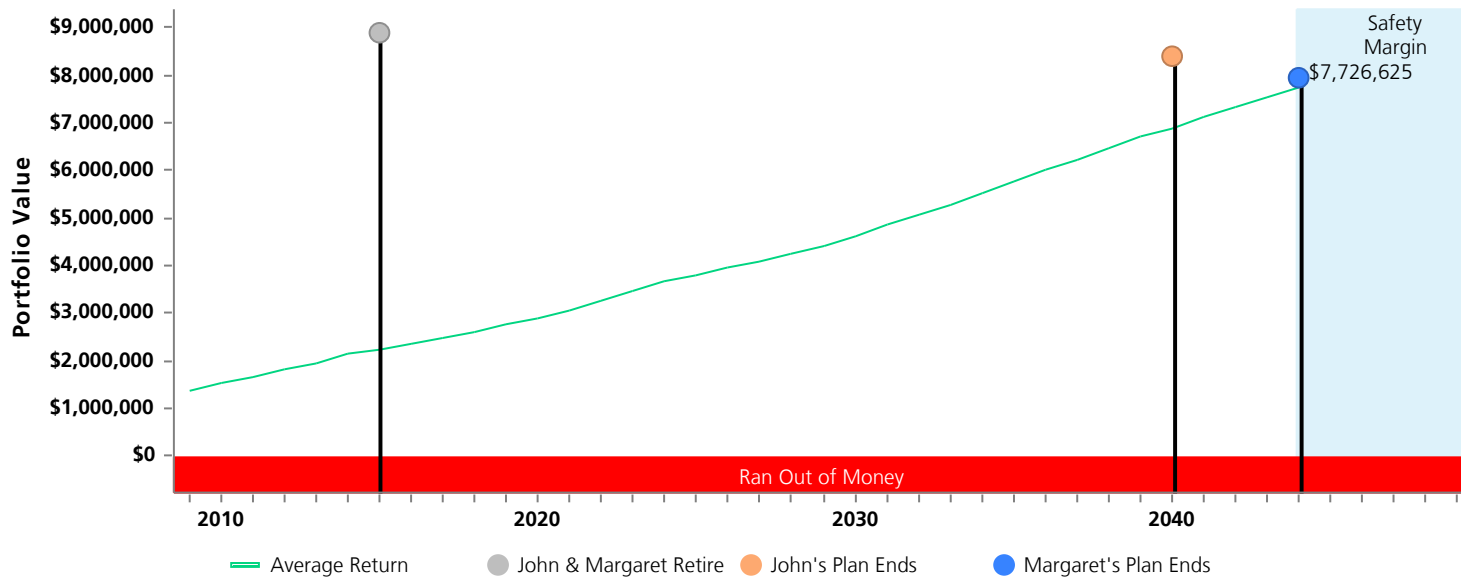
Start with Average Return - Suggested

- 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

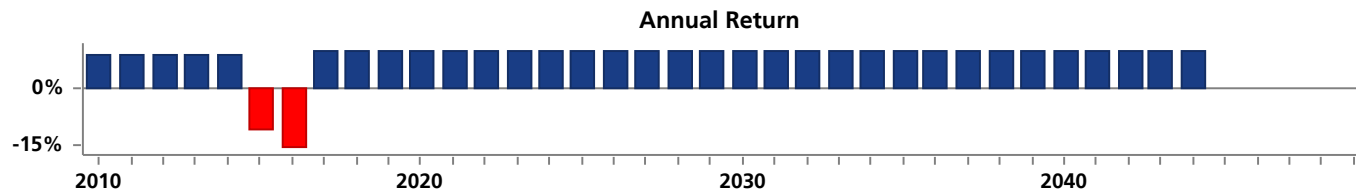
100%

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.

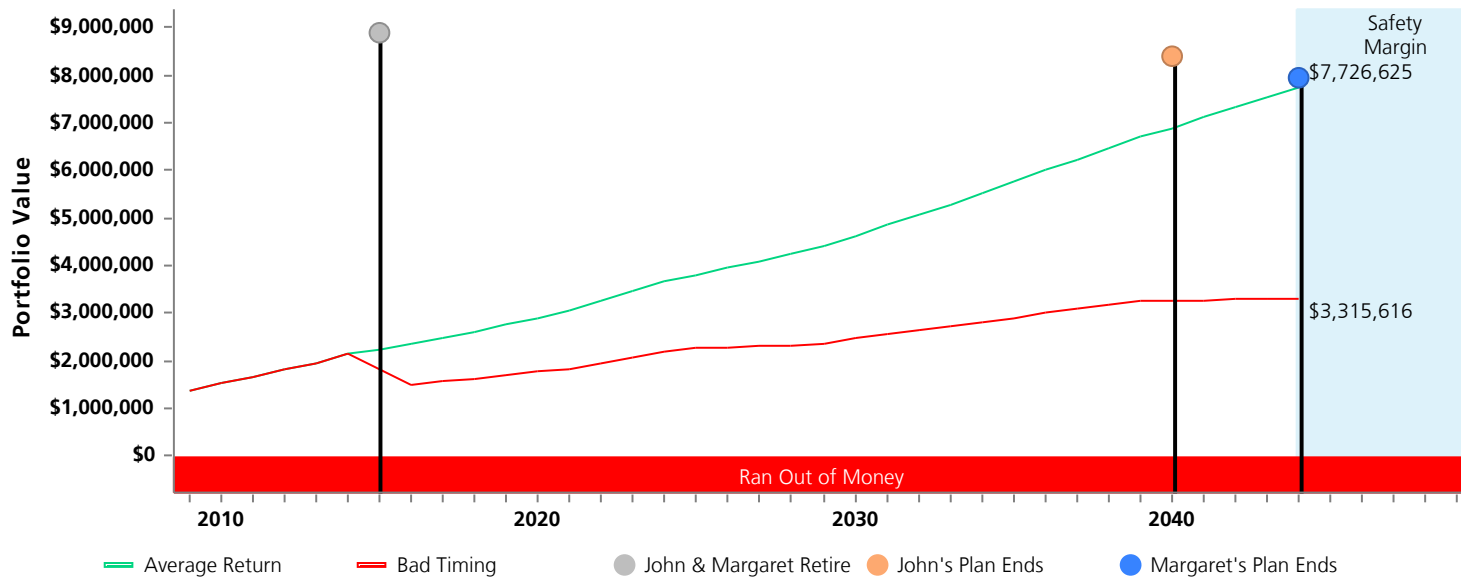


Return Assumptions

Average Return for Entire Plan: 8.69%

Years of Bad Returns

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



% of All Goals Funded

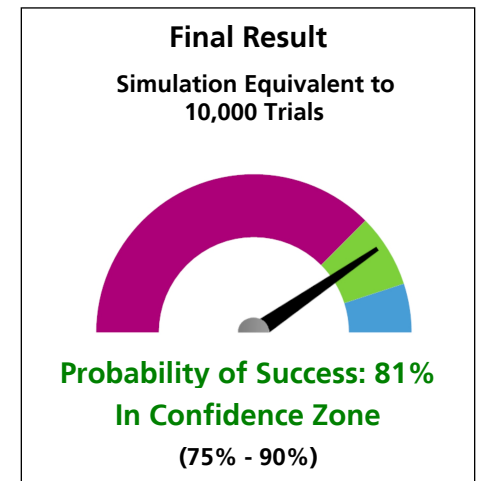
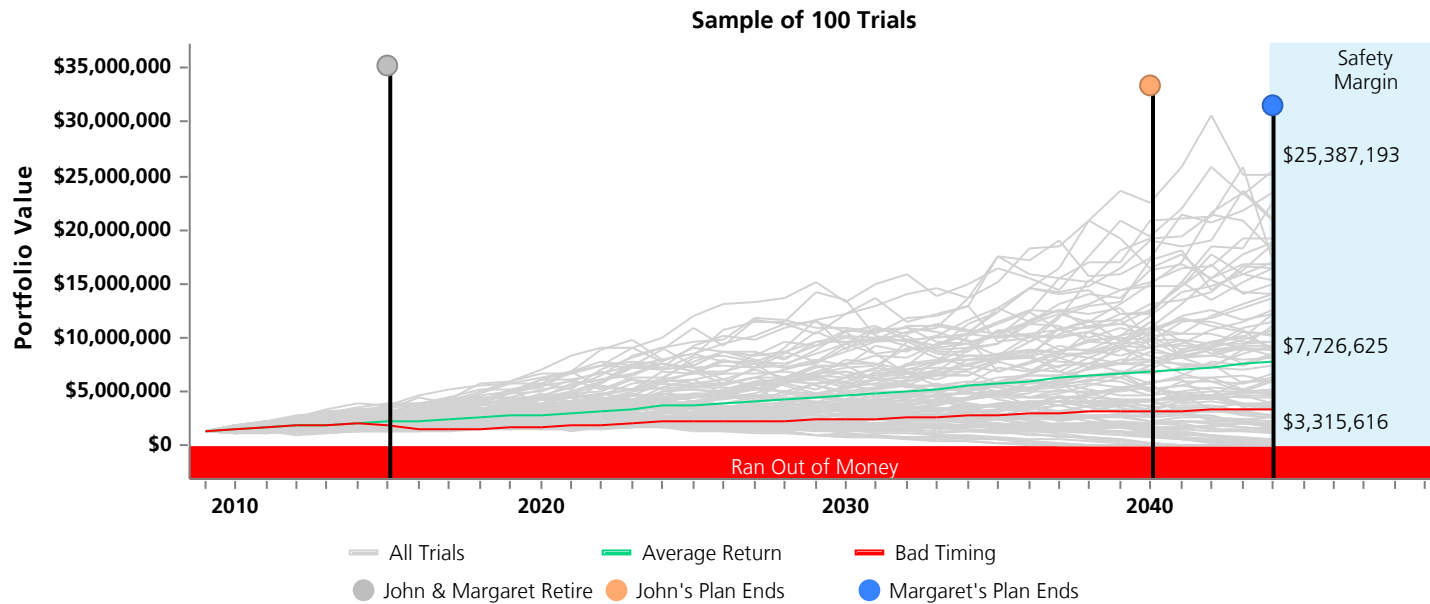
100%

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	\$3,178,251	\$5,898,453	\$9,949,427	\$15,239,309	\$14,943,024	\$25,387,193
25th	\$3,070,233	\$4,424,410	\$7,068,954	\$8,024,996	\$11,657,572	\$11,132,402
50th	\$1,858,299	\$2,391,109	\$2,356,154	\$2,001,507	\$2,773,018	\$5,126,663
75th	\$2,204,576	\$2,180,665	\$2,941,999	\$3,863,964	\$2,201,411	\$1,848,099
Worst	\$1,355,400	\$1,504,511	\$2,047,272	\$1,016,582	\$350,612	\$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%	2%	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%

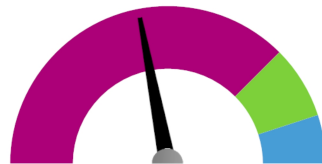
Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$211	\$0	\$1,655	\$710
Future dollars (in thousands) :	\$984	\$0	\$7,727	\$3,316

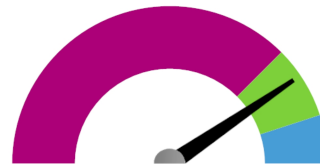
Monte Carlo Results

Likelihood of Funding All Goals

Your Confidence Zone: 75% - 90%



Probability of Success: 44%
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 62% to 72% Increase risk(standard deviation) from 11.09% to 12.78%

Key Assumptions	Current Scenario	Suggested
Stress Tests		
Method(s) :	Bad Timing Program Estimate Years of bad returns : 2013: -8.64% 2014: -12.92%	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 :	8.56%	●	9.04%
Standard Deviation :	11.09%	●	12.78%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	4.06%	●	4.54%
During Retirement :	Current	●	Total Return II
Total Return :	8.56%	●	9.04%
Standard Deviation :	11.09%	●	12.78%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	4.06%	●	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		

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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
Tax Options		
Include Tax Penalties :	Yes	Yes
Change Tax Rate?	No	No

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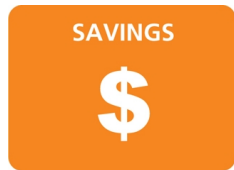
Action Items

Action Items

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

Action Items generated from Suggested

Savings

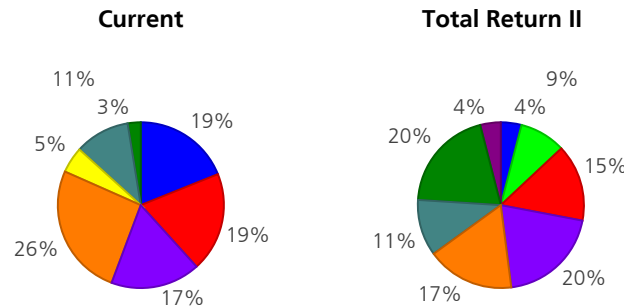


Consider Increasing Taxable additions by \$2,000

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		-\$206,440
Short Term Bonds	\$124,785	
Intermediate Term Bonds		-\$61,425
Long Term Bonds		
Large Cap Value Stocks	\$36,140	
Large Cap Growth Stocks		-\$123,665
Mid Cap Stocks		-\$70,740
Small Cap Stocks	\$3,955	
International Developed Stocks	\$241,930	
International Emerging Stocks	\$55,460	
Unclassified		
Total :	\$462,270	-\$462,270

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	\$227,500	16%

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.

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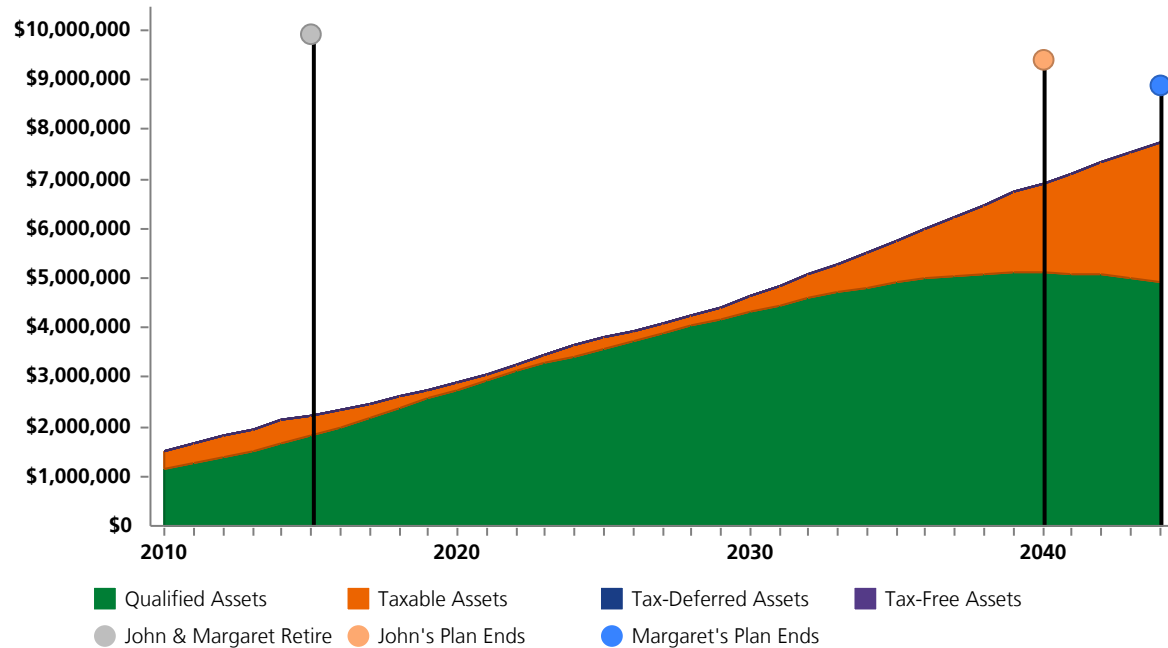
Portfolio Details

Presentation - 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

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

Presentation - 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	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	126,668	10,068	0	0	0	0	0	0	1,517,800
61/59	2011	0	1,517,800	15,272	0	0	138,590	11,099	0	0	0	0	0	0	1,660,562
62/60	2012	0	1,660,562	15,869	0	0	151,549	11,840	0	0	0	0	0	0	1,816,140
63/61	2013	0	1,816,140	16,493	0	0	163,194	11,834	0	0	27,388	0	0	0	1,956,606
64/62	2014	0	1,956,606	17,145	0	0	178,427	12,619	0	0	0	0	0	0	2,139,558
John & Margaret Retire	2015	0	2,139,558	0	0	49,847	184,944	11,903	124,618	13,708	0	0	0	0	2,224,120
66/64	2016	0	2,224,120	0	0	86,145	194,757	17,213	130,226	14,325	0	0	0	0	2,343,259
67/65	2017	0	2,343,259	0	0	90,022	205,244	16,835	136,086	14,969	0	0	0	0	2,470,634
68/66	2018	0	2,470,634	0	0	94,073	216,483	16,126	142,210	15,643	0	0	0	0	2,607,210
69/67	2019	0	2,607,210	0	0	98,306	228,521	15,530	148,610	16,347	0	0	0	0	2,753,551
70/68	2020	0	2,753,551	0	0	102,730	240,271	29,537	155,297	17,083	0	0	0	0	2,894,634
71/69	2021	0	2,894,634	0	0	107,352	252,570	30,648	162,285	17,851	0	0	0	0	3,043,772
72/70	2022	0	3,043,772	0	0	169,480	269,398	48,005	169,588	18,655	0	0	0	0	3,246,402
73/71	2023	0	3,246,402	0	0	177,106	286,017	67,231	177,220	19,494	0	0	0	0	3,445,581
74/72	2024	0	3,445,581	0	0	185,076	303,547	73,210	185,194	20,371	0	0	0	0	3,655,429
75/73	2025	0	3,655,429	0	0	115,993	315,434	53,776	193,528	21,288	0	19,172	0	0	3,799,091
76/74	2026	0	3,799,091	0	0	121,213	327,555	57,621	202,237	22,246	0	20,323	0	0	3,945,432
77/75	2027	0	3,945,432	0	0	126,667	339,879	61,713	211,338	23,247	0	21,542	0	0	4,094,139
78/76	2028	0	4,094,139	0	0	132,368	352,346	66,388	220,848	24,293	0	22,835	0	0	4,244,489
79/77	2029	0	4,244,489	0	0	138,324	367,118	71,881	230,786	25,386	0	0	0	0	4,421,877
80/78	2030	0	4,421,877	0	0	144,549	384,604	78,766	241,171	0	0	0	0	0	4,631,092
81/79	2031	0	4,631,092	0	0	151,053	402,634	86,192	252,024	0	0	0	0	0	4,846,562
82/80	2032	0	4,846,562	0	0	157,851	421,177	94,338	263,365	0	0	0	0	0	5,067,887
83/81	2033	0	5,067,887	0	0	164,954	440,195	103,263	275,217	0	0	0	0	0	5,294,556
84/82	2034	0	5,294,556	0	0	172,377	459,638	113,029	287,601	0	0	0	0	0	5,525,941
85/83	2035	0	5,525,941	0	0	180,134	479,484	123,632	300,543	0	0	0	0	0	5,761,383
86/84	2036	0	5,761,383	0	0	188,240	499,640	135,215	314,068	0	0	0	0	0	5,999,980
87/85	2037	0	5,999,980	0	0	196,711	520,051	147,412	328,201	0	0	0	0	0	6,241,129
88/86	2038	0	6,241,129	0	0	205,563	540,640	160,538	342,970	0	0	0	0	0	6,483,824
89/87	2039	0	6,483,824	0	0	214,813	561,315	174,630	358,404	0	0	0	0	0	6,726,918

x - denotes shortfall

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

Presentation - 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	Post Retirement Income	Investment Earnings	Taxes	Retirement	Annual Travel	Anne's Wedding	College - Emily Elizabeth	Leave Bequest	
John's Plan Ends	2040	0	6,726,918	0	0	224,480	575,265	186,753	374,532	0	0	0	74,906	6,890,471
91/89	2041	0	6,890,471	0	0	132,232	593,733	196,534	313,109	0	0	0	0	7,106,794
92/90	2042	0	7,106,794	0	0	138,182	611,884	210,445	327,198	0	0	0	0	7,319,216
93/91	2043	0	7,319,216	0	0	144,401	629,643	225,009	341,922	0	0	0	0	7,526,329
Margaret's Plan Ends	2044	0	7,526,329	0	0	150,899	646,888	240,181	357,309	0	0	0	0	7,726,625

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

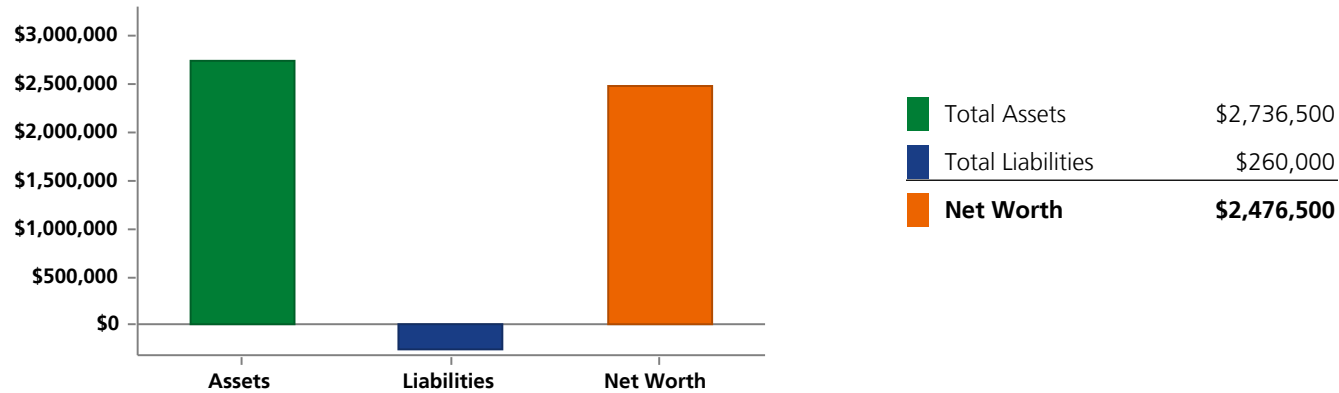
See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

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
<i>Total Other Assets :</i>		<i>\$800,000</i>	<i>\$550,000</i>	<i>\$1,350,000</i>
<i>Total Assets :</i>	<i>\$636,000</i>	<i>\$1,193,000</i>	<i>\$907,500</i>	<i>\$2,736,500</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
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		

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.

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

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Current Assets, Insurance, Income, and Liabilities

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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Assumptions

Personal Information and Summary of Financial Goals

John and Margaret Boomer

Needs

10 Retirement - Living Expense



\$105,000 from 2013 thru 2040 (Both retired)
\$85,000 from 2041 thru 2044 (Margaret alone - retired)

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%)

Wants

7 Annual Travel



\$12,000 at John's retirement

Recurring every year for a total of 15 times
Base Inflation Rate (4.50%)

6 Anne's Wedding



\$30,000 in 2013

One time only
Base Inflation Rate (4.50%)

5 College - Emily Elizabeth

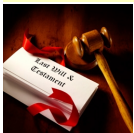


\$10,000 in 2025

Use your own estimate for 4 years
Base Inflation Rate plus 1.50% (6.00%)

Wishes

3 Leave Bequest



\$50,000 at end of John's plan

One time only
Base Inflation Rate (4.50%)

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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
Emily Elizabeth	06/21/2007	2	Grandchild
American Heart Assoc		0	Charity

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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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