

## Full Financial Goal Plan

*Everything but the Kitchen Sink - Using Historical Returns*

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**Prepared by :**  
Sample Report

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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.

All asset and net worth information included in this Report was provided by you or your designated agents, and is not a substitute for the information contained in the official account statements provided to you by custodians. The current asset data and values contained in those account statements should be used to update the asset information included in this Report, as necessary.

### 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 - 2011. 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 rebalancing costs, including taxes, if applicable, are deducted from the portfolio value. 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 & Cash Alternatives	Ibbotson U.S. Treasury Bills - Total Return (1926-2011)
Cash & Cash Alternatives (Tax-Free)	U.S. 30-Day Treasury Bill adjusted by Donoghue TF discount (1970-1981) Tax-Free Money Market Average (1982-2011)
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 (1979-2011)
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 (1991-2011)
Intermediate Term Bonds	Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2011)
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 (1980-2011)
Long Term Bonds	Ibbotson Long-Term Corporate Bonds - Total Return (1926-2011)
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 (1981-2011)
Large Cap Value Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 / Citigroup Value (1995-2011)
Large Cap Growth Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 / Citigroup Growth (1995-2011)
Mid Cap Stocks	S&P 500 Composite Total Return (1970-1979) Russell Midcap (1980-2011)
Small Cap Stocks	Ibbotson Small Company Stocks - Total Return (1926-2011)
International Developed Stocks	MSCI EAFE Equity (1970-2011)
International Emerging Stocks	MSCI EAFE Equity (1970-1975) IFC Global Emerging Markets Index (1976-1987) MSCI EM (Emerging Markets) (1988-2011)

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# 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.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at \$1.00 per share. U.S. Treasury bills are subject to market risk if sold prior to maturity. Market risk is the possibility that the value, when sold, might be less than the purchase price.

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. (See "Asset Class – Stocks" in the Glossary section of this Important Disclosure Information for a summary of the relative potential volatility of different types of stocks.)

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 Test," "Historical Rolling Periods," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical 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 Test

The Results Using Historical 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. The historical returns used are those of the broad-based asset class indices listed in this Important Disclosure Information.

## Results Using Historical Rolling Periods

The Results Using Historical Rolling Periods is a series of Historical 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 - Ibbotson U.S. 30-day Treasury Bills (1926-2011)
- Bonds - Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2011)
- Stocks - Ibbotson Large Company Stocks - Total Return (1926-2011)

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# IMPORTANT DISCLOSURE INFORMATION

## 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.

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 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 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 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.

## Bear Market Loss and Bear Market Test

The Bear Market Loss shows how a portfolio would have been impacted during the worst bear market since the Great Depression. Depending on the composition of the portfolio, the worst bear market is either the "Great Recession" or the "Bond Bear Market."

The Great Recession, from November 2007 through February 2009, was the worst bear market for stocks since the Great Depression. In MoneyGuidePro, the Great Recession Return is the rate of return, during the Great Recession, for a portfolio comprised of cash, bonds, and stocks, with an asset mix equivalent to the portfolio referenced.

# IMPORTANT DISCLOSURE INFORMATION

The Bond Bear Market, from July 1979 through February 1980, was the worst bear market for bonds since the Great Depression. In MoneyGuidePro, the Bond Bear Market Return is the rate of return, for the Bond Bear Market period, for a portfolio comprised of cash, bonds, and stocks, with an asset mix equivalent to the portfolio referenced.

The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock portfolio during the period with the lower return. In general, most portfolios with a stock allocation of 20% or more have a lower Great Recession Return, and most portfolios with a combined cash and bond allocation of 80% or more have a lower Bond Bear Market Return.

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if an identical Great Recession or Bond Bear Market, whichever would be worse, occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event.

Regardless of whether you are using historical or projected returns for all other MoneyGuidePro results, the Bear Market Loss and Bear Market Test use returns calculated from historical indices. If you are using historical returns, the indices in the Bear Market Loss and the Bear Market Test may be different from indices used in other calculations. These results are calculated using only three asset classes – Cash, Bonds, and Stocks. Alternative asset classes (e.g., real estate, commodities), if applicable, are included in the Stocks asset class. The indices and the resulting returns for the Great Recession and the Bond Bear Market are:

Asset Class	Index	Great Recession Return 11/2007 – 02/2009	Bond Bear Market Return 07/1979 – 02/1980
Cash	Ibbotson U.S. 30-day Treasury Bills	1.97%	7.08%
Bonds	Ibbotson Intermediate-Term Government Bonds – Total Return	10.90%	-8.89%
Stocks	Ibbotson Large Company Stocks – Total Return	-48.81%	14.61%

## MoneyGuidePro Risk Assessment

The MoneyGuidePro Risk Assessment highlights some – but not all – of the trade-offs you might consider when deciding how to invest your money. This approach does not provide a comprehensive, psychometrically-based, or scientifically-validated profile of your risk tolerance, loss tolerance, or risk capacity, and is provided for informational purposes only.

Based on your specific circumstances, you must decide the appropriate balance between potential risks and potential returns. MoneyGuidePro does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuidePro requires you to select a risk score. Once selected, three important pieces of information are available to help you determine the appropriateness of your score: a cash-bond-stock portfolio, the impact of a Bear Market Loss (either the Great Recession or the Bond Bear Market, whichever is lower) on this portfolio, and a graph showing how your score compares to the risk score of others in your age group.

MoneyGuidePro uses your risk score to select a risk-based portfolio on the Target Band page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your advisor. It is your responsibility to select the Target Portfolio you want MoneyGuidePro to use. The selection of your Target Portfolio, and other investment decisions, should be made by you, after discussions with your advisor and, if needed, other financial and/or legal professionals.

## Glossary

### Asset Allocation

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

### 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 and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the “Risks Inherent in Investing” section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

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# IMPORTANT DISCLOSURE INFORMATION

## **Bonds**

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in bonds. Bonds are also called "fixed income securities.")

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. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in stocks.)

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 Loss**

The Bear Market Loss shows how a portfolio would have been impacted during the Great Recession (November 2007 through February 2009) or the Bond Bear Market (July 1979 through February 1980). The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock portfolio during the period with the lower return. See Bear Market Test, Great Recession Return, and Bond Bear Market Return.

## **Bear Market Test**

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if a Bear Market Loss occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event. See Bear Market Loss.

## **Bond Bear Market Return**

The Bond Bear Market Return is the rate of return for a cash-bond-stock portfolio during the Bond Bear Market (July 1979 through February 1980), the worst bear market for bonds since the Great Depression. MoneyGuidePro shows a Bond Bear Market Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of three broad-based asset class indices. See Great Recession Return.

## **Cash Receipt Schedule**

A Cash Receipt Schedule consists of one or more years of future after-tax amounts received from the anticipated sale of an Other Asset, exercising of Stock Options grants, or proceeds from Restricted Stock grants.

## **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.

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# IMPORTANT DISCLOSURE INFORMATION

## 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.

## Expense Adjustments

When using historical returns, some users of MoneyGuidePro include Expense Adjustments. These adjustments (which are specified by the user) reduce the return of the affected Asset Classes 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.

## 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.

## Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. MoneyGuidePro shows a Great Recession Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of three broad-based asset class indices. See Bond Bear Market Return.

## Inflation Rate

Inflation 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). In MoneyGuidePro, the Inflation Rate is selected by your advisor, and can be adjusted in different scenarios.

## Liquidity

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

## 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).

## 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.

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# IMPORTANT DISCLOSURE INFORMATION

## Portfolio Set

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

## Portfolio Total Return

A Portfolio Total Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. Also see "Expense Adjustments."

## 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.

## Recommended Scenario

The Recommended Scenario is the scenario selected by your advisor to be shown on the Results page, in Play Zone, and in the Presentation.

## Retirement Start Date

For married couples, retirement in MoneyGuidePro begins when both the client and spouse are retired. For single, divorced, or widowed clients, retirement begins when the client retires.

## 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.

## Risk-based Portfolio

The risk-based portfolio is the Model Portfolio associated with the risk score you selected.

## Safety Margin

The Safety Margin is the hypothetical portfolio value at the end of the Plan. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended.

## 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 the Monte Carlo Probability of Success for your Recommended Scenario, on the date specified, compared to the Monte Carlo Probability of Success for a scenario using all Target values.

## Target Goal Amount

The Target Goal Amount is the amount you would expect to spend, or the amount you would like to spend, for each financial goal.

## Target Portfolio

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

## Target Retirement Age

Target Retirement Age is the age at which you would like to retire.

## Target Savings Amount

In the Resources section of MoneyGuidePro, you enter the current annual additions being made to your investment assets. The total of these additions is your Target Savings Amount.

## 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 an assumed, hypothetical growth rate for a specified time period. The Total Return is either (1) the Portfolio Total Return or (2) as entered by you or your advisor. Also see "Real Return."

## Wants

See "Needs / Wants / Wishes".

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# IMPORTANT DISCLOSURE INFORMATION

## **Willingness**

In MoneyGuidePro, in addition to specifying Target Goal Amounts, a Target Savings Amount, and Target Retirement Ages, you also specify a Willingness to adjust these Target values. The Willingness choices are Very Willing, Somewhat Willing, Slightly Willing, and Not at All.

## **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.

## Current Plan Summary

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# Personal Information and Summary of Financial Goals

## John and Margaret Boomer

Needs		
<b>10</b>	<b>Retirement - Age and Living Expense</b>	
	John	65 / 2015
	Margaret	63 / 2015
	Both Retired (2015-2040)	\$70,800
	Margaret Alone Retired (2041-2045)	\$48,000
<b>9</b>	<b>College - Emily's College</b>	
	4 years starting in 2025	\$20,339
	Attending College - Public In-State (4 years)	
	Other Funding Sources - \$1,000 per year	
Wants		
<b>7</b>	<b>Margaret's Car</b>	
	When Margaret retires	\$33,000
	Recurring every 6 years for a total of 4 times	
<b>7</b>	<b>John's Truck</b>	
	When John retires	\$20,000
	Recurring every 5 years for a total of 4 times	
Wishes		
<b>3</b>	<b>Traveling</b>	
	When John retires	\$12,000
	Recurring every year for a total of 20 times	

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# Personal Information and Summary of Financial Goals

## John and Margaret Boomer

### 1 Extra Retirement Expense



When John retires  
Recurring every year for a total of 20 times

\$22,000

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### Personal Information

Participant Name	Date of Birth	Age	Relationship
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Emily	06/01/2007	5	Grandchild
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#### John

Male - born 03/06/1950, age 62

Employed - \$70,000

#### Margaret

Female - born 08/16/1952, age 59

Employed - \$65,000

Married, US Citizens living in VA

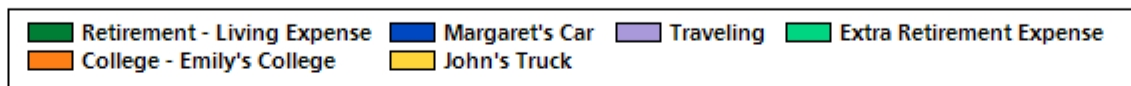
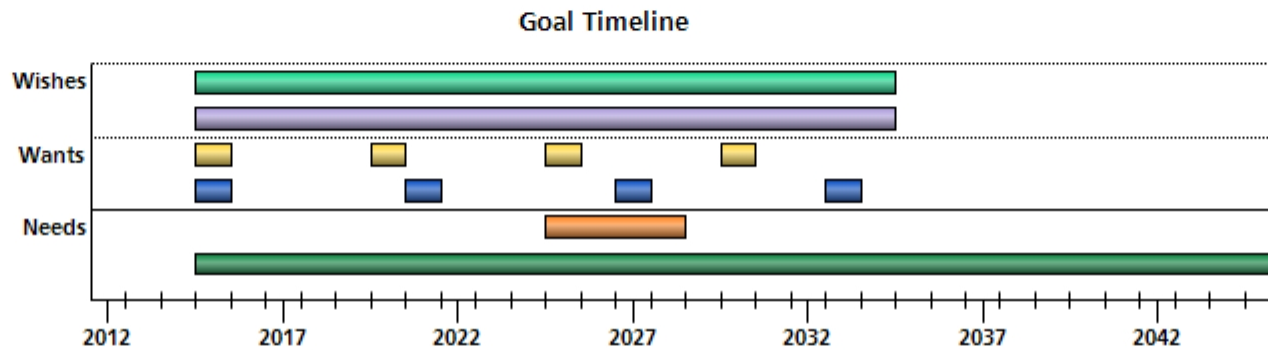
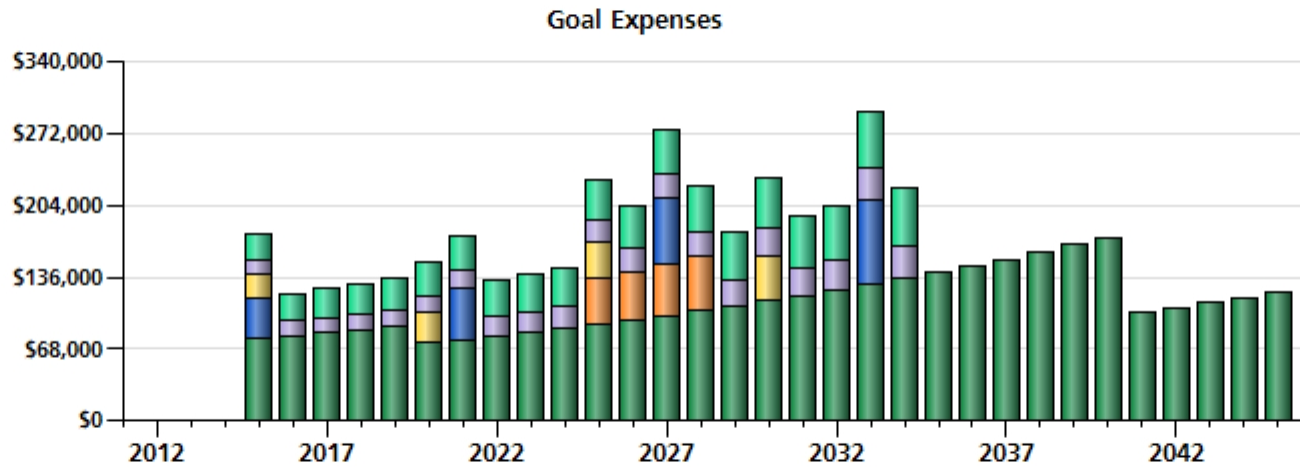
- This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

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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.

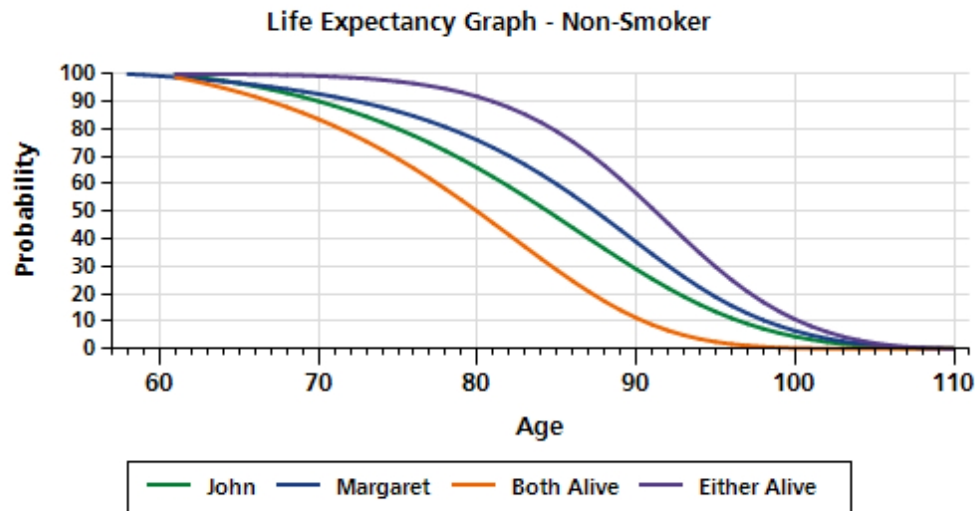


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# Life Expectancy Table and Graph

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	77	88	80	92	84
40%	88	79	90	83	94	85
30%	90	81	93	85	95	87
20%	93	84	95	87	98	89
10%	97	87	99	90	101	91

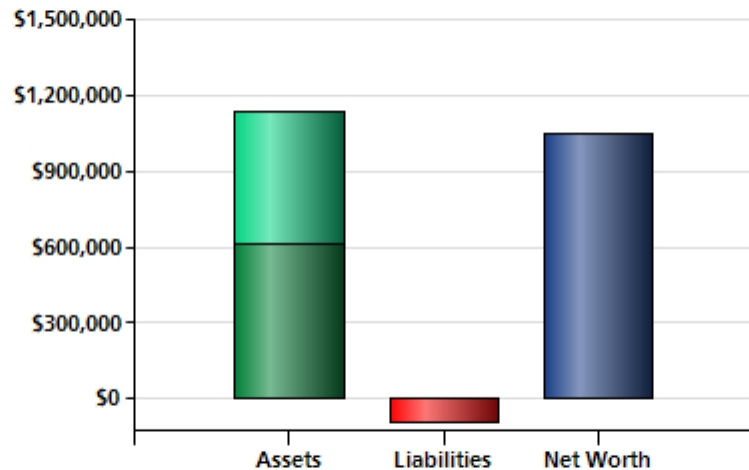


All calculations based on Annuity 2000 Mortality Table.

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# Net Worth Summary - All Resources

This is your Net Worth Summary as of 06/06/2012. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.



<span style="color: green;">■</span> Investment Assets		\$610,600
<span style="color: lightgreen;">■</span> Other Assets	+	\$526,090
<hr/>		
Total Assets		\$1,136,690
<span style="color: red;">■</span> Total Liabilities	-	\$93,000
<hr/>		
Net Worth		\$1,043,690

Description	Total
<b>Investment Assets</b>	
Employer Retirement Plans	\$260,000
Individual Retirement Accounts	\$60,000
Taxable and/or Tax-Free Accounts	\$290,600
<b>Total Investment Assets:</b>	<b>\$610,600</b>
<b>Other Assets</b>	
Personal Asset :	\$450,000
Cash Value Life :	\$75,000
Stock Options	\$1,090
<b>Total Other Assets:</b>	<b>\$526,090</b>
<b>Liabilities</b>	
Personal Real Estate Loan :	\$85,000
Other Personal Debt :	\$8,000
<b>Total Liabilities:</b>	<b>\$93,000</b>
<b>Net Worth:</b>	<b>\$1,043,690</b>

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# Net Worth Detail - All Resources

This is your Net Worth Detail as of 06/06/2012. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.

Description	John	Margaret	Joint	Total
<b>Investment Assets</b>				
John's 401(k)	\$260,000			\$260,000
Margaret's IRA		\$60,000		\$60,000
Joint Checking Account - Emergency Fund	\$75,000			\$75,000
Margaret's Brokerage Account		\$215,600		\$215,600
<b>Total Investment Assets:</b>	<b>\$335,000</b>	<b>\$275,600</b>	<b>\$0</b>	<b>\$610,600</b>
<b>Other Assets</b>				
Personal Residence	\$450,000			\$450,000
John's Whole Life	\$75,000			\$75,000
Home Depot	\$1,090			\$1,090
<b>Total Other Assets:</b>	<b>\$526,090</b>	<b>\$0</b>	<b>\$0</b>	<b>\$526,090</b>
<b>Liabilities</b>				
Mortgage			\$85,000	\$85,000
Credit Cards		\$8,000		\$8,000
<b>Total Liabilities:</b>	<b>\$0</b>	<b>\$8,000</b>	<b>\$85,000</b>	<b>\$93,000</b>
<b>Net Worth:</b>				<b>\$1,043,690</b>

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# Current Assets, Insurance, Income, and Liabilities

## Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
John's 401(k)	John	\$260,000	\$7,700	Fund All Goals
Davis NY Venture A		\$50,000		
Home Depot, Inc.		\$110,000		
Vanguard Balanced Index Instl		\$100,000		
Joint Checking Account - Emergency Fund	John	\$75,000		Fund All Goals
Taxable Account Total		\$75,000		
Margaret's Brokerage Account	Margaret	\$215,600	\$3,600	Fund All Goals
Taxable Account Total		\$215,600		
Margaret's IRA	Margaret	\$60,000	\$2,500	Fund All Goals
Account Total		\$60,000		

**Total Investment Assets : \$610,600**

## Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Personal Residence	John	\$450,000		Not Funding Goals
John's Whole Life	John	\$75,000		Not Funding Goals
Inheritance from Mom	John		\$250,000 in 2021	Fund All Goals

**Total of Other Assets : \$525,000**

## Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
<b>Cash Value Life Insurance Policies Summary (included in Assets)</b>							
John's Whole Life Other Asset	John	John	Spouse of Insured - 100%	\$2,500	\$75,000	\$350,000	Until insured dies
<b>Insurance Policies Summary (not included in Assets)</b>							
John's Group Disability Group		John		\$300			

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# Current Assets, Insurance, Income, and Liabilities

## Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Margaret's Group Disability Group		Margaret		\$240			
Margaret's LTC Policy Nursing Home Care		Margaret		\$800			
John's LTC Policy Nursing Home Care		John		\$800			

**Total Death Benefit of All Policies : \$350,000**

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.

## Social Security

Description	Owner	Value	File Status	Assign to Goal
Social Security	John	\$23,504 starting At John's Full Retirement Age	Normal	Fund All Goals
Social Security	Margaret	\$22,637 starting At Margaret's Full Retirement Age	Normal	Fund All Goals

## Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
John's Pension	John	\$17,000 from John's Retirement to End of Plan	No	Fund All Goals

## Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Home - 1st Mortgage	Mortgage	Joint	\$85,000	7.00%	\$15,000
Other - Credit Cards	Credit Cards	Margaret	\$8,000		

**Total Outstanding Balance : \$93,000**

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

# Current Assets by Tax Category

## 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	Coverdell (CESA)	529 Plan
Cash & Cash Alternatives	\$3,000		\$118,120				
Short Term Bonds	\$7,200						
Intermediate Term Bonds	\$43,600		\$64,680				
Long Term Bonds	\$18,000						
Large Cap Value Stocks	\$117,200		\$107,800				
Large Cap Growth Stocks	\$126,800						
Small Cap Stocks	\$1,200						
International Developed Stocks	\$3,000						
<b>Total :</b>	<b>\$320,000</b>	<b>\$0</b>	<b>\$290,600</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

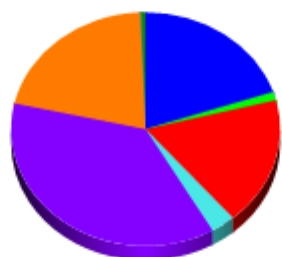
## Notes

- 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.

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# 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.



**Total Stock  
58%**

## Historical Assumptions (1970 to 2011)

Total Return	8.21%
Base Inflation Rate	4.35%
Real Return	3.86%
Worst One-Year Loss (or Lowest Gain)	-19.02%
Standard Deviation	10.21%

## Bear Market Returns

Great Recession November 2007 thru February 2009	-26%
Bond Bear Market July 1979 thru February 1980	8%

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total Assets
Cash & Cash Alternatives	5.43%	\$121,120	20%
Short Term Bonds	6.93%	\$7,200	1%
Intermediate Term Bonds	8.05%	\$108,280	18%
Long Term Bonds	9.08%	\$18,000	3%
Large Cap Value Stocks	9.15%	\$225,000	37%
Large Cap Growth Stocks	9.24%	\$126,800	21%
Small Cap Stocks	12.14%	\$1,200	0%
International Developed Stocks	9.47%	\$3,000	0%
<b>Total :</b>		<b>\$610,600</b>	<b>100%</b>

## Effect of Stock Options

Value of Vested Stock Options (before tax)	\$1,090
Value of Portfolio with Vested Stock Options	\$611,690
Total Stock Including Stock Options	58%

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# Current Portfolio Allocation

## Tax-Free Rates of Return

Cash & Cash Alternatives	3.56%
Short Term Bonds	6.28%
Intermediate Term Bonds	6.81%
Long Term Bonds	7.63%

## Concentrated Positions

Security Symbol	Name	Total Value	% of Total Assets
HD	HD	\$110,000	18%
	HD - Vested Stock Options	\$1,090	0%
	Total Holding for HD	\$111,090	18%

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# Goal Assignment Summary

Goal	Category	Description	Value	Annual Additions	Future Value
Fund All Goals	Investment	John's 401(k)	\$260,000	\$7,700 Pre Tax, to John's Retirement	
		Joint Checking Account - Emergency Fund	\$75,000		
		Margaret's Brokerage Account	\$215,600	\$3,600 to Margaret's Retirement	
		Margaret's IRA	\$60,000	\$6,000 After Tax to Margaret's Retirement	
	Stock Options	Home Depot			\$3,002 starting in 2013
		Home Depot			\$2,187 starting in 2014
		Home Depot			\$2,936 starting in 2015
	Other	Inheritance from Mom			\$250,000 starting in 2021
	Retirement Income	Social Security			\$23,504 At John's Full Retirement Age to End of John's plan
		Social Security			\$22,637 At Margaret's Full Retirement Age to End of Margaret's plan
John's Pension				\$17,000 from John's Retirement to End of Plan	

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# Insurance Inventory

## Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
John's Whole Life	John	John	\$350,000	\$75,000	\$2,500	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.

## Disability

Description	Insured	Annual Premium	Tax Status	Monthly Benefit	Elimination Period	Benefit Period	Inflation Option	Policy Start Date
John's Group Disability	John	\$300	pre-tax	\$3,000	6 months	Until Age 65	Compounded at 4.00%	06/2007
Margaret's Group Disability	Margaret	\$240	pre-tax	\$2,500	6 months	Until Age 65	Compounded at 4.00%	06/2007

## LTC

Description	Insured	Annual Premium	Benefit Period	Maximum Daily Benefit	Elimination Period	Home Health Care %	Inflation Option	Policy Start Date
Margaret's LTC Policy	Margaret	\$800	3 years	\$100	60 days	100%	Compounded at 4.00%	01/2007
John's LTC Policy	John	\$800	3 years	\$100	60 days	100%	Compounded at 4.00%	01/2007

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# Tax and Inflation Assumptions

## Base Inflation Rate

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Inflation rate : 4.35%  
Data Source : Consumer Price Index (CPI) 1970-2011.  
Social Security Inflation rate : 4.35%  
Tax Assumption Inflation rate : 4.35%

## Marginal Tax Rates Before Retirement

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	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	25.00%	5.75%	0.00%

## Untaxed Gain on Taxable Earnings - Before Retirement

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

## Long Term Capital Gains (LTCG) - Before Retirement

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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

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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

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What portion of Social Security will be taxed? 85.00%

## Tax Penalty

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Include penalties in Plan? : Yes

## Tax Relief Acts of 2001/2010 - Options

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Use the new Tax Rates for the entire Plan.

## Tax Free Earnings - Options

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

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## Asset Allocation Results

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# Asset Allocation - Risk Assessment

## Portfolio Appropriate for Score

### Total Return II

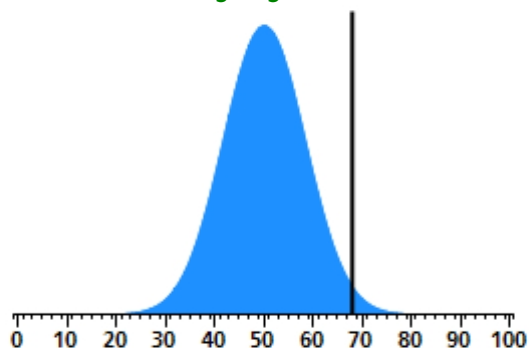


■ Cash: 4%  
■ Bond: 24%  
■ Stock: 72%

Average Return: 8.99%

## Compare Me to my Group

### Average Age 50 to 64



**You are a Much Higher than Average Risk-Taker**

## Bear Market Loss

### Total Return II

Portfolio Value	\$610,600
Great Recession Return from November 2007 through February 2009	-33%
Potential loss of Portfolio Value	-\$201,498

You selected a Risk Score for your Household of 68.

- The Bell Curve above shows the normal distribution of risk scores for your group. The average score is 50.
- Your Score indicates that you are a Much Higher than Average Risk-Taker (scores 63-70) as compared to other Investors of similar age.
- Your Score corresponds to a Total Return II Portfolio with 72% Stock .
- You know that the Total Return II Portfolio you selected had a -33% return during the Great Recession and are willing to accept the risk that you could experience a similar or worse result.
- You realize that you may be accepting greater risk of loss as a household than Margaret might prefer based upon her individual Risk

	John	Margaret	Household
<b>Risk Score:</b>	75	65	68
<b>Portfolio Selected:</b>	Total Return II	Total Return I	Total Return II
% Stock :	72%	61%	72%
Average Return:	8.99%	8.76%	8.99%
Great Recession Return:	-33%	-26%	-33%
Bond Bear Market Return:	9%	6%	9%

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# Asset Allocation - Target Band

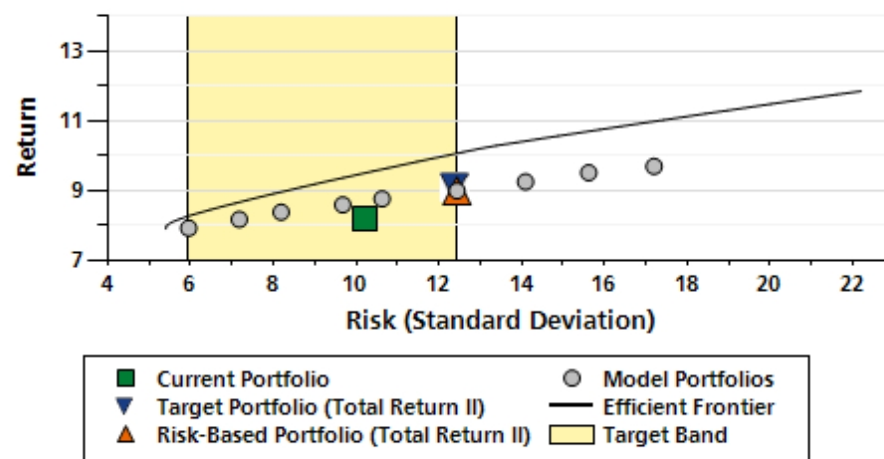
The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target Portfolio was selected by you. The Average Real Return is equal to the Average Total Return minus the inflation rate of 4.35%. Refer to the Worst 1-Year Loss and Standard Deviation columns in the chart below to compare the relative risks of your Current Portfolio to the Target Portfolio.

Current	Risk Based	Target Band	Name	% Cash	% Bond	% Stock	% Alternative	Average Return		Worst 1 Year Loss	Standard Deviation
								Total	Real		
			Capital Preservation I	8%	64%	28%	0%	7.92%	3.57%	-4.44%	5.95%
			Capital Preservation II	8%	54%	38%	0%	8.17%	3.82%	-9.08%	7.18%
→			Current	20%	22%	58%	0%	8.21%	3.86%	-19.02%	10.21%
			Balanced I	6%	49%	45%	0%	8.38%	4.03%	-12.25%	8.19%
			Balanced II	6%	39%	55%	0%	8.59%	4.24%	-17.06%	9.68%
			Total Return I	4%	35%	61%	0%	8.76%	4.41%	-19.95%	10.63%
	→	→	Total Return II	4%	24%	72%	0%	8.99%	4.64%	-25.11%	12.44%
			Capital Growth I	2%	16%	82%	0%	9.25%	4.90%	-29.72%	14.09%
			Capital Growth II	0%	9%	91%	0%	9.51%	5.16%	-33.84%	15.62%
			Equity Growth	0%	0%	100%	0%	9.69%	5.34%	-38.33%	17.20%

## 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.



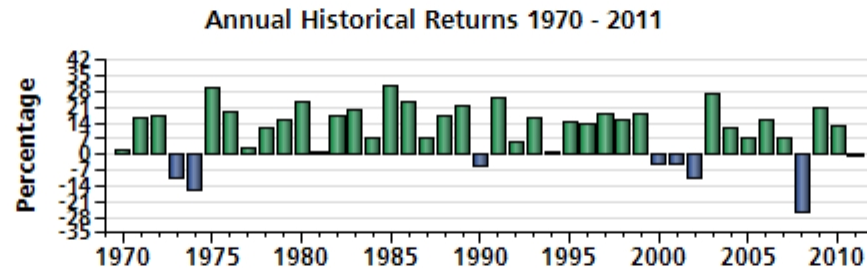
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# Asset Allocation - Portfolio Detail

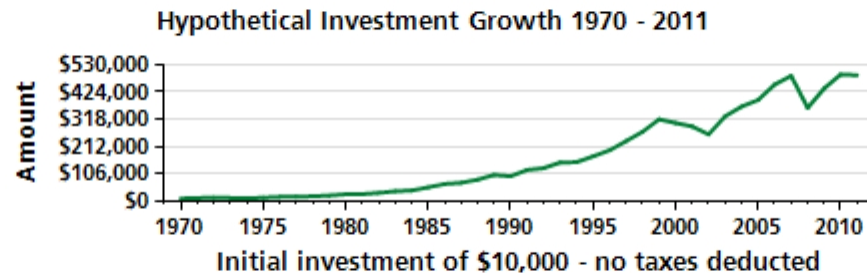
## Portfolio Detail - Total Return II

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 - 2011	
Ending Portfolio Value (Hypothetical)	\$489,288
Biggest Loss or Smallest Gain	-25.11% in 2008
Largest Gain	30.65% in 1985
Years with Loss	8
Average Total Return	8.99%
Inflation	4.35%
Average Real Return	4.64%
Standard Deviation	12.44%

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**Presentation**

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# Overview

Welcome John and Margaret Boomer




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

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# Overview



## Goals for John and Margaret Boomer

Results	Current Scenario
 <b>Retirement</b>	
<b>Retirement Ages</b>	
John	65 in 2015
Margaret	63 in 2015
<b>Planning Ages</b>	
John	90 in 2040
Margaret	93 in 2045

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# Overview


## Goals for John and Margaret Boomer

Results	Current Scenario
 <b>Goals</b>	
<b>Needs</b>	
10 Retirement - Living Expense	
Both Retired	\$70,800
Margaret Alone Retired	\$48,000
9 College - Emily's College	\$20,339
Years of School	4
Start Year	2025
<b>Wants</b>	
7 Margaret's Car	\$33,000
Starting	At Margaret's retirement
Years between occurrences	6
Number of occurrences	4
7 John's Truck	\$20,000
Starting	At John's retirement
Years between occurrences	5
Number of occurrences	4
<b>Wishes</b>	
3 Traveling	\$12,000
Starting	At John's retirement
Years between occurrences	1
Number of occurrences	20
1 Extra Retirement Expense	\$22,000
Starting	At John's retirement
Years between occurrences	1
Number of occurrences	20
<b>Total Spending for Life of Plan</b>	<b>\$2,569,029</b>
 <b>Savings</b>	
Qualified	\$10,200
Taxable	\$3,600
<b>Total Savings This Year</b>	<b>\$13,800</b>

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# Overview

## Goals for John and Margaret Boomer

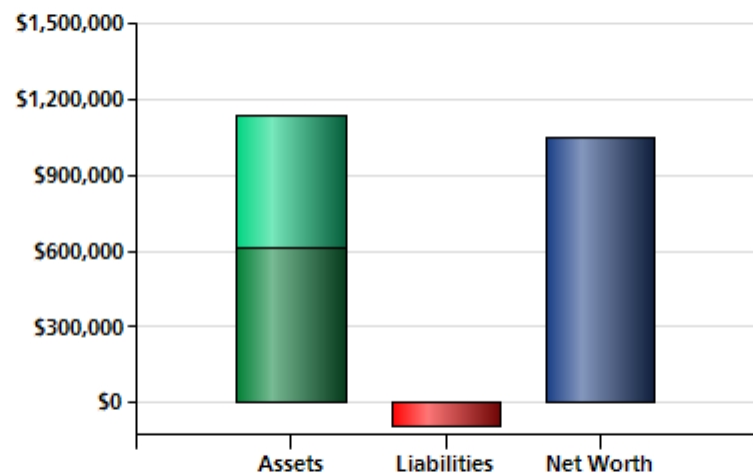
Results	Current Scenario
 <b>Investments</b>	
<b>Portfolio Value</b>	<b>\$610,600</b>
<b>Allocation Before Retirement</b>	<b>Current</b>
Percentage Stock	58%
Total Return	8.21%
Worst One-Year Return since 1970	-19.02%
Standard Deviation	10.21%
Great Recession Return 11/07 - 2/09	-26%
Bond Bear Market Return 7/79 - 2/80	8%
<b>Allocation During Retirement</b>	<b>Current</b>
Percentage Stock	58%
Total Return	8.21%
Worst One-Year Return since 1970	-19.02%
Standard Deviation	10.21%
Great Recession Return 11/07 - 2/09	-26%
Bond Bear Market Return 7/79 - 2/80	8%
<b>Inflation</b>	<b>4.35%</b>

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

# Overview

## Net Worth for John and Margaret Boomer

This is your Net Worth Summary as of 06/06/2012. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.



<span style="color: green;">■</span> Investment Assets		\$610,600
<span style="color: lightgreen;">■</span> Other Assets	+	\$526,090
Total Assets		\$1,136,690
<span style="color: red;">■</span> Total Liabilities	-	\$93,000
Net Worth		\$1,043,690

Description	Total
<b>Investment Assets</b>	
Employer Retirement Plans	\$260,000
Individual Retirement Accounts	\$60,000
Taxable and/or Tax-Free Accounts	\$290,600
<b>Total Investment Assets:</b>	<b>\$610,600</b>
<b>Other Assets</b>	
Personal Asset :	\$450,000
Cash Value Life :	\$75,000
Stock Options	\$1,090
<b>Total Other Assets:</b>	<b>\$526,090</b>
<b>Liabilities</b>	
Personal Real Estate Loan :	\$85,000
Other Personal Debt :	\$8,000
<b>Total Liabilities:</b>	<b>\$93,000</b>
<b>Net Worth:</b>	<b>\$1,043,690</b>

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

# Overview

## Net Worth for John and Margaret Boomer

This is your Net Worth Detail as of 06/06/2012. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.

Description	John	Margaret	Joint	Total
<b>Investment Assets</b>				
John's 401(k)	\$260,000			\$260,000
Margaret's IRA		\$60,000		\$60,000
Joint Checking Account - Emergency Fund	\$75,000			\$75,000
Margaret's Brokerage Account		\$215,600		\$215,600
<b>Total Investment Assets:</b>	<b>\$335,000</b>	<b>\$275,600</b>	<b>\$0</b>	<b>\$610,600</b>
<b>Other Assets</b>				
Personal Residence	\$450,000			\$450,000
John's Whole Life	\$75,000			\$75,000
Home Depot	\$1,090			\$1,090
<b>Total Other Assets:</b>	<b>\$526,090</b>	<b>\$0</b>	<b>\$0</b>	<b>\$526,090</b>
<b>Liabilities</b>				
Mortgage			\$85,000	\$85,000
Credit Cards		\$8,000		\$8,000
<b>Total Liabilities:</b>	<b>\$0</b>	<b>\$8,000</b>	<b>\$85,000</b>	<b>\$93,000</b>
<b>Net Worth:</b>				<b>\$1,043,690</b>

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# Overview

## Target Band for John and Margaret Boomer

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target Portfolio was selected by you. The Average Real Return is equal to the Average Total Return minus the inflation rate of 4.35%. Refer to the Worst 1-Year Loss and Standard Deviation columns in the chart below to compare the relative risks of your Current Portfolio to the Target Portfolio.

Current	Risk Based	Target Band	Name	% Cash	% Bond	% Stock	% Alternative	Average Return		Worst 1 Year Loss	Standard Deviation
								Total	Real		
			Capital Preservation I	8%	64%	28%	0%	7.92%	3.57%	-4.44%	5.95%
			Capital Preservation II	8%	54%	38%	0%	8.17%	3.82%	-9.08%	7.18%
→			Current	20%	22%	58%	0%	8.21%	3.86%	-19.02%	10.21%
			Balanced I	6%	49%	45%	0%	8.38%	4.03%	-12.25%	8.19%
			Balanced II	6%	39%	55%	0%	8.59%	4.24%	-17.06%	9.68%
			Total Return I	4%	35%	61%	0%	8.76%	4.41%	-19.95%	10.63%
	→	→	Total Return II	4%	24%	72%	0%	8.99%	4.64%	-25.11%	12.44%
			Capital Growth I	2%	16%	82%	0%	9.25%	4.90%	-29.72%	14.09%
			Capital Growth II	0%	9%	91%	0%	9.51%	5.16%	-33.84%	15.62%
			Equity Growth	0%	0%	100%	0%	9.69%	5.34%	-38.33%	17.20%

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

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# Overview

## Retirement Income Sources for John and Margaret Boomer

### Social Security

Description	Owner	Value	File Status	Assign to Goal
Social Security	John	\$23,504 starting At John's Full Retirement Age	Normal	Fund All Goals
Social Security	Margaret	\$22,637 starting At Margaret's Full Retirement Age	Normal	Fund All Goals

### Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
John's Pension	John	\$17,000 from John's Retirement to End of Plan	No	Fund All Goals

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

# Results

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

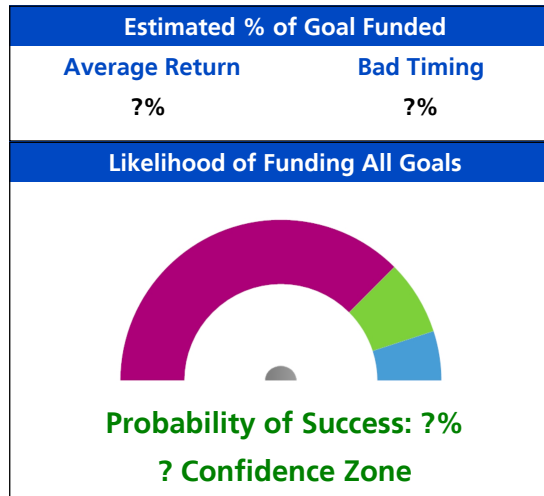
Unfortunately, because FUTURE RETURNS ARE UNPREDICTABLE, there is not one simple answer.

We'll consider 3 answers

1

### Start with Average Returns

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



2

### Test for Bad Timing

- Assume average returns overall, but with 2 bad year(s) starting at retirement.
- % equals portion of Goals funded - not probability



3

### Calculate 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

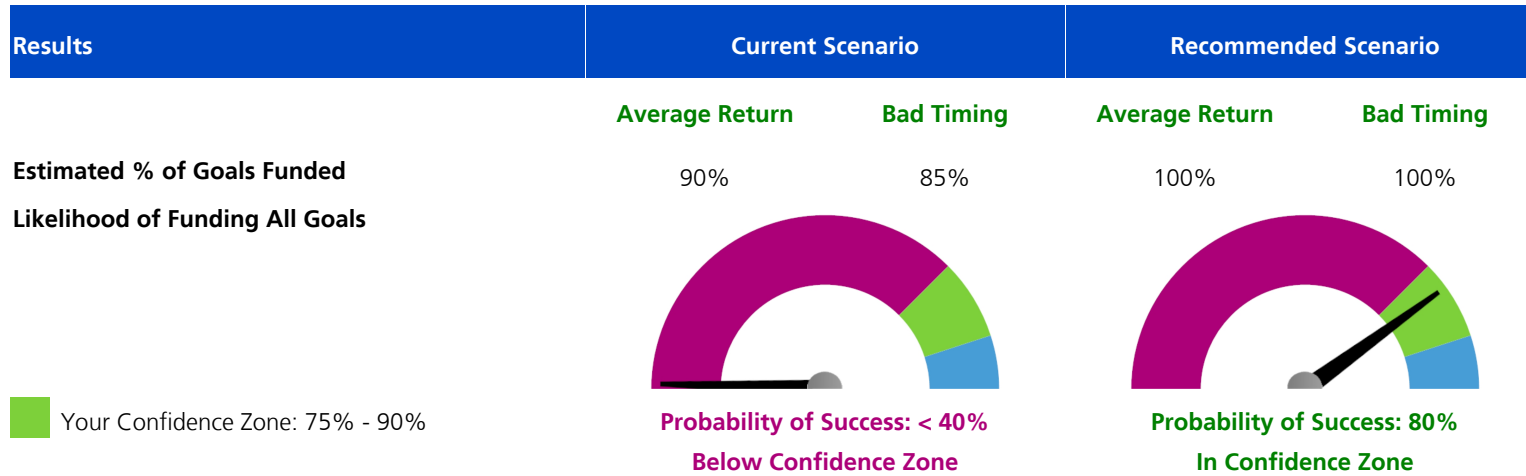
#### Are you in your Confidence Zone?

- 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.

# Results



Results	Current Scenario	What if 1	Change In Value
<b>Retirement</b>			
<b>Retirement Ages</b>			
John	65 in 2015	65 in 2015	
Margaret	63 in 2015	63 in 2015	
<b>Planning Ages</b>			
John	90 in 2040	90 in 2040	
Margaret	93 in 2045	93 in 2045	


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# Results

Results	Current Scenario	What if 1	Change In Value
<b>Goals</b>			
<b>Needs</b>			
10 Retirement - Living Expense			
Both Retired	\$70,800	\$70,800	
Margaret Alone Retired	\$48,000	\$48,000	
9 College - Emily's College	\$20,339	\$20,339	
Years of School	4	4	
Start Year	2025	2025	
<b>Wants</b>			
7 Margaret's Car	\$33,000	\$33,000	
Starting	At Margaret's retirement	At Margaret's retirement	
Years between occurrences	6	6	
Number of occurrences	4	4	
7 John's Truck	\$20,000	\$20,000	
Starting	At John's retirement	At John's retirement	
Years between occurrences	5	5	
Number of occurrences	4	4	
<b>Wishes</b>			
3 Traveling	\$12,000	\$10,000	Decreased \$2,000
Starting	At John's retirement	At John's retirement	
Years between occurrences	1	2	Increased 1
Number of occurrences	20	10	Decreased 10
1 Extra Retirement Expense	\$22,000	\$10,000	Decreased \$12,000
Starting	At John's retirement	At John's retirement	
Years between occurrences	1	1	
Number of occurrences	20	20	
<b>Total Spending for Life of Plan</b>	<b>\$2,569,029</b>	<b>\$2,189,029</b>	<b>Decreased 15%</b>
<b>Savings</b>			
Qualified	\$10,200	\$10,200	
Taxable	\$3,600	\$3,600	
<b>Total Savings This Year</b>	<b>\$13,800</b>	<b>\$13,800</b>	

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# Results

Results	Current Scenario	What if 1	Change In Value
 <b>Investments</b>			
<b>Portfolio Value</b>	<b>\$610,600</b>	<b>\$610,600</b>	
<b>Allocation Before Retirement</b>	<b>Current</b>	<b>Total Return II</b>	<b>14% More Stock</b>
Percentage Stock	58%	72%	
Total Return	8.21%	8.99%	
Worst One-Year Return since 1970	-19.02%	-25.11%	
Standard Deviation	10.21%	12.44%	
Great Recession Return 11/07 - 2/09	-26%	-33%	
Bond Bear Market Return 7/79 - 2/80	8%	9%	
<b>Allocation During Retirement</b>	<b>Current</b>	<b>Total Return II</b>	<b>14% More Stock</b>
Percentage Stock	58%	72%	
Total Return	8.21%	8.99%	
Worst One-Year Return since 1970	-19.02%	-25.11%	
Standard Deviation	10.21%	12.44%	
Great Recession Return 11/07 - 2/09	-26%	-33%	
Bond Bear Market Return 7/79 - 2/80	8%	9%	
<b>Inflation</b>	<b>4.35%</b>	<b>4.35%</b>	

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# Stress Tests

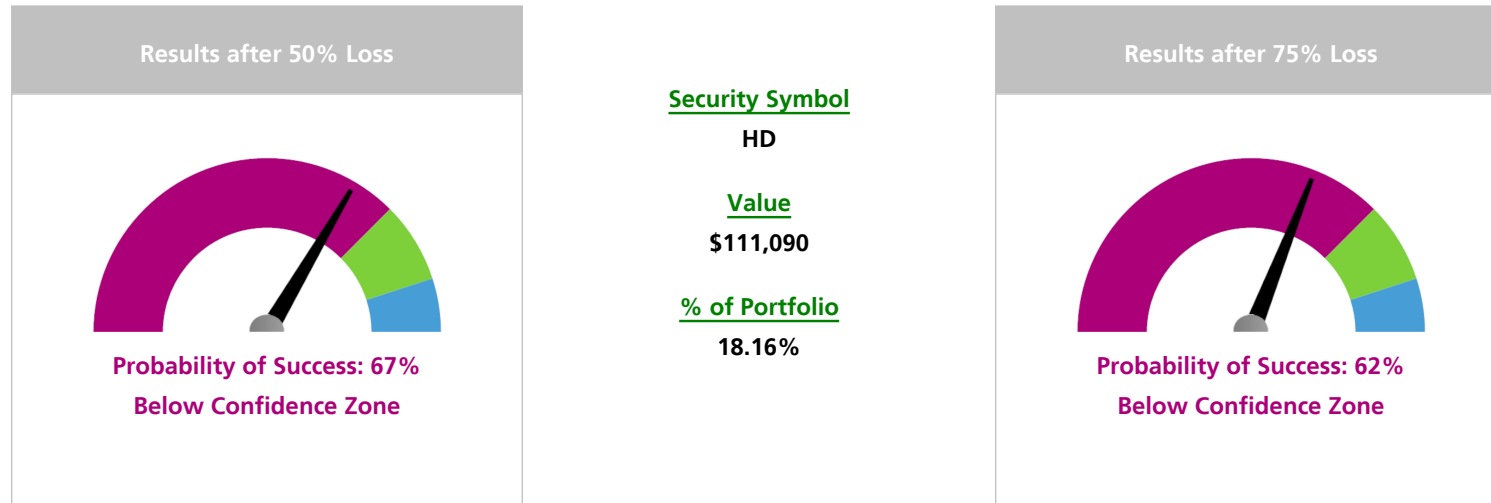
## Concentrated Position Test for What if 1

### 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 75% of its value. Could you still attain your Goals, or are you putting your future at risk?

**You have \$111,090 invested in HD. If it suffered a major loss, how would it affect the Probability of Success for your Goals?**



### 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.

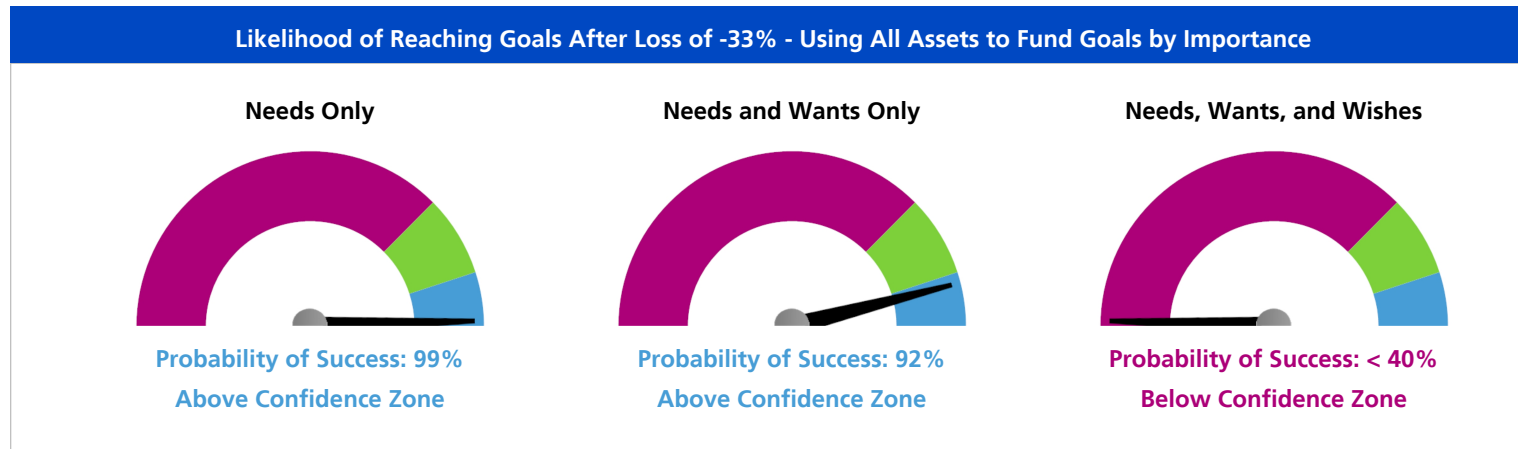
### Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

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# Stress Tests

## Bear Market Test for What if 1



This test assumes you invest in the the Total Return II portfolio. If your investments suffered a loss of -33% this year, your portfolio value would be reduced by \$200,553. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds and cash during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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# Stress Tests

## Special Asset Test for What if 1



Description	When Sold	Future Amounts		
		Low	Expected	High
Inheritance from Mom	in 2021	\$100,000	\$250,000	\$500,000

It is often difficult to predict the value that will be received from the sale of assets in the future. This creates a hidden risk to your plan.

These results show your Probability of Success using the three estimates you provided for the amount of after-tax cash you might receive from the sale of each Special Asset shown in the table. For each result calculated, all assets are assumed to receive the Low, Expected or High amount. All other assumptions in the plan remain unchanged.

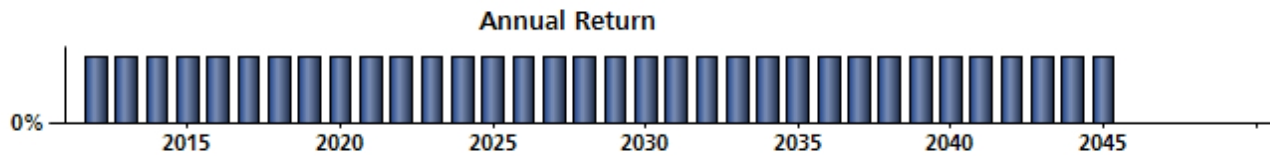
There is a Risk that you will receive the Low values. If this causes your Probability of Success to fall below your Confidence Zone, you should consider what adjustments might be necessary.

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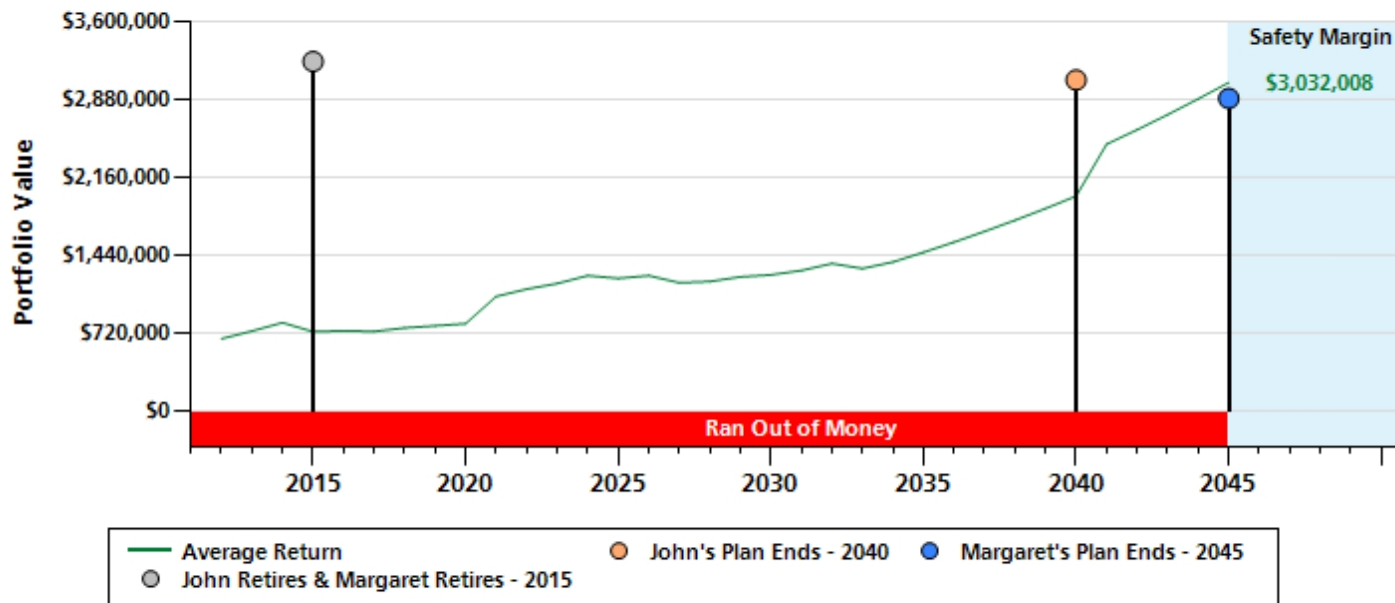
# Inside The Numbers

## Start with Average Return - Recommended Scenario

- Average Return assumes you receive 8.99% every year before Retirement and 8.99% 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 can help protect against bad returns at retirement.



Return Assumption
Average Return for Entire Plan: 8.99%



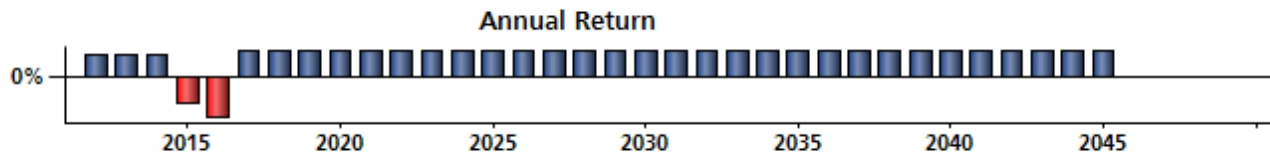
% of All Goals Funded
100%

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

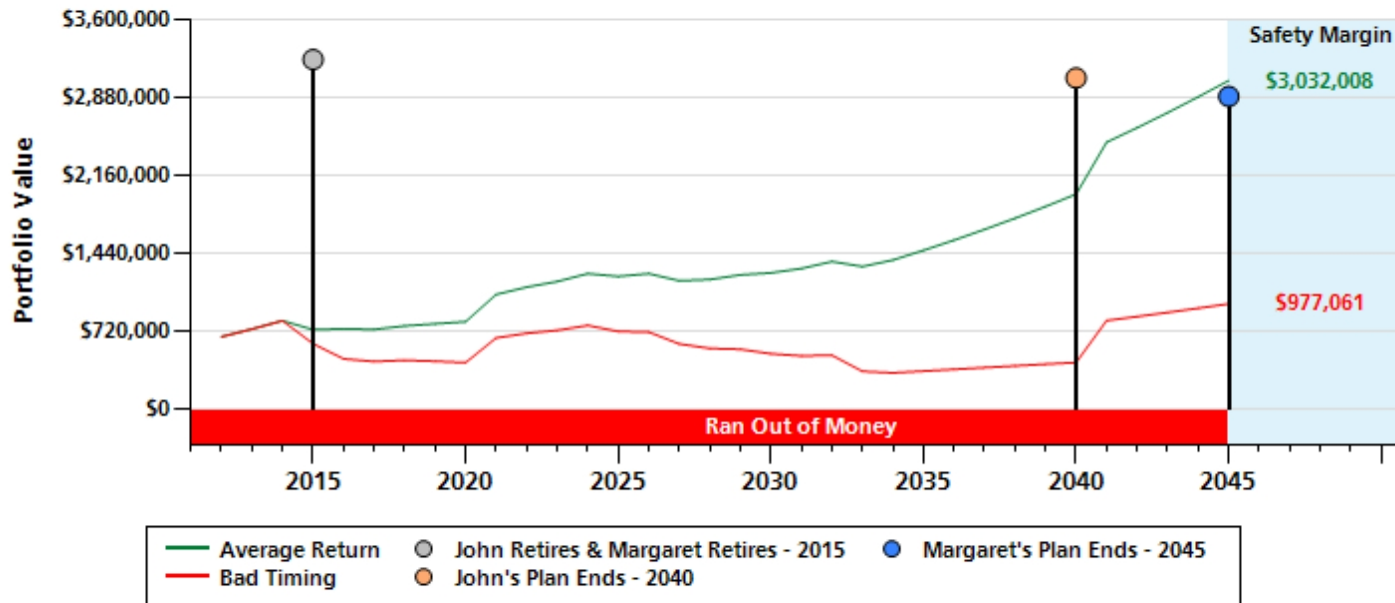
# Inside The Numbers

## See What Happens if you Experience Bad Timing - Recommended Scenario

- Bad Timing assumes you get the same Average Return over the entire Plan but with 2 year(s) of bad returns at John's 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 Assumption	
Average Return for Entire Plan:	8.58%
Year(s) of Bad Returns:	
2015 :	-10.50%
2016 :	-15.83%



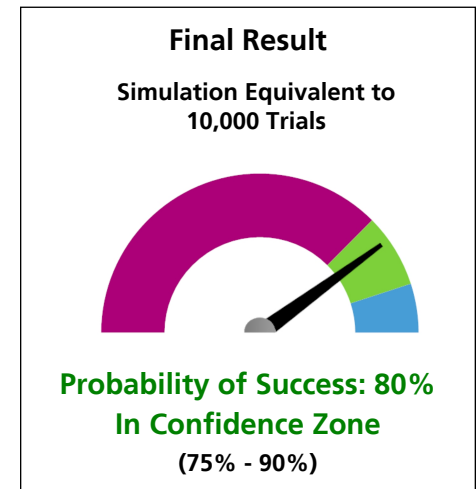
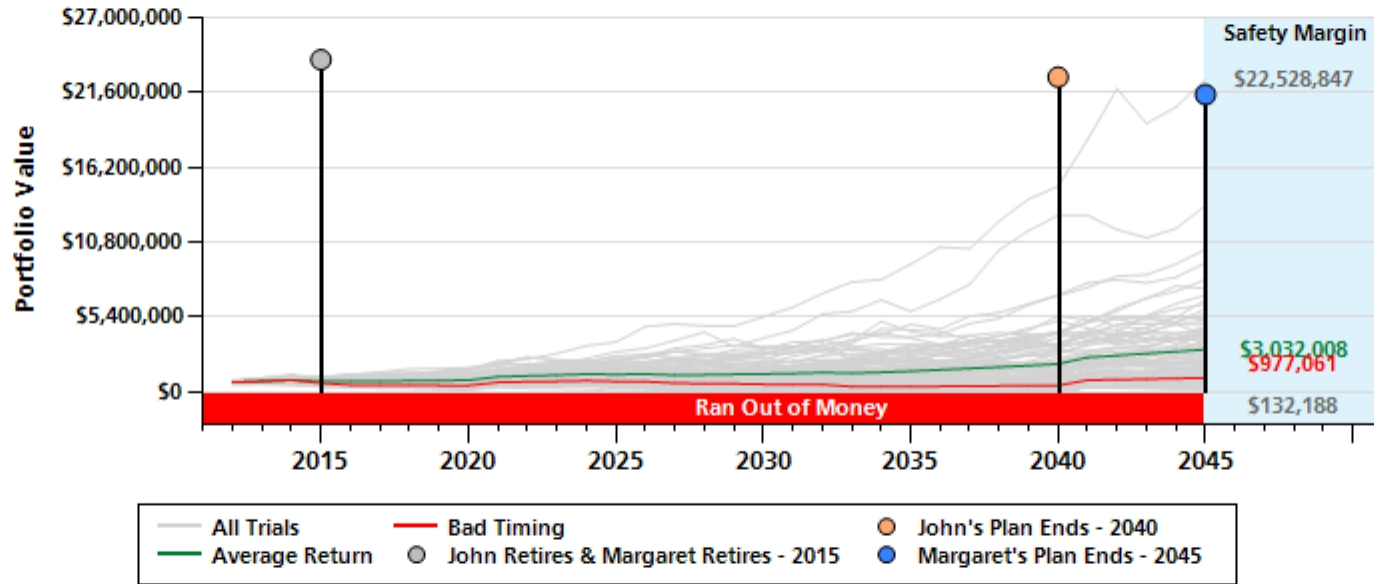
% of All Goals Funded	
	100%

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# Inside The Numbers

## Calculate the Probability of Success - Recommended Scenario

- 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	Year Money Goes to \$0
Best	\$1,246,341	\$2,212,178	\$4,683,447	\$6,078,288	\$10,441,952	\$22,528,847	
25th	\$654,495	\$948,488	\$1,312,235	\$1,574,338	\$2,646,343	\$3,733,933	
50th	\$518,345	\$776,477	\$1,209,615	\$620,515	\$838,284	\$1,662,777	
75th	\$676,445	\$688,180	\$720,178	\$296,392	\$78,553	\$232,906	2040
Worst	\$277,272	\$293,682	\$0	\$0	\$0	\$258,331	2026

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		What if 1	
	Average Return	Bad Timing	Average Return	Bad Timing
<b>Needs</b>				
10 Retirement	100%	100%	100%	100%
9 College - Emily's College	100%	100%	100%	100%
<b>Wants</b>				
7 Margaret's Car	100%	100%	100%	100%
7 John's Truck	100%	100%	100%	100%
<b>Wishes</b>				
3 Traveling	100%	100%	100%	100%
1 Extra Retirement Expense	46%	16%	100%	100%

### Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$71	\$74	\$713	\$230
Future dollars (in thousands) :	\$302	\$316	\$3,032	\$977

Monte Carlo Results	Likelihood of Funding All Goals	
---------------------	---------------------------------	--

Your Confidence Zone: 75% - 90%



Probability of Success: < 40%  
Below Confidence Zone



Probability of Success: 80%  
In Confidence Zone

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		What if 1
<b>Stress Tests</b>			
Method(s)	Bad Timing Program Estimate Years of bad returns: 2015: -6.37% 2016: -12.83%		Bad Timing Program Estimate Years of bad returns: 2015: -10.50% 2016: -15.83%
<b>Funding Order</b>			
Assets - Ignore Earmark	No		No
Retirement Income - Ignore Earmark	No		No
<b>Hypothetical Average Rate of Return</b>			
Before Retirement :	Current	•	Total Return II
Total Return :	8.21	•	8.99
Standard Deviation :	10.21	•	12.44
Total Return Adjustment :	0.00		0.00
Adjusted Real Return :	3.86	•	4.64
After Retirement :	Current	•	Total Return II
Total Return :	8.21	•	8.99
Standard Deviation :	10.21	•	12.44
Total Return Adjustment :	0.00		0.00
Adjusted Real Return :	3.86	•	4.64
Base inflation rate :	4.35		4.35
<b>Tax-Free Options</b>			
<b>Before Retirement</b>			
Reallocate a portion of bonds to tax-free:	No		No
Percent of bond allocation to treat as tax-free:	0.00		0.00
<b>After Retirement</b>			
Reallocate a portion of bonds to tax-free:	No		No
Percent of bond allocation to treat as tax-free:	0.00		0.00

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# Inside The Numbers

## Results Summary

Key Assumptions	Current Scenario	What if 1
<b>Goals</b>		
<b>Living Expense</b>		
<b>Retirement Age</b>		
John	65	65
Margaret	63	63
<b>Planning Age</b>		
John	90	90
Margaret	93	93
<b>One Retired</b>		
John Retired and Margaret Employed	\$46,800	\$46,800
Margaret Retired and John Employed	\$43,200	\$43,200
<b>Both Retired</b>		
Both Retired	\$70,800	\$70,800
<b>One Alone - Retired</b>		
Margaret Alone Retired	\$48,000	\$48,000
John Alone Retired	\$48,000	\$48,000
<b>One Alone - Employed</b>		
John Alone Employed	\$0	\$0
Margaret Alone Employed	\$0	\$0
<b>College - Emily's College</b>		
Year :	2025	2025
Years of Education :	4	4
Annual Cost :	\$20,339	\$20,339
<b>Margaret's Car</b>		
Year :	At Margaret's retirement	At Margaret's retirement
Cost :	\$33,000	\$33,000
Is recurring :	Yes	Yes
Years between occurrences :	6	6

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# Inside The Numbers

## Results Summary

Key Assumptions	Current Scenario	What if 1
<b>Goals</b>		
Number of occurrences :	4	4
<b>John's Truck</b>		
Year :	At John's retirement	At John's retirement
Cost :	\$20,000	\$20,000
Is recurring :	Yes	Yes
Years between occurrences :	5	5
Number of occurrences :	4	4
<b>Traveling</b>		
Year :	At John's retirement	At John's retirement
Cost :	\$12,000	• \$10,000
Is recurring :	Yes	Yes
Years between occurrences :	1	• 2
Number of occurrences :	20	• 10
<b>Extra Retirement Expense</b>		
Year :	At John's retirement	At John's retirement
Cost :	\$22,000	• \$10,000
Is recurring :	Yes	Yes
Years between occurrences :	1	1
Number of occurrences :	20	20

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# Inside The Numbers

## Results Summary

Key Assumptions	Current Scenario	What if 1
<b>Retirement Income</b>		
<b>John's Pension</b>		
Annual Income :	\$17,000	\$17,000
Start Year :	John's retirement	John's retirement
Select when income will end :	End of plan	End of plan
Year to end retirement income :	2045	2045
Survivor Benefit :	\$0	\$0
<b>Social Security</b>		
Select Social Security Strategy	At FRA	At FRA
<b>John</b>		
Select Filing Method:	Normal	Normal
Select when benefits will begin:	At John's Full Retirement Age	At John's Full Retirement Age
Age to begin retirement benefits:	66 yrs 0 mos	66 yrs 0 mos
Select benefit to use:	Use the Program Estimate	Use the Program Estimate
Social Security Amount:	\$23,504	\$23,504
Widower annual benefit:	\$0	\$0
Reduce benefits by:	0	0
<b>Margaret</b>		
Select Filing Method:	Normal	Normal
Select when benefits will begin:	At Margaret's Full Retirement Age	At Margaret's Full Retirement Age
Age to begin retirement benefits:	66 yrs 0 mos	66 yrs 0 mos
Select benefit to use:	Use the Program Estimate	Use the Program Estimate
Social Security Amount:	\$22,637	\$22,637
Widower annual benefit:	\$0	\$0
Reduce benefits by:	0	0

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	What if 1
<b>Asset Additions</b>		
<b>John's 401(k)</b>	6.00	6.00
Roth:	0.00	0.00
Maximum contribution each year:	No	No
Plan addition amount:	\$7,700	\$7,700
Year additions begin:	2012	2012
John - Fund All Goals		
<b>Margaret's IRA</b>		
Pre-Tax Addition:	\$2,500 Inflating	\$2,500 Inflating
Maximum contribution each year:	No	No
After-Tax Addition:	\$0	\$0
Maximum contribution each year:	No	No
Year additions begin:	2012	2012
Margaret - Fund All Goals		
<b>Margaret's Brokerage Account</b>		
After-Tax Addition:	\$3,600 Inflating	\$3,600 Inflating
Tax-Free Addition:	\$0	\$0
Year additions begin:	2012	2012
Margaret - Fund All Goals		
<b>Extra Savings by Tax Category</b>		
John's Qualified		\$0
Margaret's Qualified		\$0
John's Roth		\$0
Margaret's Roth		\$0
John's Tax-Deferred		\$0
Margaret's Tax-Deferred		\$0
Taxable		\$0

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	What if 1
<b>Stock Options</b>		
<b>Home Depot</b>		
Include in plan :	Yes	Yes
Exercise Scenario :	Exercise Scenario 1	Exercise Scenario 1
Vesting Termination Year :	2022	2022
Return :	9.15	9.15
<b>Other Assets</b>		
<b>Inheritance from Mom</b>		
Include in Plan :	Yes	Yes
Select special amount :	Expected	Expected
When received :	2021	2021
Amount of cash received :	\$250,000	\$250,000
<b>Tax Options</b>		
Include Tax Penalties :	Yes	Yes
Change Tax Rate?	No	No
Year To Change :		
Change Tax Rate by this % (+ or -) :	0.00	0.00

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# Action Items

## Action Items for What if 1

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

### Future Expectations :



#### Retirement Age

##### Your retirement age

John retires at age 65, in the year 2015, which is your target retirement age.

Margaret retires at age 63, in the year 2015, which is your target retirement age.



#### Goals

##### Your lifestyle Goal amounts

Retirement - Living Expense

Both Retired: \$70,800 per year, which is equal to your target amount.

Margaret Alone Retired: \$48,000 per year, which is equal to your target amount.

In addition, the following adjustment(s) are applied to this goal:

an annual Mortgage expense reduction of \$18,000 in 2020

College - Emily's College

\$20,339 starting in 2025 for 4 years - the goal expense is equal to your target amount. The target amount is based on attending Public In-State (4 years).

In addition, the following adjustment(s) are applied to this goal:

Other Funding Sources - \$1,000 per year

Margaret's Car

\$33,000 per occurrence beginning at Margaret's retirement and recurring every 6 years for a total of 4 times - the goal expense is equal to your target amount.

John's Truck

\$20,000 per occurrence beginning at John's retirement and recurring every 5 years for a total of 4 times - the goal expense is equal to your target amount.

Traveling

\$10,000 per occurrence beginning at John's retirement and recurring every 2 years for a total of 10 times - the goal expense was reduced by \$2,000 from your target amount. The number of occurrences was reduced from 20 to 10. The years between each occurrence was increased from 1 to 2.

Extra Retirement Expense

\$10,000 per occurrence beginning at John's retirement and recurring every year for a total of 20 times - the goal expense was reduced by \$12,000 from your target amount.

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# Action Items

## Action Items for What if 1

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

### Actions to Take Now :

#### Investments

#### Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current



Total Return II



#### Changes Required to match Total Return II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$96,696
Short Term Bonds	\$47,754	
Intermediate Term Bonds		-\$16,690
Long Term Bonds		-\$18,000
Large Cap Value Stocks		-\$72,350
Large Cap Growth Stocks		-\$16,892
Small Cap Stocks	\$53,754	
International Developed Stocks	\$94,696	
International Emerging Stocks	\$24,424	
<b>Total :</b>	<b>\$220,628</b>	<b>-\$220,628</b>

#### 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
HD	\$111,090	18.16%

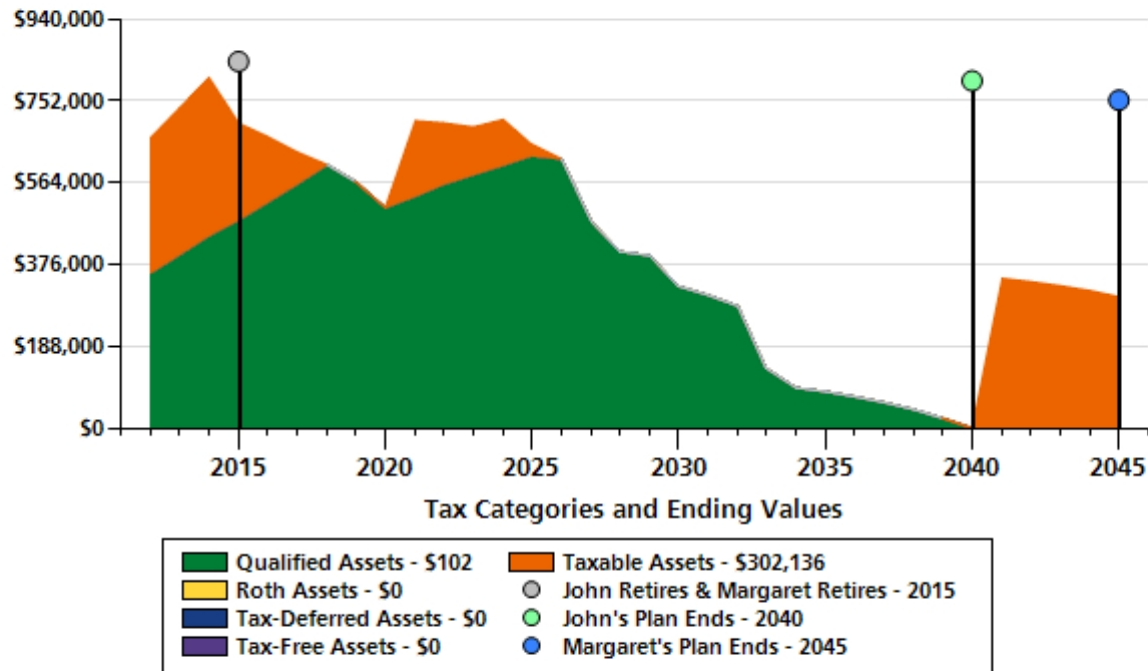
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# Presentation - Combined Details

## 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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# Presentation - 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	All Goals		
62/60	2012	0	610,600	13,800	0	0	51,263	6,597	0	669,066		
63/61	2013	0	669,066	14,400	0	3,002	56,359	7,404	0	735,423		
64/62	2014	0	735,423	15,027	0	2,187	61,792	7,981	0	806,447		
John Retires & Margaret Retires	2015	0	806,447	0	0	2,936	17,000	53,306	2,062	176,849	700,778	
66/64	2016	0	700,778	0	0	0	44,868	51,048	4,856	120,918	670,920	
67/65	2017	0	670,920	0	0	0	46,080	48,255	4,786	125,394	635,075	
68/66	2018	0	635,075	0	0	0	76,571	45,953	21,856	130,066	605,677	
69/67	2019	0	605,677	0	0	0	79,163	43,049	25,556	134,941	567,391	
70/68	2020	0	567,391	0	0	0	81,867	38,470	30,538	150,145	507,045	
71/69	2021	0	507,045	0	250,000	0	84,688	53,804	13,160	175,747	706,629	
72/70	2022	0	706,629	0	0	0	87,633	53,392	13,100	132,875	701,679	
73/71	2023	0	701,679	0	0	0	90,705	52,629	14,279	138,655	692,079	
74/72	2024	0	692,079	0	0	0	93,912	53,953	14,772	x115,577	709,595	
75/73	2025	0	709,595	0	0	0	97,257	49,577	14,226	x189,144	653,059	
76/74	2026	0	653,059	0	0	0	100,748	46,985	19,727	x161,786	619,280	
77/75	2027	0	619,280	0	0	0	104,391	35,967	53,501	x232,086	474,051	
78/76	2028	0	474,051	0	0	0	108,193	30,817	29,116	x177,764	406,181	
79/77	2029	0	406,181	0	0	0	112,160	30,123	17,496	x133,940	397,028	
80/78	2030	0	397,028	0	0	0	116,299	24,791	28,865	x182,499	326,755	
81/79	2031	0	326,755	0	0	0	120,619	23,224	18,971	x145,523	306,104	
82/80	2032	0	306,104	0	0	0	125,126	21,312	19,796	x151,853	280,892	
83/81	2033	0	280,892	0	0	0	129,830	10,474	43,992	x239,156	138,048	
84/82	2034	0	138,048	0	0	0	134,738	7,045	21,570	x165,407	92,854	
85/83	2035	0	92,854	0	0	0	139,859	6,368	14,562	140,592	83,927	
86/84	2036	0	83,927	0	0	0	145,204	5,519	15,195	146,708	72,748	
87/85	2037	0	72,748	0	0	0	150,781	4,481	15,856	153,089	59,064	
88/86	2038	0	59,064	0	0	0	156,600	3,232	16,546	159,749	42,602	
89/87	2039	0	42,602	0	0	0	162,673	1,750	17,266	166,698	23,060	
John's Plan Ends	2040	0	23,060	0	0	0	169,009	9	18,017	173,949	112	
-/89	2041	0	112	0	350,000	0	80,801	26,488	10,056	103,134	344,211	

x - denotes shortfall

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

# Presentation - Combined Details

## Scenario : Current Scenario using Average Returns

Event or Ages	Year	Beginning Portfolio Value				Funds Used					
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	All Goals	Ending Portfolio Value
-/90	2042	0	344,211	0	0	0	84,316	25,905	10,166	107,620	336,646
-/91	2043	0	336,646	0	0	0	87,984	25,182	10,258	112,302	327,251
-/92	2044	0	327,251	0	0	0	91,811	24,303	10,332	117,187	315,847
Margaret's Plan Ends	2045	0	315,847	0	0	0	95,805	23,256	10,384	122,285	302,239

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# Presentation - Combined Details

## Scenario : Current Scenario using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	College - Emily's College	Margaret's Car	John's Truck	Traveling	Extra Retirement Expense	
62/60	2012	0	0	0	0	0	0	669,066
63/61	2013	0	0	0	0	0	0	735,423
64/62	2014	0	0	0	0	0	0	806,447
John Retires & Margaret Retires	2015	77,994	0	37,497	22,725	13,635	24,998	700,778
66/64	2016	80,604	0	0	0	14,228	26,085	670,920
67/65	2017	83,328	0	0	0	14,847	27,220	635,075
68/66	2018	86,169	0	0	0	15,493	28,404	605,677
69/67	2019	89,135	0	0	0	16,167	29,639	567,391
70/68	2020	74,229	0	0	28,117	16,870	30,929	507,045
71/69	2021	77,458	0	48,411	0	17,604	32,274	706,629
72/70	2022	80,827	0	0	0	18,370	33,678	701,679
73/71	2023	84,343	0	0	0	19,169	35,143	692,079
74/72	2024	88,012	0	0	0	20,003	x7,562	709,595
75/73	2025	91,841	41,642	0	34,788	20,873	x0	653,059
76/74	2026	95,836	44,169	0	0	21,781	x0	619,280
77/75	2027	100,005	46,850	62,503	0	22,728	x0	474,051
78/76	2028	104,355	49,692	0	0	23,717	x0	406,181
79/77	2029	108,894	0	0	0	24,749	x296	397,028
80/78	2030	113,631	0	0	43,042	25,825	x0	326,755
81/79	2031	118,574	0	0	0	26,949	x0	306,104
82/80	2032	123,732	0	0	0	28,121	x0	280,892
83/81	2033	129,115	0	80,697	0	29,344	x0	138,048
84/82	2034	134,731	0	0	0	30,621	x55	92,854
85/83	2035	140,592	0	0	0	0	0	83,927
86/84	2036	146,708	0	0	0	0	0	72,748
87/85	2037	153,089	0	0	0	0	0	59,064
88/86	2038	159,749	0	0	0	0	0	42,602
89/87	2039	166,698	0	0	0	0	0	23,060
John's Plan Ends	2040	173,949	0	0	0	0	0	112
-/89	2041	103,134	0	0	0	0	0	344,211

x - denotes shortfall

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# Presentation - Combined Details

## Scenario : Current Scenario using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	College - Emily's College	Margaret's Car	John's Truck	Traveling	Extra Retirement Expense	
-/90	2042	107,620	0	0	0	0	0	336,646
-/91	2043	112,302	0	0	0	0	0	327,251
-/92	2044	117,187	0	0	0	0	0	315,847
Margaret's Plan Ends	2045	122,285	0	0	0	0	0	302,239

### 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.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) 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

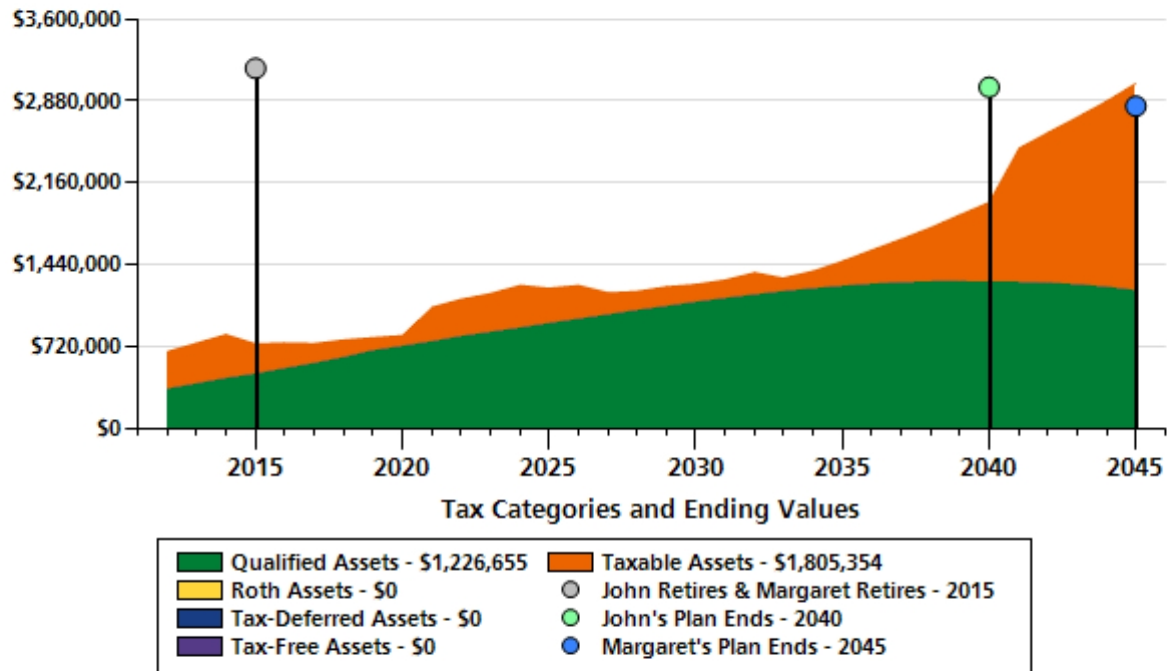
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# Presentation - Combined Details

## Scenario : What if 1 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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# Presentation - Combined Details

## Scenario : What if 1 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	All Goals		
62/60	2012	0	610,600	13,800	0	0	0	56,134	7,224	0	673,310	
63/61	2013	0	673,310	14,400	0	3,002	0	62,095	8,150	0	744,657	
64/62	2014	0	744,657	15,027	0	2,187	0	68,492	8,830	0	821,533	
John Retires & Margaret Retires	2015	0	821,533	0	0	2,936	17,000	61,156	2,602	160,941	739,082	
66/64	2016	0	739,082	0	0	0	44,868	61,900	5,968	92,461	747,421	
67/65	2017	0	747,421	0	0	0	46,080	61,353	5,080	108,073	741,702	
68/66	2018	0	741,702	0	0	0	76,571	63,997	9,473	99,080	773,717	
69/67	2019	0	773,717	0	0	0	79,163	65,564	9,047	116,080	793,317	
70/68	2020	0	793,317	0	0	0	81,867	67,095	13,664	116,405	812,210	
71/69	2021	0	812,210	0	250,000	0	84,688	88,048	16,808	155,209	1,062,929	
72/70	2022	0	1,062,929	0	0	0	87,633	93,636	17,759	96,136	1,130,303	
73/71	2023	0	1,130,303	0	0	0	90,705	97,985	19,901	116,292	1,182,801	
74/72	2024	0	1,182,801	0	0	0	93,912	103,968	21,200	104,681	1,254,799	
75/73	2025	0	1,254,799	0	0	0	97,257	101,823	21,017	203,059	1,229,802	
76/74	2026	0	1,229,802	0	0	0	100,748	103,847	21,683	158,156	1,254,558	
77/75	2027	0	1,254,558	0	0	0	104,391	98,309	20,954	247,238	1,189,067	
78/76	2028	0	1,189,067	0	0	0	108,193	99,273	21,564	173,811	1,201,158	
79/77	2029	0	1,201,158	0	0	0	112,160	102,752	22,682	150,142	1,243,246	
80/78	2030	0	1,243,246	0	0	0	116,299	104,286	23,531	178,195	1,262,106	
81/79	2031	0	1,262,106	0	0	0	120,619	107,586	24,800	163,489	1,302,023	
82/80	2032	0	1,302,023	0	0	0	125,126	112,935	26,564	147,166	1,366,354	
83/81	2033	0	1,366,354	0	0	0	129,830	108,994	26,694	258,718	1,319,765	
84/82	2034	0	1,319,765	0	0	0	134,738	113,973	28,643	160,248	1,379,584	
85/83	2035	0	1,379,584	0	0	0	139,859	121,452	31,116	140,592	1,469,188	
86/84	2036	0	1,469,188	0	0	0	145,204	129,305	33,797	146,708	1,563,192	
87/85	2037	0	1,563,192	0	0	0	150,781	137,547	36,671	153,089	1,661,759	
88/86	2038	0	1,661,759	0	0	0	156,600	146,190	39,774	159,749	1,765,026	
89/87	2039	0	1,765,026	0	0	0	162,673	155,245	43,117	166,698	1,873,130	
John's Plan Ends	2040	0	1,873,130	0	0	0	169,009	164,741	46,546	173,949	1,986,385	
-/89	2041	0	1,986,385	0	350,000	0	80,801	205,560	55,364	103,134	2,464,248	

x - denotes shortfall

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# Presentation - Combined Details

## Scenario : What if 1 using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Funds Used		Ending Portfolio Value
		Earmarked	Fund All Goals							All Goals		
-/90	2042	0	2,464,248	0	0	0	84,316	216,836	60,186	107,620		2,597,593
-/91	2043	0	2,597,593	0	0	0	87,984	228,601	65,312	112,302		2,736,564
-/92	2044	0	2,736,564	0	0	0	91,811	240,869	70,743	117,187		2,881,314
Margaret's Plan Ends	2045	0	2,881,314	0	0	0	95,805	253,655	76,480	122,285		3,032,008

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# Presentation - Combined Details

## Scenario : What if 1 using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	College - Emily's College	Margaret's Car	John's Truck	Traveling	Extra Retirement Expense	
62/60	2012	0	0	0	0	0	0	673,310
63/61	2013	0	0	0	0	0	0	744,657
64/62	2014	0	0	0	0	0	0	821,533
John Retires & Margaret Retires	2015	77,994	0	37,497	22,725	11,363	11,363	739,082
66/64	2016	80,604	0	0	0	0	11,857	747,421
67/65	2017	83,328	0	0	0	12,373	12,373	741,702
68/66	2018	86,169	0	0	0	0	12,911	773,717
69/67	2019	89,135	0	0	0	13,472	13,472	793,317
70/68	2020	74,229	0	0	28,117	0	14,059	812,210
71/69	2021	77,458	0	48,411	0	14,670	14,670	1,062,929
72/70	2022	80,827	0	0	0	0	15,308	1,130,303
73/71	2023	84,343	0	0	0	15,974	15,974	1,182,801
74/72	2024	88,012	0	0	0	0	16,669	1,254,799
75/73	2025	91,841	41,642	0	34,788	17,394	17,394	1,229,802
76/74	2026	95,836	44,169	0	0	0	18,151	1,254,558
77/75	2027	100,005	46,850	62,503	0	18,940	18,940	1,189,067
78/76	2028	104,355	49,692	0	0	0	19,764	1,201,158
79/77	2029	108,894	0	0	0	20,624	20,624	1,243,246
80/78	2030	113,631	0	0	43,042	0	21,521	1,262,106
81/79	2031	118,574	0	0	0	22,457	22,457	1,302,023
82/80	2032	123,732	0	0	0	0	23,434	1,366,354
83/81	2033	129,115	0	80,697	0	24,454	24,454	1,319,765
84/82	2034	134,731	0	0	0	0	25,517	1,379,584
85/83	2035	140,592	0	0	0	0	0	1,469,188
86/84	2036	146,708	0	0	0	0	0	1,563,192
87/85	2037	153,089	0	0	0	0	0	1,661,759
88/86	2038	159,749	0	0	0	0	0	1,765,026
89/87	2039	166,698	0	0	0	0	0	1,873,130
John's Plan Ends	2040	173,949	0	0	0	0	0	1,986,385
-/89	2041	103,134	0	0	0	0	0	2,464,248

x - denotes shortfall

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# Presentation - Combined Details

## Scenario : What if 1 using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	College - Emily's College	Margaret's Car	John's Truck	Traveling	Extra Retirement Expense	
-/90	2042	107,620	0	0	0	0	0	2,597,593
-/91	2043	112,302	0	0	0	0	0	2,736,564
-/92	2044	117,187	0	0	0	0	0	2,881,314
Margaret's Plan Ends	2045	122,285	0	0	0	0	0	3,032,008

### 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.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) 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.

# Presentation - Goal Details

## Details of "Retirement - Living Expense" for Current Scenario using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Retirement - Living Expense</b>		
John	65 / 2015	100% 
Margaret	63 / 2015	
Both Retired (2015-2040)	\$70,800	
Mortgage Reduction of \$18,000 (2020)	Mortgage Reduction of \$18,000 (2020)	
Margaret Alone Retired (2041-2045)	\$48,000	

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		
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 Retires & Margaret Retires	2015	0	0	0	0	0	0	0	0	77,994	0	0	77,994	0	0	0
66/64	2016	0	0	0	0	0	0	0	0	80,604	0	0	80,604	0	0	0
67/65	2017	0	0	0	0	0	0	0	0	83,328	0	0	83,328	0	0	0
68/66	2018	0	0	0	0	0	0	0	0	86,169	0	0	86,169	2,836	0	0
69/67	2019	0	0	0	0	0	0	0	0	89,135	0	0	89,135	4,337	0	0
70/68	2020	0	0	0	0	0	0	0	0	74,229	0	0	74,229	0	0	0
71/69	2021	0	0	0	0	0	0	0	0	77,458	0	0	77,458	0	0	0
72/70	2022	0	0	0	0	0	0	0	0	80,827	0	0	80,827	0	0	0
73/71	2023	0	0	0	0	0	0	0	0	84,343	0	0	84,343	0	0	0
74/72	2024	0	0	0	0	0	0	0	0	88,012	0	0	88,012	0	0	0
75/73	2025	0	0	0	0	0	0	0	0	91,841	0	0	91,841	0	0	0
76/74	2026	0	0	0	0	0	0	0	0	95,836	0	0	95,836	0	0	0
77/75	2027	0	0	0	0	0	0	0	0	100,005	0	0	100,005	0	0	0
78/76	2028	0	0	0	0	0	0	0	0	104,355	0	0	104,355	0	0	0
79/77	2029	0	0	0	0	0	0	0	0	108,894	0	0	108,894	0	0	0

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

# Presentation - Goal Details

## Details of "Retirement - Living Expense" for Current Scenario using using Average Returns

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			
80/78	2030	0	0	0	0	0	0	0	0	0	113,631	0	0	113,631	0	0	0
81/79	2031	0	0	0	0	0	0	0	0	0	118,574	0	0	118,574	0	0	0
82/80	2032	0	0	0	0	0	0	0	0	0	123,732	0	0	123,732	0	0	0
83/81	2033	0	0	0	0	0	0	0	0	0	129,115	0	0	129,115	0	0	0
84/82	2034	0	0	0	0	0	0	0	0	0	134,731	0	0	134,731	1,168	0	0
85/83	2035	0	0	0	0	0	0	0	0	0	140,592	0	0	140,592	1,909	0	0
86/84	2036	0	0	0	0	0	0	0	0	0	146,708	0	0	146,708	2,244	0	0
87/85	2037	0	0	0	0	0	0	0	0	0	153,089	0	0	153,089	2,635	0	0
88/86	2038	0	0	0	0	0	0	0	0	0	159,749	0	0	159,749	3,084	0	0
89/87	2039	0	0	0	0	0	0	0	0	0	166,698	0	0	166,698	3,602	0	0
John's Plan Ends	2040	0	0	0	0	0	0	0	0	0	173,949	0	0	173,949	4,204	0	0
-/89	2041	0	0	0	0	0	0	0	0	0	103,134	0	0	103,134	0	0	0
-/90	2042	0	0	0	0	0	0	0	0	0	107,620	0	0	107,620	0	0	0
-/91	2043	0	0	0	0	0	0	0	0	0	112,302	0	0	112,302	0	0	0
-/92	2044	0	0	0	0	0	0	0	0	0	117,187	0	0	117,187	0	0	0
Margaret's Plan Ends	2045	0	0	0	0	0	0	0	0	0	122,285	0	0	122,285	0	0	0

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

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# Presentation - Goal Details

## Details of "Retirement - Living Expense" for Current Scenario using using Average Returns


### Notes

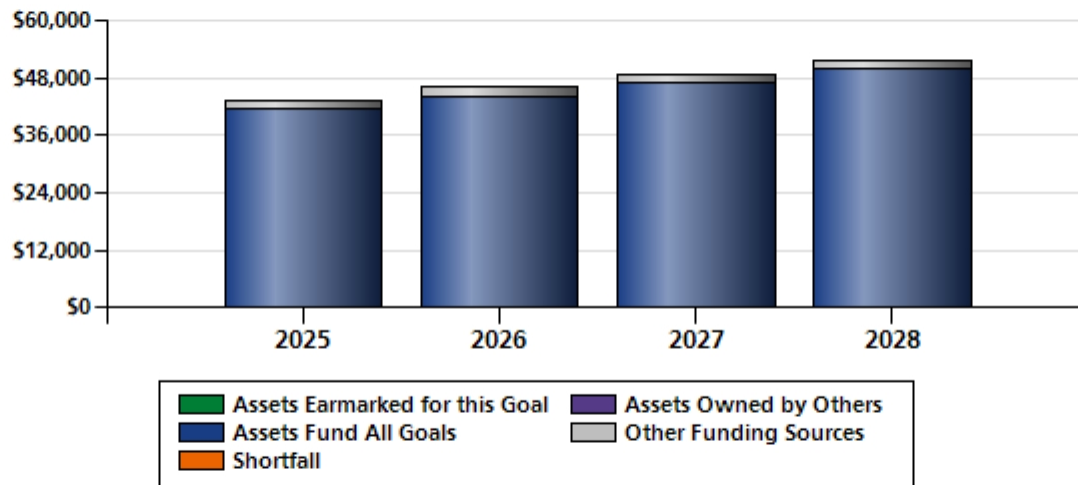
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and '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, and 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.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) 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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# Presentation - Goal Details

## Details of "College - Emily's College" for Current Scenario using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>College - Emily's College</b> 4 years starting in 2025 Attending College - Public In-State (4 years) Other Funding Sources - \$1,000 per year	\$20,339	100% 



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

# Presentation - Goal Details

## Details of "College - Emily's College" for Current Scenario using using Average Returns

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		
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	43,382	1,739	0	41,642	0	0	41,642	0	0	0
2026	0	0	0	0	0	45,985	1,815	0	44,169	0	0	44,169	0	0	0
2027	0	0	0	0	0	48,744	1,894	0	46,850	0	0	46,850	7,138	0	0
2028	0	0	0	0	0	51,668	1,976	0	49,692	0	0	49,692	9,224	0	0

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

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# Presentation - Goal Details

## Details of "College - Emily's College" for Current Scenario using using Average Returns


### Notes

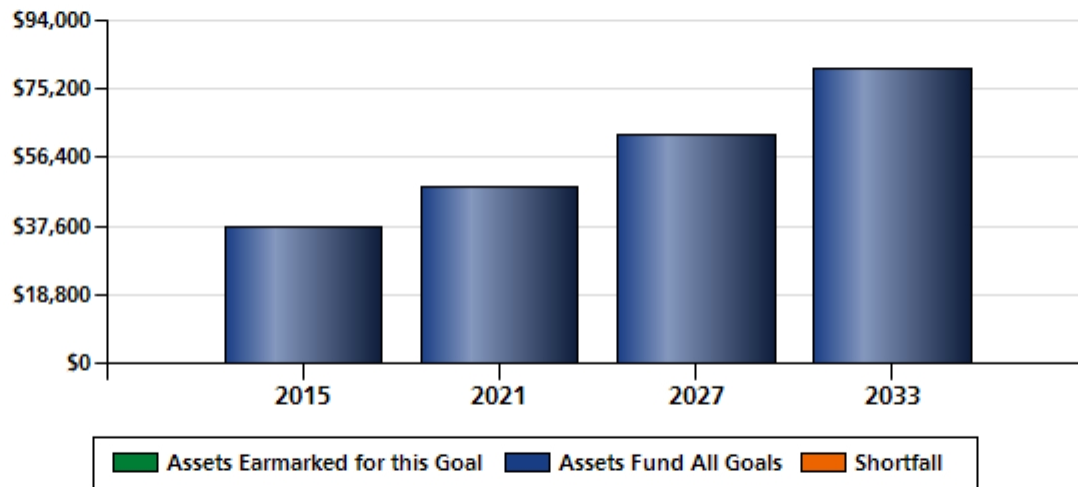
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and '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, and 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.

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

# Presentation - Goal Details

## Details of "Margaret's Car" for Current Scenario using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Margaret's Car</b> When Margaret retires Recurring every 6 years for a total of 4 times	\$33,000	100% 



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

# Presentation - Goal Details

## Details of "Margaret's Car" for Current Scenario using using Average Returns

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		
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	37,497	0	0	37,497	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	48,411	0	0	48,411	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	62,503	0	0	62,503	22,088	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	80,697	0	0	80,697	19,365	0	0

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

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# Presentation - Goal Details

## Details of "Margaret's Car" for Current Scenario using using Average Returns


### Notes

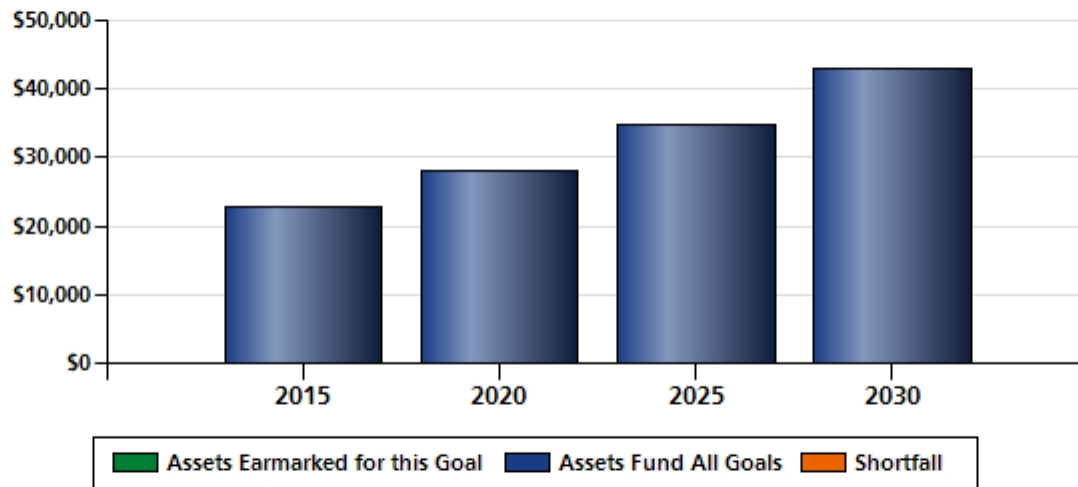
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and '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, and 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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# Presentation - Goal Details

## Details of "John's Truck" for Current Scenario using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>John's Truck</b> When John retires Recurring every 5 years for a total of 4 times	\$20,000	100% 



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

# Presentation - Goal Details

## Details of "John's Truck" for Current Scenario using using Average Returns

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		
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	22,725	0	0	22,725	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	28,117	0	0	28,117	3,789	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	34,788	0	0	34,788	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	43,042	0	0	43,042	8,445	0	0

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

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# Presentation - Goal Details

## Details of "John's Truck" for Current Scenario using using Average Returns

### Notes

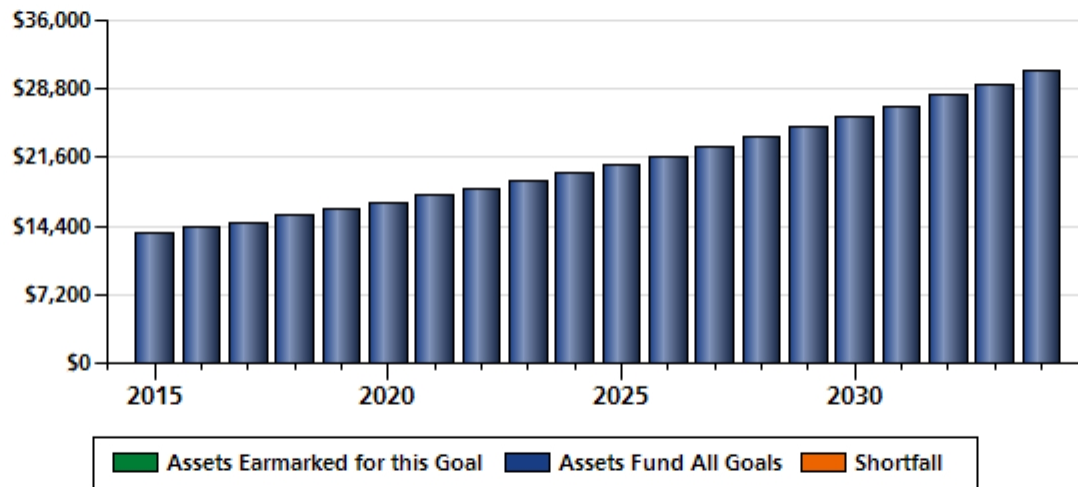
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and '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, and 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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# Presentation - Goal Details

## Details of "Traveling" for Current Scenario using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Traveling</b>		
When John retires	\$12,000	100%
Recurring every year for a total of 20 times		★ ★ ★ ★ ★



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

# Presentation - Goal Details

## Details of "Traveling" for Current Scenario using using Average Returns

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		
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	13,635	0	0	13,635	0	0	0
2016	0	0	0	0	0	14,228	0	0	14,228	0	0	0
2017	0	0	0	0	0	14,847	0	0	14,847	0	0	0
2018	0	0	0	0	0	15,493	0	0	15,493	3,608	0	0
2019	0	0	0	0	0	16,167	0	0	16,167	4,013	0	0
2020	0	0	0	0	0	16,870	0	0	16,870	4,188	0	0
2021	0	0	0	0	0	17,604	0	0	17,604	0	0	0
2022	0	0	0	0	0	18,370	0	0	18,370	0	0	0
2023	0	0	0	0	0	19,169	0	0	19,169	0	0	0
2024	0	0	0	0	0	20,003	0	0	20,003	0	0	0
2025	0	0	0	0	0	20,873	0	0	20,873	0	0	0
2026	0	0	0	0	0	21,781	0	0	21,781	5,257	0	0
2027	0	0	0	0	0	22,728	0	0	22,728	9,425	0	0
2028	0	0	0	0	0	23,717	0	0	23,717	5,972	0	0
2029	0	0	0	0	0	24,749	0	0	24,749	3,758	0	0
2030	0	0	0	0	0	25,825	0	0	25,825	6,411	0	0
2031	0	0	0	0	0	26,949	0	0	26,949	5,288	0	0
2032	0	0	0	0	0	28,121	0	0	28,121	5,909	0	0
2033	0	0	0	0	0	29,344	0	0	29,344	10,587	0	0
2034	0	0	0	0	0	30,621	0	0	30,621	7,601	0	0

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

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# Presentation - Goal Details

## Details of "Traveling" for Current Scenario using using Average Returns

### 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, and 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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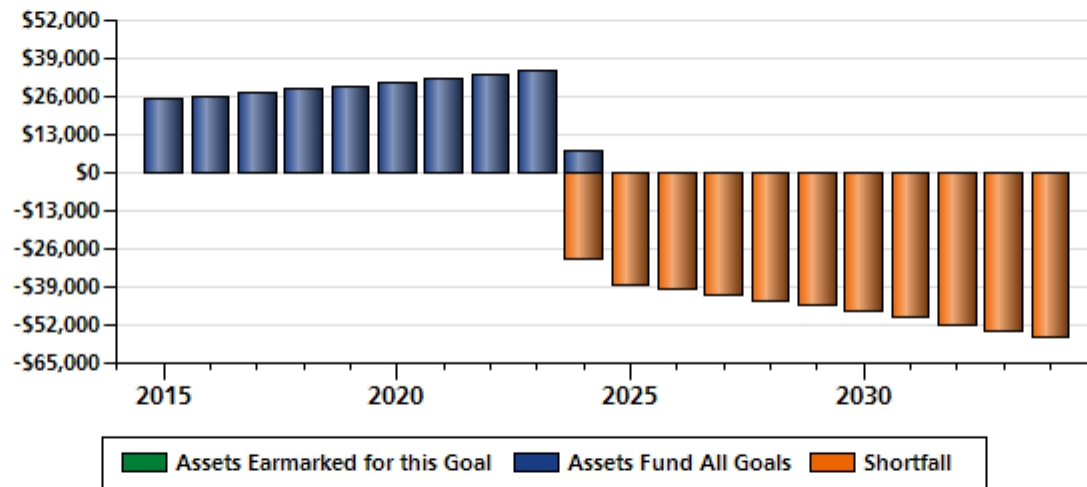
# Presentation - Goal Details

## Details of "Extra Retirement Expense" for Current Scenario using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Extra Retirement Expense</b>		
When John retires	\$22,000	46%
Recurring every year for a total of 20 times		★ ★ ☆ ☆ ☆

### You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$495,723 in future dollars, or \$237,298 in current dollars.



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

# Presentation - Goal Details

## Details of "Extra Retirement Expense" for Current Scenario using using Average Returns

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		
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	24,998	0	0	24,998	0	0	0
2016	0	0	0	0	0	26,085	0	0	26,085	0	0	0
2017	0	0	0	0	0	27,220	0	0	27,220	883	0	0
2018	0	0	0	0	0	28,404	0	0	28,404	8,084	0	0
2019	0	0	0	0	0	29,639	0	0	29,639	9,706	0	0
2020	0	0	0	0	0	30,929	0	0	30,929	11,682	0	0
2021	0	0	0	0	0	32,274	0	0	32,274	0	0	0
2022	0	0	0	0	0	33,678	0	0	33,678	0	0	0
2023	0	0	0	0	0	35,143	0	0	35,143	0	0	0
2024	0	0	0	0	0	36,672	0	0	7,562	0	0	29,110
2025	0	0	0	0	0	38,267	0	0	0	0	0	38,267
2026	0	0	0	0	0	39,932	0	0	0	0	0	39,932
2027	0	0	0	0	0	41,669	0	0	0	0	0	41,669
2028	0	0	0	0	0	43,481	0	0	0	0	0	43,481
2029	0	0	0	0	0	45,373	0	0	296	74	0	45,076
2030	0	0	0	0	0	47,346	0	0	0	0	0	47,346
2031	0	0	0	0	0	49,406	0	0	0	0	0	49,406
2032	0	0	0	0	0	51,555	0	0	0	0	0	51,555
2033	0	0	0	0	0	53,798	0	0	0	0	0	53,798
2034	0	0	0	0	0	56,138	0	0	55	14	0	56,083

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# Presentation - Goal Details

## Details of "Extra Retirement Expense" for Current Scenario using using Average Returns


### 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, and 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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# Presentation - Goal Details

## Details of "Retirement - Living Expense" for What if 1 using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Retirement - Living Expense</b>		
John	65 / 2015	100% 
Margaret	63 / 2015	
Both Retired (2015-2040)	\$70,800	
Mortgage Reduction of \$18,000 (2020)	Mortgage Reduction of \$18,000 (2020)	
Margaret Alone Retired (2041-2045)	\$48,000	

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		
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 Retires & Margaret Retires	2015	0	0	0	0	0	0	0	0	77,994	0	0	77,994	0	0	0
66/64	2016	0	0	0	0	0	0	0	0	80,604	0	0	80,604	0	0	0
67/65	2017	0	0	0	0	0	0	0	0	83,328	0	0	83,328	0	0	0
68/66	2018	0	0	0	0	0	0	0	0	86,169	0	0	86,169	0	0	0
69/67	2019	0	0	0	0	0	0	0	0	89,135	0	0	89,135	0	0	0
70/68	2020	0	0	0	0	0	0	0	0	74,229	0	0	74,229	0	0	0
71/69	2021	0	0	0	0	0	0	0	0	77,458	0	0	77,458	0	0	0
72/70	2022	0	0	0	0	0	0	0	0	80,827	0	0	80,827	0	0	0
73/71	2023	0	0	0	0	0	0	0	0	84,343	0	0	84,343	0	0	0
74/72	2024	0	0	0	0	0	0	0	0	88,012	0	0	88,012	0	0	0
75/73	2025	0	0	0	0	0	0	0	0	91,841	0	0	91,841	0	0	0
76/74	2026	0	0	0	0	0	0	0	0	95,836	0	0	95,836	0	0	0
77/75	2027	0	0	0	0	0	0	0	0	100,005	0	0	100,005	0	0	0
78/76	2028	0	0	0	0	0	0	0	0	104,355	0	0	104,355	0	0	0
79/77	2029	0	0	0	0	0	0	0	0	108,894	0	0	108,894	0	0	0

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# Presentation - Goal Details

## Details of "Retirement - Living Expense" for What if 1 using using Average Returns

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			
80/78	2030	0	0	0	0	0	0	0	0	0	113,631	0	0	113,631	0	0	0
81/79	2031	0	0	0	0	0	0	0	0	0	118,574	0	0	118,574	0	0	0
82/80	2032	0	0	0	0	0	0	0	0	0	123,732	0	0	123,732	0	0	0
83/81	2033	0	0	0	0	0	0	0	0	0	129,115	0	0	129,115	0	0	0
84/82	2034	0	0	0	0	0	0	0	0	0	134,731	0	0	134,731	0	0	0
85/83	2035	0	0	0	0	0	0	0	0	0	140,592	0	0	140,592	0	0	0
86/84	2036	0	0	0	0	0	0	0	0	0	146,708	0	0	146,708	0	0	0
87/85	2037	0	0	0	0	0	0	0	0	0	153,089	0	0	153,089	0	0	0
88/86	2038	0	0	0	0	0	0	0	0	0	159,749	0	0	159,749	0	0	0
89/87	2039	0	0	0	0	0	0	0	0	0	166,698	0	0	166,698	0	0	0
John's Plan Ends	2040	0	0	0	0	0	0	0	0	0	173,949	0	0	173,949	0	0	0
-/89	2041	0	0	0	0	0	0	0	0	0	103,134	0	0	103,134	0	0	0
-/90	2042	0	0	0	0	0	0	0	0	0	107,620	0	0	107,620	0	0	0
-/91	2043	0	0	0	0	0	0	0	0	0	112,302	0	0	112,302	0	0	0
-/92	2044	0	0	0	0	0	0	0	0	0	117,187	0	0	117,187	0	0	0
Margaret's Plan Ends	2045	0	0	0	0	0	0	0	0	0	122,285	0	0	122,285	0	0	0

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# Presentation - Goal Details

## Details of "Retirement - Living Expense" for What if 1 using using Average Returns


### Notes

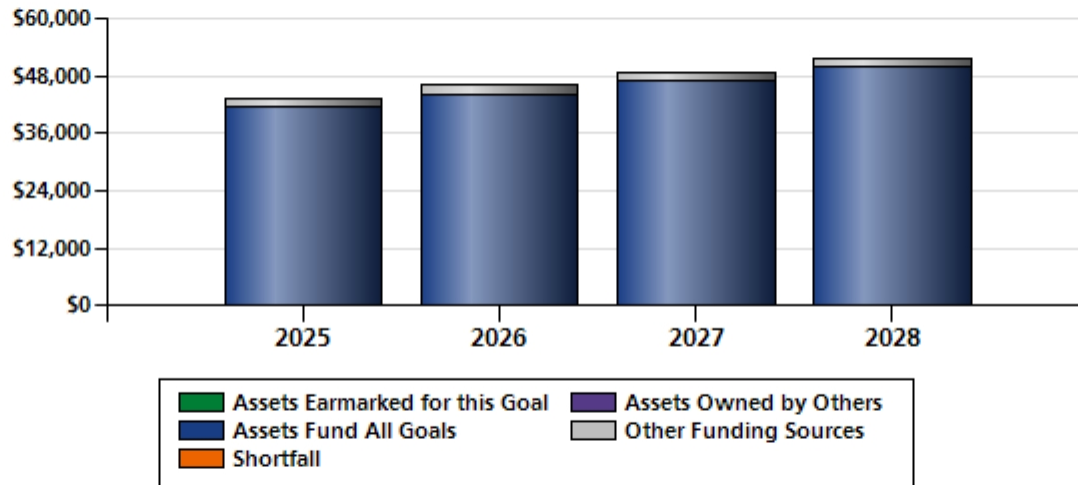
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and '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, and 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.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) 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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# Presentation - Goal Details

## Details of "College - Emily's College" for What if 1 using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>College - Emily's College</b> 4 years starting in 2025 Other Funding Sources - \$1,000 per year	\$20,339	100% 



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

# Presentation - Goal Details

## Details of "College - Emily's College" for What if 1 using using Average Returns

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		
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	43,382	1,739	0	41,642	0	0	41,642	0	0	0
2026	0	0	0	0	0	45,985	1,815	0	44,169	0	0	44,169	0	0	0
2027	0	0	0	0	0	48,744	1,894	0	46,850	0	0	46,850	0	0	0
2028	0	0	0	0	0	51,668	1,976	0	49,692	0	0	49,692	0	0	0

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# Presentation - Goal Details

## Details of "College - Emily's College" for What if 1 using using Average Returns


### Notes

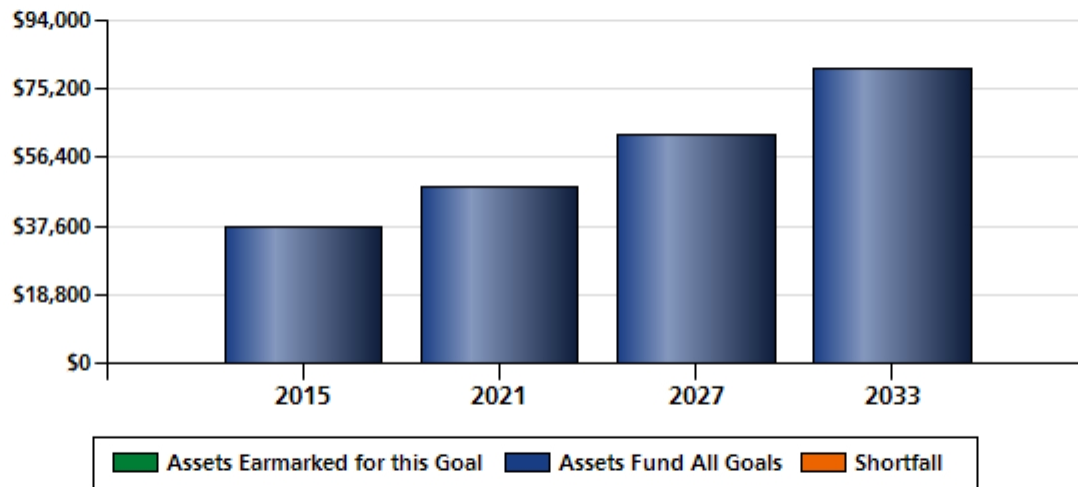
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
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- There 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, and 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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# Presentation - Goal Details

## Details of "Margaret's Car" for What if 1 using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Margaret's Car</b> When Margaret retires Recurring every 6 years for a total of 4 times	\$33,000	100% 



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

# Presentation - Goal Details

## Details of "Margaret's Car" for What if 1 using using Average Returns

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		
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	37,497	0	0	37,497	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	48,411	0	0	48,411	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	62,503	0	0	62,503	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	80,697	0	0	80,697	0	0	0

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# Presentation - Goal Details

## Details of "Margaret's Car" for What if 1 using using Average Returns


### Notes

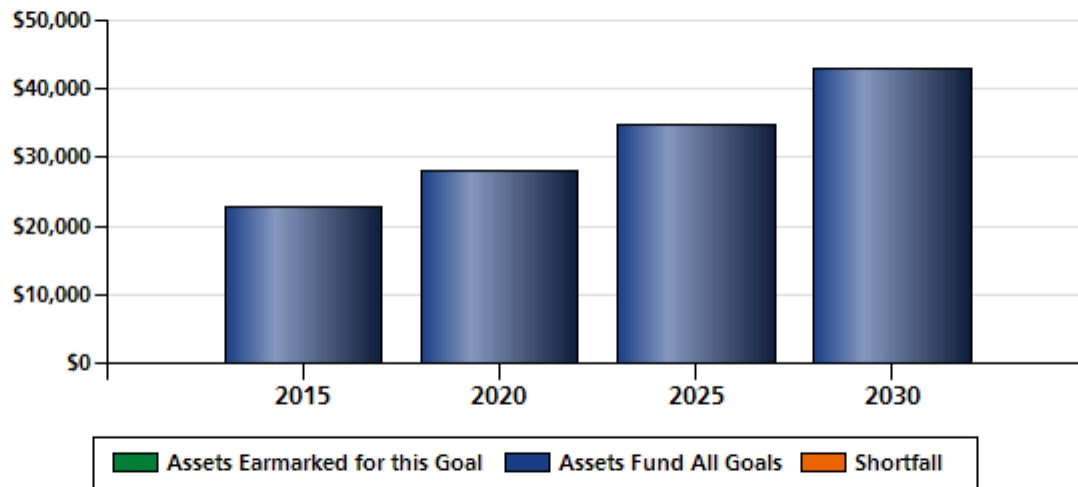
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- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
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- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and 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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# Presentation - Goal Details

## Details of "John's Truck" for What if 1 using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>John's Truck</b> When John retires Recurring every 5 years for a total of 4 times	\$20,000	100% 



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# Presentation - Goal Details

## Details of "John's Truck" for What if 1 using using Average Returns

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		
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	22,725	0	0	22,725	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	28,117	0	0	28,117	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	34,788	0	0	34,788	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	43,042	0	0	43,042	0	0	0

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# Presentation - Goal Details

## Details of "John's Truck" for What if 1 using using Average Returns

### Notes

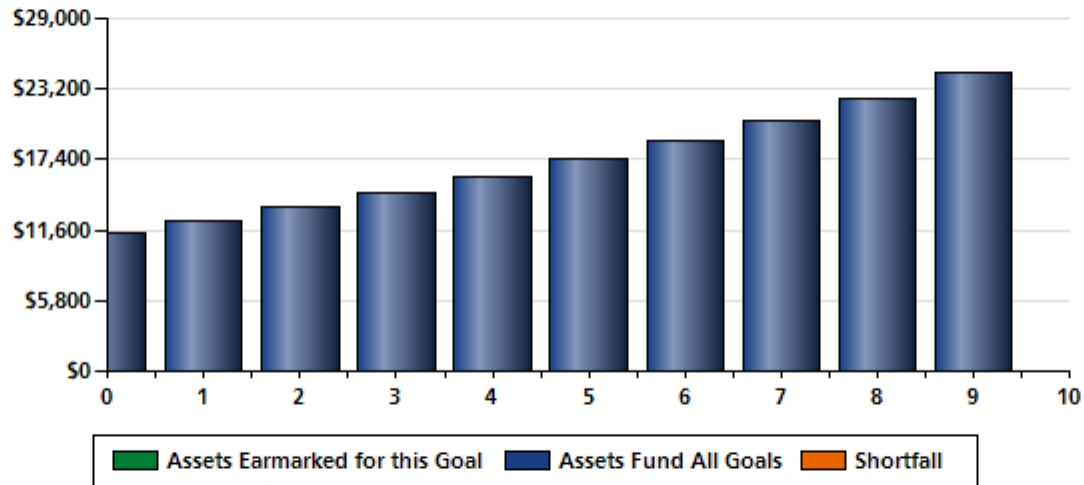
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# Presentation - Goal Details

## Details of "Traveling" for What if 1 using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Traveling</b>		
When John retires	\$10,000	100%
Recurring every 2 years for a total of 10 times		★★★★★



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

# Presentation - Goal Details

## Details of "Traveling" for What if 1 using using Average Returns

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		
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	11,363	0	0	11,363	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	12,373	0	0	12,373	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	13,472	0	0	13,472	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	14,670	0	0	14,670	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	15,974	0	0	15,974	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	17,394	0	0	17,394	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	18,940	0	0	18,940	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	20,624	0	0	20,624	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	22,457	0	0	22,457	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	24,454	0	0	24,454	0	0	0

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# Presentation - Goal Details

## Details of "Traveling" for What if 1 using using Average Returns

### Notes

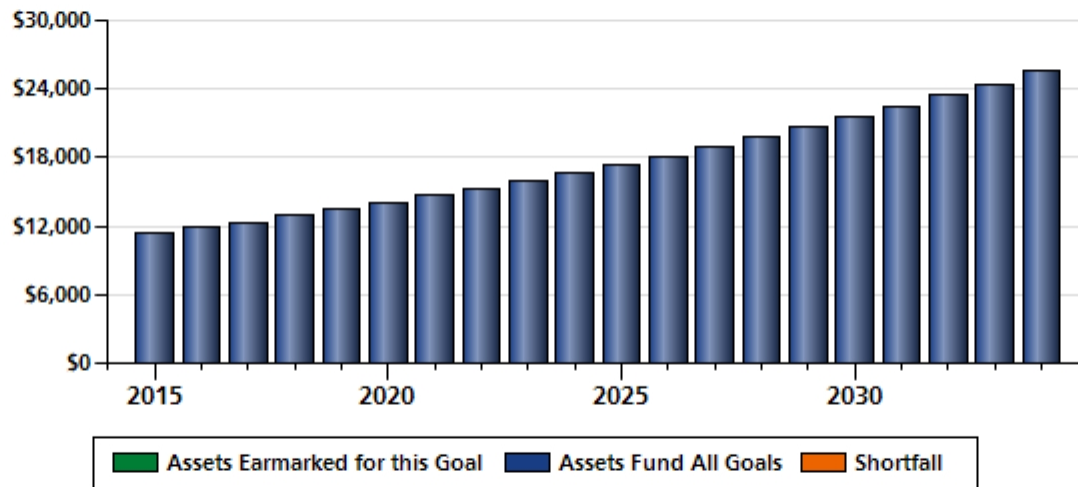
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# Presentation - Goal Details

## Details of "Extra Retirement Expense" for What if 1 using using Average Returns

Goal	Amount	Estimated % of Goal Funded
<b>Extra Retirement Expense</b>		
When John retires	\$10,000	100%
Recurring every year for a total of 20 times		★★★★★



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# Presentation - Goal Details

## Details of "Extra Retirement Expense" for What if 1 using using Average Returns

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		
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	11,363	0	0	11,363	0	0	0
2016	0	0	0	0	0	11,857	0	0	11,857	0	0	0
2017	0	0	0	0	0	12,373	0	0	12,373	0	0	0
2018	0	0	0	0	0	12,911	0	0	12,911	0	0	0
2019	0	0	0	0	0	13,472	0	0	13,472	0	0	0
2020	0	0	0	0	0	14,059	0	0	14,059	698	0	0
2021	0	0	0	0	0	14,670	0	0	14,670	0	0	0
2022	0	0	0	0	0	15,308	0	0	15,308	0	0	0
2023	0	0	0	0	0	15,974	0	0	15,974	0	0	0
2024	0	0	0	0	0	16,669	0	0	16,669	0	0	0
2025	0	0	0	0	0	17,394	0	0	17,394	0	0	0
2026	0	0	0	0	0	18,151	0	0	18,151	0	0	0
2027	0	0	0	0	0	18,940	0	0	18,940	0	0	0
2028	0	0	0	0	0	19,764	0	0	19,764	0	0	0
2029	0	0	0	0	0	20,624	0	0	20,624	0	0	0
2030	0	0	0	0	0	21,521	0	0	21,521	0	0	0
2031	0	0	0	0	0	22,457	0	0	22,457	0	0	0
2032	0	0	0	0	0	23,434	0	0	23,434	0	0	0
2033	0	0	0	0	0	24,454	0	0	24,454	0	0	0
2034	0	0	0	0	0	25,517	0	0	25,517	0	0	0

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# Presentation - Goal Details

## Details of "Extra Retirement Expense" for What if 1 using using Average Returns

### Notes

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# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario 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
<b>Income and Earnings</b>									
	<b>Assign To</b>								
John's Pension	Fund All Goals	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Social Security - John	Fund All Goals	0	27,868	29,080	30,345	31,665	33,043	34,480	35,980
Social Security - Margaret	Fund All Goals	0	0	0	29,226	30,497	31,824	33,208	34,653
Home Depot	Fund All Goals	2,936	0	0	0	0	0	0	0
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	250,000	0
John's Whole Life	Fund All Goals	0	0	0	0	0	0	0	0
Investment Earnings		53,306	51,048	48,255	45,953	43,049	38,470	53,804	53,392
<b>Total Income and Earnings</b>		<b>73,242</b>	<b>95,916</b>	<b>94,335</b>	<b>122,525</b>	<b>122,211</b>	<b>120,337</b>	<b>388,492</b>	<b>141,025</b>
<b>Cash Used To Fund Goals</b>									
Retirement - Living Expense	100%	77,994	80,604	83,328	86,169	89,135	74,229	77,458	80,827
College - Emily's College	100%	0	0	0	0	0	0	0	0
Margaret's Car	100%	37,497	0	0	0	0	0	48,411	0
John's Truck	100%	22,725	0	0	0	0	28,117	0	0
Traveling	100%	13,635	14,228	14,847	15,493	16,167	16,870	17,604	18,370
Extra Retirement Expense	46%	24,998	26,085	27,220	28,404	29,639	30,929	32,274	33,678
<b>Total Goal Funding</b>		<b>(176,849)</b>	<b>(120,918)</b>	<b>(125,394)</b>	<b>(130,066)</b>	<b>(134,941)</b>	<b>(150,145)</b>	<b>(175,747)</b>	<b>(132,875)</b>
<b>Total Taxes and Tax Penalty</b>		<b>(2,062)</b>	<b>(4,856)</b>	<b>(4,786)</b>	<b>(21,856)</b>	<b>(25,556)</b>	<b>(30,538)</b>	<b>(13,160)</b>	<b>(13,100)</b>
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>(105,669)</b>	<b>(29,858)</b>	<b>(35,845)</b>	<b>(29,397)</b>	<b>(38,286)</b>	<b>(60,347)</b>	<b>199,584</b>	<b>(4,950)</b>
<b>Portfolio Value</b>									
<b>Future Dollars</b>									
Beginning Value		806,447	700,778	670,920	635,075	605,677	567,391	507,045	706,629
Cash Surplus/Deficit		(105,669)	(29,858)	(35,845)	(29,397)	(38,286)	(60,347)	199,584	(4,950)
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		700,778	670,920	635,075	605,677	567,391	507,045	706,629	701,679
<b>Current Dollars</b>									
Ending Value		591,031	542,261	491,892	449,567	403,593	345,632	461,601	439,260

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# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario 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
Cash Surplus/Deficit	(89,121)	(24,132)	(27,764)	(21,820)	(27,233)	(41,136)	130,377	(3,099)

## Taxes

Total Taxes	2,062	4,856	4,786	21,856	25,556	30,538	13,160	13,100
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	10.00%	15.00%	15.00%	25.00%	25.00%	25.00%	15.00%	15.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>19.78%</b>	<b>11.27%</b>	<b>12.26%</b>	<b>9.58%</b>	<b>10.45%</b>	<b>13.93%</b>	<b>13.43%</b>	<b>7.96%</b>
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# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario 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
<b>Income and Earnings</b>									
John's Pension	Fund All Goals	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Social Security - John	Fund All Goals	37,545	39,178	40,883	42,661	44,517	46,453	48,474	50,582
Social Security - Margaret	Fund All Goals	36,160	37,733	39,375	41,087	42,875	44,740	46,686	48,717
Home Depot	Fund All Goals	0	0	0	0	0	0	0	0
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	0	0
John's Whole Life	Fund All Goals	0	0	0	0	0	0	0	0
Investment Earnings		52,629	53,953	49,577	46,985	35,967	30,817	30,123	24,791
<b>Total Income and Earnings</b>		<b>143,334</b>	<b>147,865</b>	<b>146,835</b>	<b>147,734</b>	<b>140,358</b>	<b>139,010</b>	<b>142,283</b>	<b>141,090</b>
<b>Cash Used To Fund Goals</b>									
Retirement - Living Expense	100%	84,343	88,012	91,841	95,836	100,005	104,355	108,894	113,631
College - Emily's College	100%	0	0	41,642	44,169	46,850	49,692	0	0
Margaret's Car	100%	0	0	0	0	62,503	0	0	0
John's Truck	100%	0	0	34,788	0	0	0	0	43,042
Traveling	100%	19,169	20,003	20,873	21,781	22,728	23,717	24,749	25,825
Extra Retirement Expense	46%	35,143	x7,562	x0	x0	x0	x0	x296	x0
<b>Total Goal Funding</b>		<b>(138,655)</b>	<b>(115,577)</b>	<b>(189,144)</b>	<b>(161,786)</b>	<b>(232,086)</b>	<b>(177,764)</b>	<b>(133,940)</b>	<b>(182,499)</b>
<b>Total Taxes and Tax Penalty</b>		<b>(14,279)</b>	<b>(14,772)</b>	<b>(14,226)</b>	<b>(19,727)</b>	<b>(53,501)</b>	<b>(29,116)</b>	<b>(17,496)</b>	<b>(28,865)</b>
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>(9,600)</b>	<b>17,516</b>	<b>(56,536)</b>	<b>(33,779)</b>	<b>(145,229)</b>	<b>(67,870)</b>	<b>(9,153)</b>	<b>(70,274)</b>
<b>Portfolio Value</b>									
<b>Future Dollars</b>									
Beginning Value		701,679	692,079	709,595	653,059	619,280	474,051	406,181	397,028
Cash Surplus/Deficit		(9,600)	17,516	(56,536)	(33,779)	(145,229)	(67,870)	(9,153)	(70,274)
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		692,079	709,595	653,059	619,280	474,051	406,181	397,028	326,755
<b>Current Dollars</b>									
Ending Value		415,189	407,952	359,798	326,964	239,853	196,946	184,483	145,501

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# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario 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
Cash Surplus/Deficit	(5,759)	10,070	(31,148)	(17,835)	(73,481)	(32,908)	(4,253)	(31,292)

## Taxes

Total Taxes	14,279	14,772	14,226	19,727	53,501	29,116	17,496	28,865
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	15.00%	15.00%	15.00%	15.00%	25.00%	25.00%	15.00%	15.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>8.60%</b>	<b>5.00%</b>	<b>14.85%</b>	<b>11.49%</b>	<b>22.95%</b>	<b>17.58%</b>	<b>8.71%</b>	<b>20.18%</b>
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See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario 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
<b>Income and Earnings</b>									
John's Pension	Fund All Goals	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Social Security - John	Fund All Goals	52,783	55,079	57,475	59,975	62,584	65,306	68,147	71,111
Social Security - Margaret	Fund All Goals	50,836	53,047	55,355	57,763	60,276	62,898	65,634	68,489
Home Depot	Fund All Goals	0	0	0	0	0	0	0	0
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	0	0
John's Whole Life	Fund All Goals	0	0	0	0	0	0	0	0
Investment Earnings		23,224	21,312	10,474	7,045	6,368	5,519	4,481	3,232
<b>Total Income and Earnings</b>		<b>143,843</b>	<b>146,438</b>	<b>140,304</b>	<b>141,783</b>	<b>146,227</b>	<b>150,723</b>	<b>155,262</b>	<b>159,832</b>
<b>Cash Used To Fund Goals</b>									
Retirement - Living Expense	100%	118,574	123,732	129,115	134,731	140,592	146,708	153,089	159,749
College - Emily's College	100%	0	0	0	0	0	0	0	0
Margaret's Car	100%	0	0	80,697	0	0	0	0	0
John's Truck	100%	0	0	0	0	0	0	0	0
Traveling	100%	26,949	28,121	29,344	30,621	0	0	0	0
Extra Retirement Expense	46%	x0	x0	x0	x55	0	0	0	0
<b>Total Goal Funding</b>		<b>(145,523)</b>	<b>(151,853)</b>	<b>(239,156)</b>	<b>(165,407)</b>	<b>(140,592)</b>	<b>(146,708)</b>	<b>(153,089)</b>	<b>(159,749)</b>
<b>Total Taxes and Tax Penalty</b>		<b>(18,971)</b>	<b>(19,796)</b>	<b>(43,992)</b>	<b>(21,570)</b>	<b>(14,562)</b>	<b>(15,195)</b>	<b>(15,856)</b>	<b>(16,546)</b>
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>(20,651)</b>	<b>(25,212)</b>	<b>(142,844)</b>	<b>(45,194)</b>	<b>(8,927)</b>	<b>(11,180)</b>	<b>(13,684)</b>	<b>(16,462)</b>
<b>Portfolio Value</b>									
<b>Future Dollars</b>									
Beginning Value		326,755	306,104	280,892	138,048	92,854	83,927	72,748	59,064
Cash Surplus/Deficit		(20,651)	(25,212)	(142,844)	(45,194)	(8,927)	(11,180)	(13,684)	(16,462)
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		306,104	280,892	138,048	92,854	83,927	72,748	59,064	42,602
<b>Current Dollars</b>									
Ending Value		130,623	114,868	54,100	34,872	30,205	25,090	19,522	13,494

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

# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario 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
Cash Surplus/Deficit	(8,812)	(10,310)	(55,979)	(16,973)	(3,213)	(3,856)	(4,523)	(5,214)

## Taxes

Total Taxes	18,971	19,796	43,992	21,570	14,562	15,195	15,856	16,546
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	15.00%	15.00%	25.00%	15.00%	15.00%	15.00%	15.00%	15.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>11.81%</b>	<b>13.27%</b>	<b>43.92%</b>	<b>31.48%</b>	<b>14.42%</b>	<b>17.22%</b>	<b>21.35%</b>	<b>28.12%</b>
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See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario using Average Returns

Year Age (John / Margaret)		2039 89/87	2040 90/88	2041 -/89	2042 -/90	2043 -/91	2044 -/92	2045 -/93
<b>Income and Earnings</b>								
John's Pension	Fund All Goals	17,000	17,000	0	0	0	0	0
Social Security - John	Fund All Goals	74,205	77,433	0	0	0	0	0
Social Security - Margaret	Fund All Goals	71,468	74,577	80,801	84,316	87,984	91,811	95,805
Home Depot	Fund All Goals	0	0	0	0	0	0	0
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	0
John's Whole Life	Fund All Goals	0	0	350,000	0	0	0	0
Investment Earnings		1,750	9	26,488	25,905	25,182	24,303	23,256
<b>Total Income and Earnings</b>		<b>164,422</b>	<b>169,018</b>	<b>457,289</b>	<b>110,221</b>	<b>113,165</b>	<b>116,114</b>	<b>119,060</b>
<b>Cash Used To Fund Goals</b>								
Retirement - Living Expense	100%	166,698	173,949	103,134	107,620	112,302	117,187	122,285
College - Emily's College	100%	0	0	0	0	0	0	0
Margaret's Car	100%	0	0	0	0	0	0	0
John's Truck	100%	0	0	0	0	0	0	0
Traveling	100%	0	0	0	0	0	0	0
Extra Retirement Expense	46%	0	0	0	0	0	0	0
<b>Total Goal Funding</b>		<b>(166,698)</b>	<b>(173,949)</b>	<b>(103,134)</b>	<b>(107,620)</b>	<b>(112,302)</b>	<b>(117,187)</b>	<b>(122,285)</b>
<b>Total Taxes and Tax Penalty</b>		<b>(17,266)</b>	<b>(18,017)</b>	<b>(10,056)</b>	<b>(10,166)</b>	<b>(10,258)</b>	<b>(10,332)</b>	<b>(10,384)</b>
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>(19,541)</b>	<b>(22,948)</b>	<b>344,099</b>	<b>(7,565)</b>	<b>(9,395)</b>	<b>(11,405)</b>	<b>(13,608)</b>
<b>Portfolio Value</b>								
<b>Future Dollars</b>								
Beginning Value		42,602	23,060	112	344,211	336,646	327,251	315,847
Cash Surplus/Deficit		(19,541)	(22,948)	344,099	(7,565)	(9,395)	(11,405)	(13,608)
Investment Asset Additions		0	0	0	0	0	0	0
Ending Value		23,060	112	344,211	336,646	327,251	315,847	302,239
<b>Current Dollars</b>								
Ending Value		7,000	33	95,951	89,931	83,777	77,486	71,057

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

# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : Current Scenario using Average Returns

Year Age (John / Margaret)	2039 89/87	2040 90/88	2041 -/89	2042 -/90	2043 -/91	2044 -/92	2045 -/93
Cash Surplus/Deficit	(5,931)	(6,675)	95,920	(2,021)	(2,405)	(2,798)	(3,199)

## Taxes

Total Taxes	17,266	18,017	10,056	10,166	10,258	10,332	10,384
Tax Penalty	0	0	0	0	0	0	0
Federal Marginal Tax Rate	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>41.52%</b>	<b>81.32%</b>	<b>7.85%</b>	<b>8.33%</b>	<b>8.89%</b>	<b>9.54%</b>	<b>10.32%</b>
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## 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, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- 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.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- 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.

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

# Presentation - Retirement Distribution Cash Flow Chart

Scenario : What if 1 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	
<b>Income and Earnings</b>										
	<b>Assign To</b>									
John's Pension	Fund All Goals	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000	
Social Security - John	Fund All Goals	0	27,868	29,080	30,345	31,665	33,043	34,480	35,980	
Social Security - Margaret	Fund All Goals	0	0	0	29,226	30,497	31,824	33,208	34,653	
Home Depot	Fund All Goals	2,936	0	0	0	0	0	0	0	
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	250,000	0	
John's Whole Life	Fund All Goals	0	0	0	0	0	0	0	0	
Investment Earnings		61,156	61,900	61,353	63,997	65,564	67,095	88,048	93,636	
<b>Total Income and Earnings</b>		<b>81,093</b>	<b>106,768</b>	<b>107,434</b>	<b>140,568</b>	<b>144,727</b>	<b>148,961</b>	<b>422,736</b>	<b>181,269</b>	
<b>Cash Used To Fund Goals</b>										
Retirement - Living Expense	100%	77,994	80,604	83,328	86,169	89,135	74,229	77,458	80,827	
College - Emily's College	100%	0	0	0	0	0	0	0	0	
Margaret's Car	100%	37,497	0	0	0	0	0	48,411	0	
John's Truck	100%	22,725	0	0	0	0	28,117	0	0	
Traveling	100%	11,363	0	12,373	0	13,472	0	14,670	0	
Extra Retirement Expense	100%	11,363	11,857	12,373	12,911	13,472	14,059	14,670	15,308	
<b>Total Goal Funding</b>		<b>(160,941)</b>	<b>(92,461)</b>	<b>(108,073)</b>	<b>(99,080)</b>	<b>(116,080)</b>	<b>(116,405)</b>	<b>(155,209)</b>	<b>(96,136)</b>	
<b>Total Taxes and Tax Penalty</b>		<b>(2,602)</b>	<b>(5,968)</b>	<b>(5,080)</b>	<b>(9,473)</b>	<b>(9,047)</b>	<b>(13,664)</b>	<b>(16,808)</b>	<b>(17,759)</b>	
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>(82,450)</b>	<b>8,339</b>	<b>(5,719)</b>	<b>32,015</b>	<b>19,600</b>	<b>18,893</b>	<b>250,719</b>	<b>67,374</b>	
<b>Portfolio Value</b>										
<b>Future Dollars</b>										
Beginning Value		821,533	739,082	747,421	741,702	773,717	793,317	812,210	1,062,929	
Cash Surplus/Deficit		(82,450)	8,339	(5,719)	32,015	19,600	18,893	250,719	67,374	
Investment Asset Additions		0	0	0	0	0	0	0	0	
Ending Value		739,082	747,421	741,702	773,717	793,317	812,210	1,062,929	1,130,303	
<b>Current Dollars</b>										
Ending Value		623,337	604,092	574,480	574,295	564,296	553,651	694,352	707,584	

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

# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : What if 1 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
Cash Surplus/Deficit	(69,538)	6,740	(4,430)	23,763	13,942	12,878	163,781	42,177

## Taxes

Total Taxes	2,602	5,968	5,080	9,473	9,047	13,664	16,808	17,759
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	10.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>17.49%</b>	<b>6.84%</b>	<b>8.69%</b>	<b>4.02%</b>	<b>5.74%</b>	<b>5.80%</b>	<b>7.76%</b>	<b>1.97%</b>
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See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

# Presentation - Retirement Distribution Cash Flow Chart

Scenario : What if 1 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
<b>Income and Earnings</b>									
John's Pension	Fund All Goals	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Social Security - John	Fund All Goals	37,545	39,178	40,883	42,661	44,517	46,453	48,474	50,582
Social Security - Margaret	Fund All Goals	36,160	37,733	39,375	41,087	42,875	44,740	46,686	48,717
Home Depot	Fund All Goals	0	0	0	0	0	0	0	0
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	0	0
John's Whole Life	Fund All Goals	0	0	0	0	0	0	0	0
Investment Earnings		97,985	103,968	101,823	103,847	98,309	99,273	102,752	104,286
<b>Total Income and Earnings</b>		<b>188,691</b>	<b>197,879</b>	<b>199,080</b>	<b>204,595</b>	<b>202,701</b>	<b>207,466</b>	<b>214,912</b>	<b>220,585</b>
<b>Cash Used To Fund Goals</b>									
Retirement - Living Expense	100%	84,343	88,012	91,841	95,836	100,005	104,355	108,894	113,631
College - Emily's College	100%	0	0	41,642	44,169	46,850	49,692	0	0
Margaret's Car	100%	0	0	0	0	62,503	0	0	0
John's Truck	100%	0	0	34,788	0	0	0	0	43,042
Traveling	100%	15,974	0	17,394	0	18,940	0	20,624	0
Extra Retirement Expense	100%	15,974	16,669	17,394	18,151	18,940	19,764	20,624	21,521
<b>Total Goal Funding</b>		<b>(116,292)</b>	<b>(104,681)</b>	<b>(203,059)</b>	<b>(158,156)</b>	<b>(247,238)</b>	<b>(173,811)</b>	<b>(150,142)</b>	<b>(178,195)</b>
<b>Total Taxes and Tax Penalty</b>		<b>(19,901)</b>	<b>(21,200)</b>	<b>(21,017)</b>	<b>(21,683)</b>	<b>(20,954)</b>	<b>(21,564)</b>	<b>(22,682)</b>	<b>(23,531)</b>
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>52,498</b>	<b>71,998</b>	<b>(24,997)</b>	<b>24,756</b>	<b>(65,491)</b>	<b>12,091</b>	<b>42,088</b>	<b>18,860</b>
<b>Portfolio Value</b>									
<b>Future Dollars</b>									
Beginning Value		1,130,303	1,182,801	1,254,799	1,229,802	1,254,558	1,189,067	1,201,158	1,243,246
Cash Surplus/Deficit		52,498	71,998	(24,997)	24,756	(65,491)	12,091	42,088	18,860
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		1,182,801	1,254,799	1,229,802	1,254,558	1,189,067	1,201,158	1,243,246	1,262,106
<b>Current Dollars</b>									
Ending Value		709,582	721,394	677,549	662,375	601,627	582,410	577,687	562,004

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

# Presentation - Retirement Distribution Cash Flow Chart

Scenario : What if 1 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
Cash Surplus/Deficit	31,494	41,392	(13,772)	13,070	(33,136)	5,863	19,557	8,398

## Taxes

Total Taxes	19,901	21,200	21,017	21,683	20,954	21,564	22,682	23,531
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>3.50%</b>	<b>2.15%</b>	<b>9.66%</b>	<b>5.97%</b>	<b>12.71%</b>	<b>6.97%</b>	<b>4.66%</b>	<b>6.48%</b>
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# Presentation - Retirement Distribution Cash Flow Chart

Scenario : What if 1 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
<b>Income and Earnings</b>									
John's Pension	Fund All Goals	17,000	17,000	17,000	17,000	17,000	17,000	17,000	17,000
Social Security - John	Fund All Goals	52,783	55,079	57,475	59,975	62,584	65,306	68,147	71,111
Social Security - Margaret	Fund All Goals	50,836	53,047	55,355	57,763	60,276	62,898	65,634	68,489
Home Depot	Fund All Goals	0	0	0	0	0	0	0	0
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	0	0
John's Whole Life	Fund All Goals	0	0	0	0	0	0	0	0
Investment Earnings		107,586	112,935	108,994	113,973	121,452	129,305	137,547	146,190
<b>Total Income and Earnings</b>		<b>228,205</b>	<b>238,062</b>	<b>238,824</b>	<b>248,711</b>	<b>261,311</b>	<b>274,509</b>	<b>288,328</b>	<b>302,790</b>
<b>Cash Used To Fund Goals</b>									
Retirement - Living Expense	100%	118,574	123,732	129,115	134,731	140,592	146,708	153,089	159,749
College - Emily's College	100%	0	0	0	0	0	0	0	0
Margaret's Car	100%	0	0	80,697	0	0	0	0	0
John's Truck	100%	0	0	0	0	0	0	0	0
Traveling	100%	22,457	0	24,454	0	0	0	0	0
Extra Retirement Expense	100%	22,457	23,434	24,454	25,517	0	0	0	0
<b>Total Goal Funding</b>		<b>(163,489)</b>	<b>(147,166)</b>	<b>(258,718)</b>	<b>(160,248)</b>	<b>(140,592)</b>	<b>(146,708)</b>	<b>(153,089)</b>	<b>(159,749)</b>
<b>Total Taxes and Tax Penalty</b>		<b>(24,800)</b>	<b>(26,564)</b>	<b>(26,694)</b>	<b>(28,643)</b>	<b>(31,116)</b>	<b>(33,797)</b>	<b>(36,671)</b>	<b>(39,774)</b>
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>39,917</b>	<b>64,331</b>	<b>(46,589)</b>	<b>59,819</b>	<b>89,603</b>	<b>94,005</b>	<b>98,567</b>	<b>103,267</b>
<b>Portfolio Value</b>									
<b>Future Dollars</b>									
Beginning Value		1,262,106	1,302,023	1,366,354	1,319,765	1,379,584	1,469,188	1,563,192	1,661,759
Cash Surplus/Deficit		39,917	64,331	(46,589)	59,819	89,603	94,005	98,567	103,267
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		1,302,023	1,366,354	1,319,765	1,379,584	1,469,188	1,563,192	1,661,759	1,765,026
<b>Current Dollars</b>									
Ending Value		555,609	558,755	517,205	518,110	528,760	539,139	549,243	559,056

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# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : What if 1 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
Cash Surplus/Deficit	17,034	26,308	(18,258)	22,465	32,248	32,422	32,578	32,709

## Taxes

Total Taxes	24,800	26,564	26,694	28,643	31,116	33,797	36,671	39,774
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>4.94%</b>	<b>3.25%</b>	<b>10.98%</b>	<b>3.60%</b>	<b>1.71%</b>	<b>1.73%</b>	<b>1.74%</b>	<b>1.75%</b>
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# Presentation - Retirement Distribution Cash Flow Chart

Scenario : What if 1 using Average Returns

Year Age (John / Margaret)		2039 89/87	2040 90/88	2041 -/89	2042 -/90	2043 -/91	2044 -/92	2045 -/93
<b>Income and Earnings</b>								
John's Pension	Fund All Goals	17,000	17,000	0	0	0	0	0
Social Security - John	Fund All Goals	74,205	77,433	0	0	0	0	0
Social Security - Margaret	Fund All Goals	71,468	74,577	80,801	84,316	87,984	91,811	95,805
Home Depot	Fund All Goals	0	0	0	0	0	0	0
Inheritance from Mom	Fund All Goals	0	0	0	0	0	0	0
John's Whole Life	Fund All Goals	0	0	350,000	0	0	0	0
Investment Earnings		155,245	164,741	205,560	216,836	228,601	240,869	253,655
<b>Total Income and Earnings</b>		<b>317,918</b>	<b>333,751</b>	<b>636,361</b>	<b>301,152</b>	<b>316,585</b>	<b>332,680</b>	<b>349,460</b>
<b>Cash Used To Fund Goals</b>								
Retirement - Living Expense	100%	166,698	173,949	103,134	107,620	112,302	117,187	122,285
College - Emily's College	100%	0	0	0	0	0	0	0
Margaret's Car	100%	0	0	0	0	0	0	0
John's Truck	100%	0	0	0	0	0	0	0
Traveling	100%	0	0	0	0	0	0	0
Extra Retirement Expense	100%	0	0	0	0	0	0	0
<b>Total Goal Funding</b>		<b>(166,698)</b>	<b>(173,949)</b>	<b>(103,134)</b>	<b>(107,620)</b>	<b>(112,302)</b>	<b>(117,187)</b>	<b>(122,285)</b>
<b>Total Taxes and Tax Penalty</b>		<b>(43,117)</b>	<b>(46,546)</b>	<b>(55,364)</b>	<b>(60,186)</b>	<b>(65,312)</b>	<b>(70,743)</b>	<b>(76,480)</b>
<b>Cash Surplus/Deficit (Net Change in Portfolio)</b>		<b>108,103</b>	<b>113,256</b>	<b>477,862</b>	<b>133,345</b>	<b>138,971</b>	<b>144,750</b>	<b>150,695</b>
<b>Portfolio Value</b>								
<b>Future Dollars</b>								
Beginning Value		1,765,026	1,873,130	1,986,385	2,464,248	2,597,593	2,736,564	2,881,314
Cash Surplus/Deficit		108,103	113,256	477,862	133,345	138,971	144,750	150,695
Investment Asset Additions		0	0	0	0	0	0	0
Ending Value		1,873,130	1,986,385	2,464,248	2,597,593	2,736,564	2,881,314	3,032,008
<b>Current Dollars</b>								
Ending Value		568,564	577,806	686,927	693,913	700,563	706,870	712,832

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# Presentation - Retirement Distribution Cash Flow Chart

## Scenario : What if 1 using Average Returns

Year Age (John / Margaret)	2039 89/87	2040 90/88	2041 -/89	2042 -/90	2043 -/91	2044 -/92	2045 -/93
Cash Surplus/Deficit	32,813	32,944	133,208	35,621	35,577	35,511	35,429

## Taxes

Total Taxes	43,117	46,546	55,364	60,186	65,312	70,743	76,480
Tax Penalty	0	0	0	0	0	0	0
Federal Marginal Tax Rate	15.00%	15.00%	25.00%	25.00%	25.00%	25.00%	25.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

<b>Portfolio Withdrawal Rate</b>	<b>1.75%</b>	<b>1.76%</b>	<b>1.58%</b>	<b>1.57%</b>	<b>1.55%</b>	<b>1.54%</b>	<b>1.53%</b>
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## 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, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- 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.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- 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.

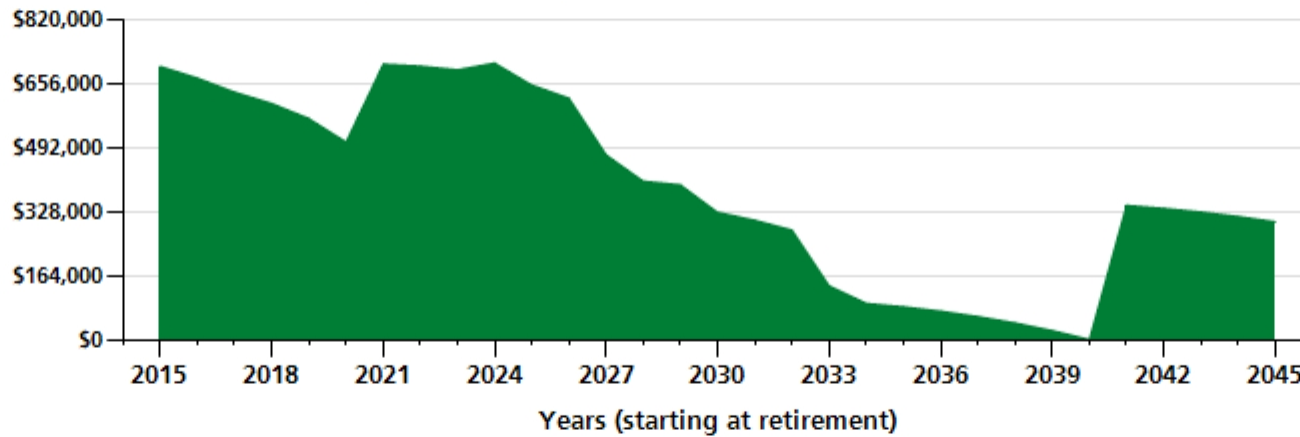
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# Presentation - Retirement Distribution Cash Flow Graphs

## Scenario : Current Scenario 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)**

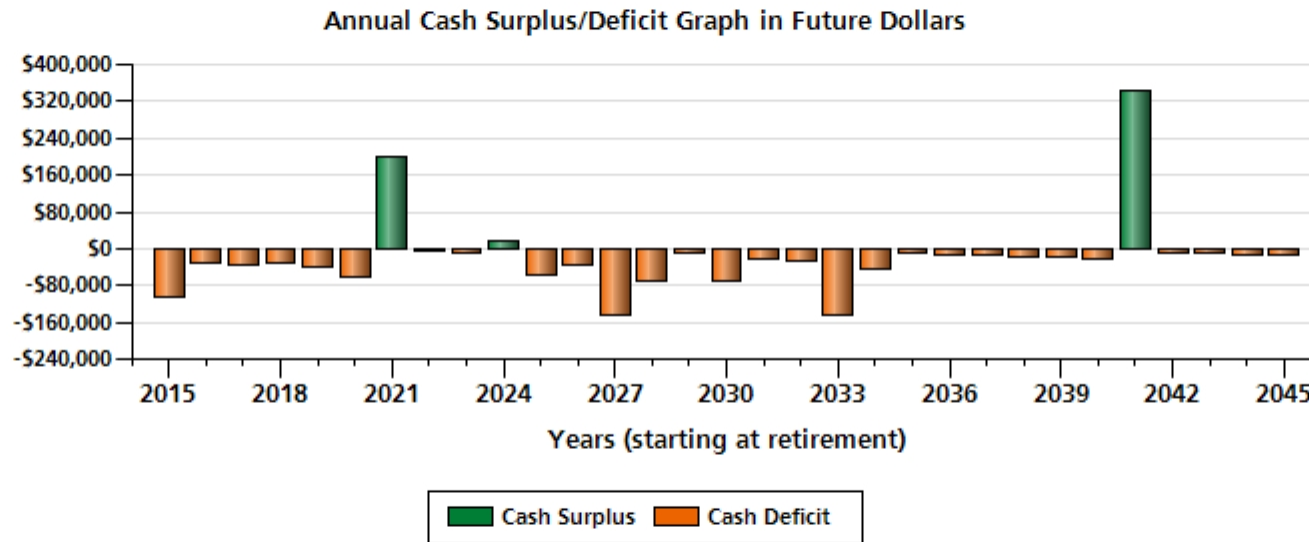


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# Presentation - Retirement Distribution Cash Flow Graphs

## Scenario : Current Scenario 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.



### 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.

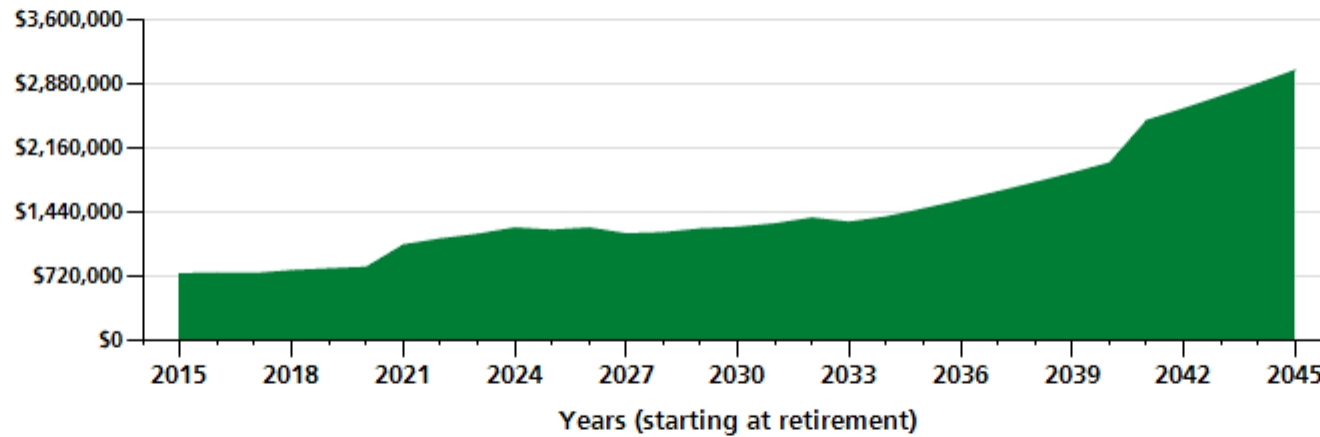
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# Presentation - Retirement Distribution Cash Flow Graphs

## Scenario : What if 1 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.

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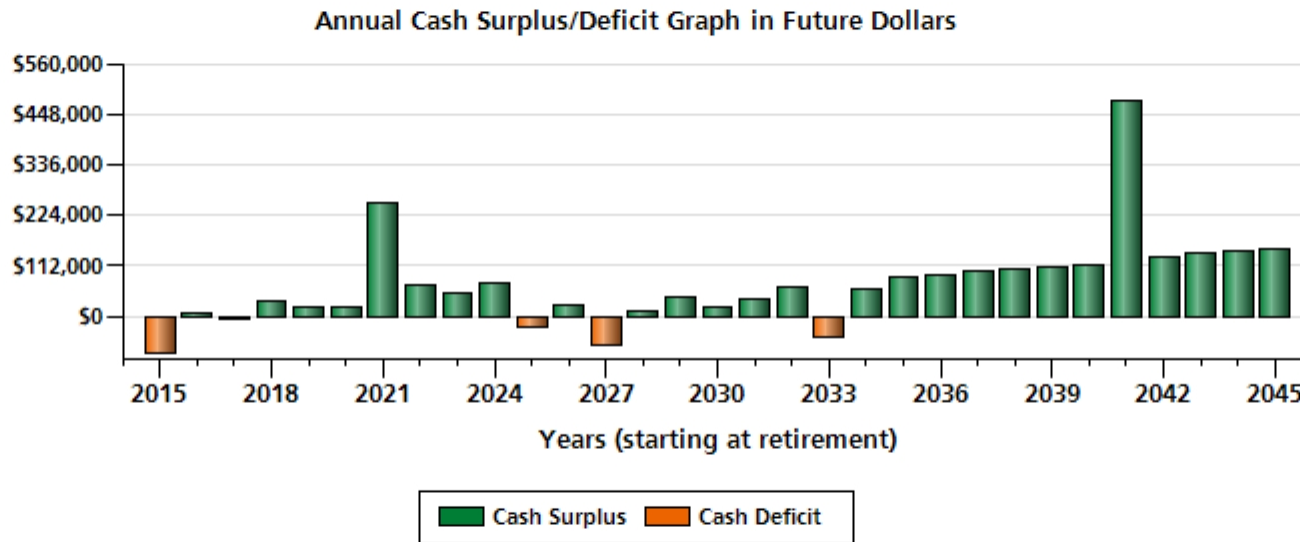


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# Presentation - Retirement Distribution Cash Flow Graphs

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## Notes

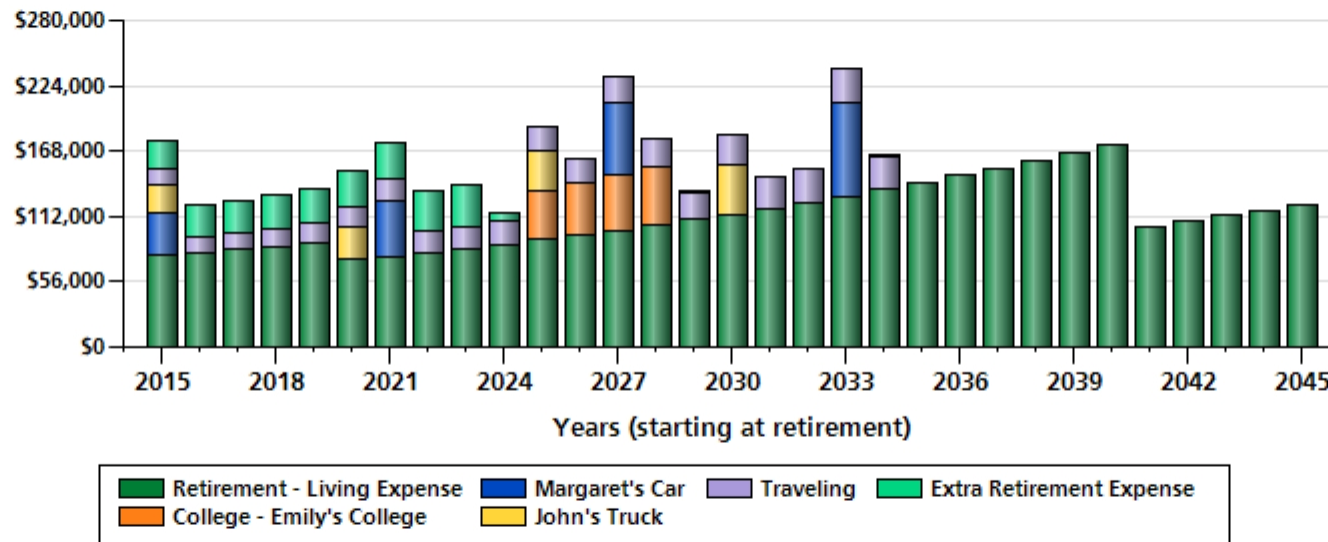
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# Presentation - Cash Used to Fund Goals

## Scenario : Current Scenario 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

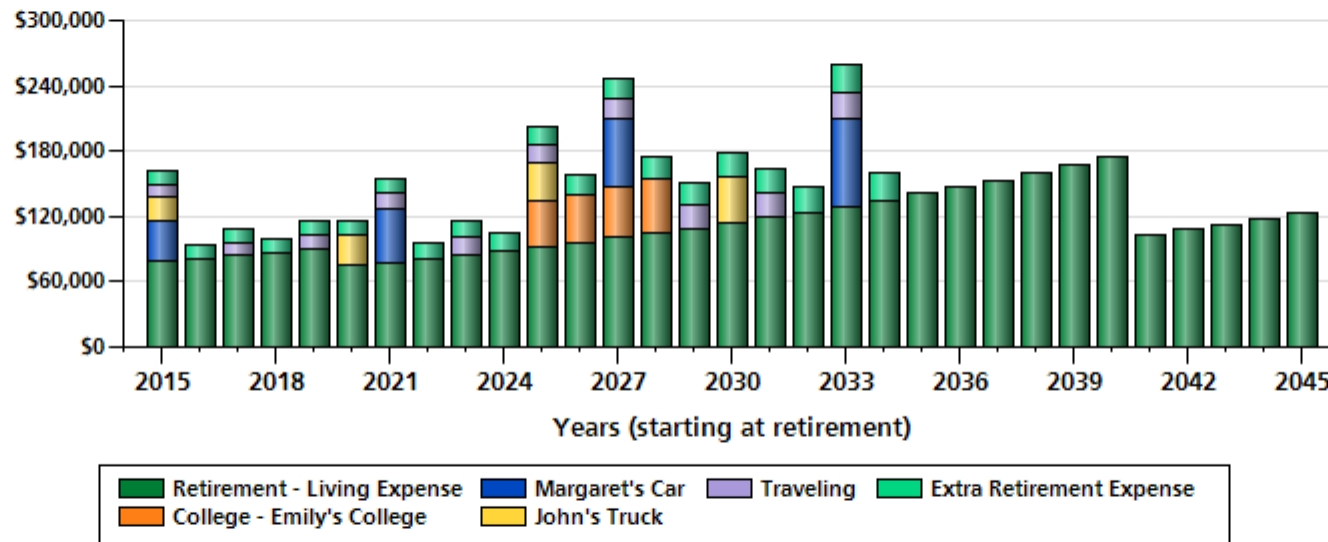
- The value shown for each goal is the amount available to fund the goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the goal expense. This graph does not indicate whether or not you have a goal shortfall in 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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# Presentation - Cash Used to Fund Goals

## Scenario : What if 1 using Average Returns

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### Notes

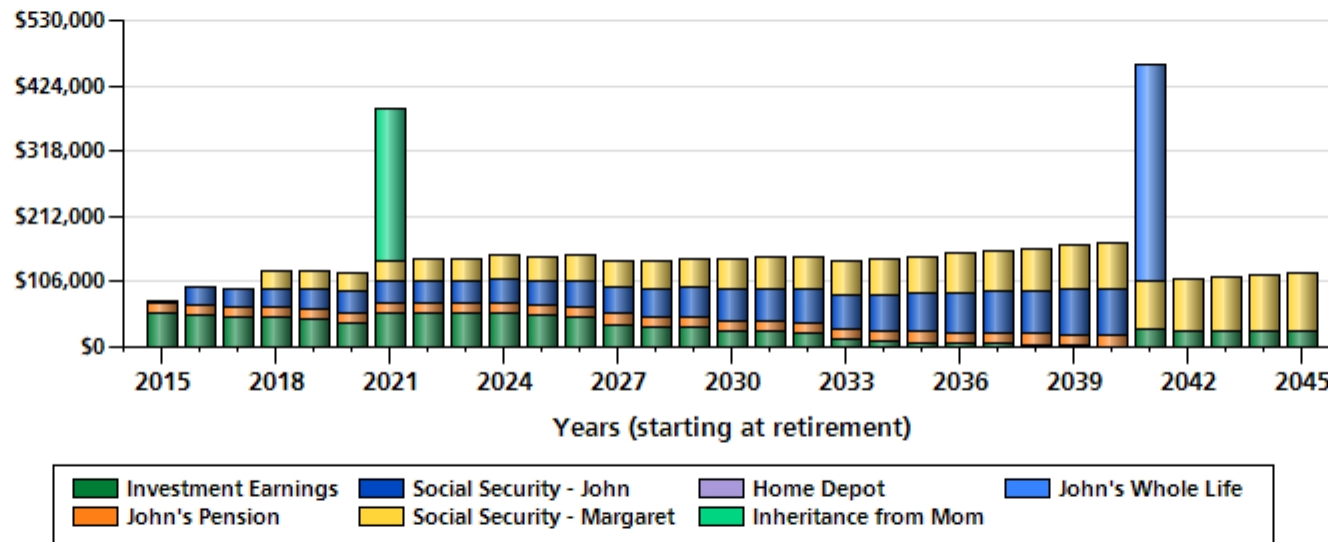
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# Presentation - Sources of Income and Earnings

## Scenario : Current Scenario 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, Strategy income from Variable Annuities with a guaranteed minimum withdrawal benefit (GMWB), and Investment Earnings are pre-tax, future values.

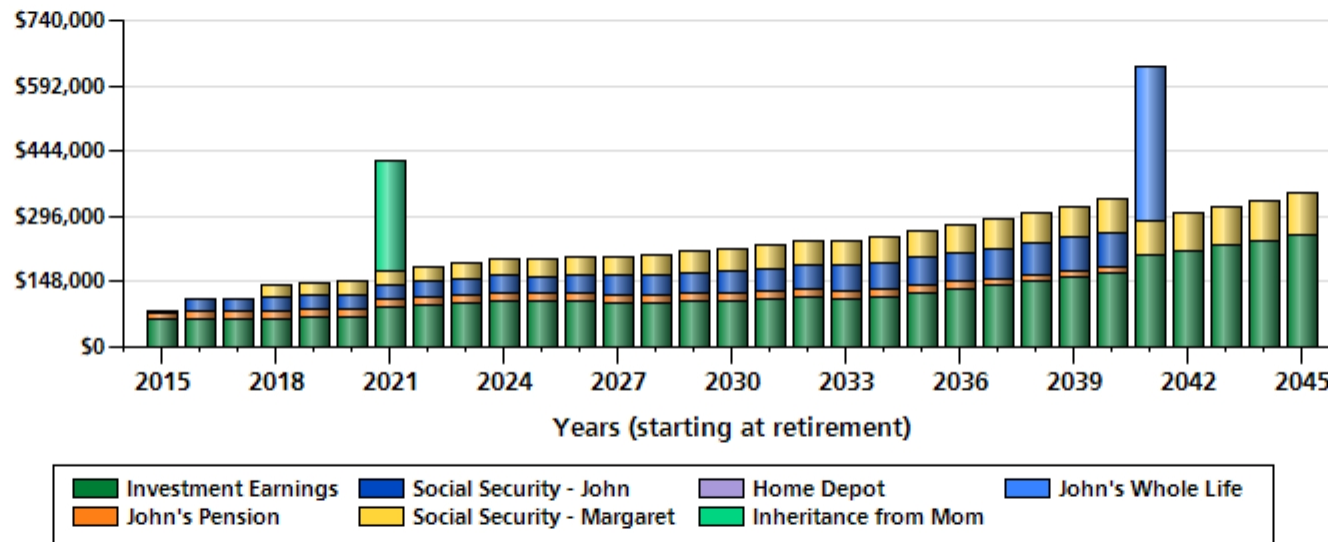
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
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# Presentation - Sources of Income and Earnings

## Scenario : What if 1 using Average Returns

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



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# What If Plan Results

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# Worksheet Detail - Action Plan

## Action Items for What if 1

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

### Future Expectations :



#### Retirement Age

##### Your retirement age

John retires at age 65, in the year 2015, which is your target retirement age.

Margaret retires at age 63, in the year 2015, which is your target retirement age.



#### Goals

##### Your lifestyle Goal amounts

Retirement - Living Expense

Both Retired: \$70,800 per year, which is equal to your target amount.

Margaret Alone Retired: \$48,000 per year, which is equal to your target amount.

In addition, the following adjustment(s) are applied to this goal:

an annual Mortgage expense reduction of \$18,000 in 2020

College - Emily's College

\$20,339 starting in 2025 for 4 years - the goal expense is equal to your target amount. The target amount is based on attending Public In-State (4 years).

In addition, the following adjustment(s) are applied to this goal:

Other Funding Sources - \$1,000 per year

Margaret's Car

\$33,000 per occurrence beginning at Margaret's retirement and recurring every 6 years for a total of 4 times - the goal expense is equal to your target amount.

John's Truck

\$20,000 per occurrence beginning at John's retirement and recurring every 5 years for a total of 4 times - the goal expense is equal to your target amount.

Traveling

\$10,000 per occurrence beginning at John's retirement and recurring every 2 years for a total of 10 times - the goal expense was reduced by \$2,000 from your target amount. The number of occurrences was reduced from 20 to 10. The years between each occurrence was increased from 1 to 2.

Extra Retirement Expense

\$10,000 per occurrence beginning at John's retirement and recurring every year for a total of 20 times - the goal expense was reduced by \$12,000 from your target amount.

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# Worksheet Detail - Action Plan

## Action Items for What if 1

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

### Actions to Take Now :



#### Investments

#### Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current



Total Return II



#### Changes Required to match Total Return II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$96,696
Short Term Bonds	\$47,754	
Intermediate Term Bonds		-\$16,690
Long Term Bonds		-\$18,000
Large Cap Value Stocks		-\$72,350
Large Cap Growth Stocks		-\$16,892
Small Cap Stocks	\$53,754	
International Developed Stocks	\$94,696	
International Emerging Stocks	\$24,424	
<b>Total :</b>	<b>\$220,628</b>	<b>-\$220,628</b>

#### Concentrated Positions

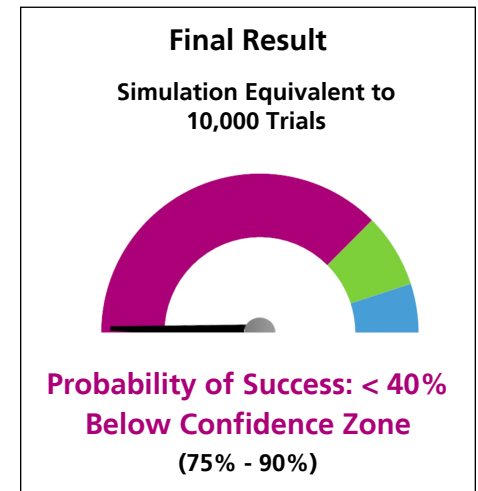
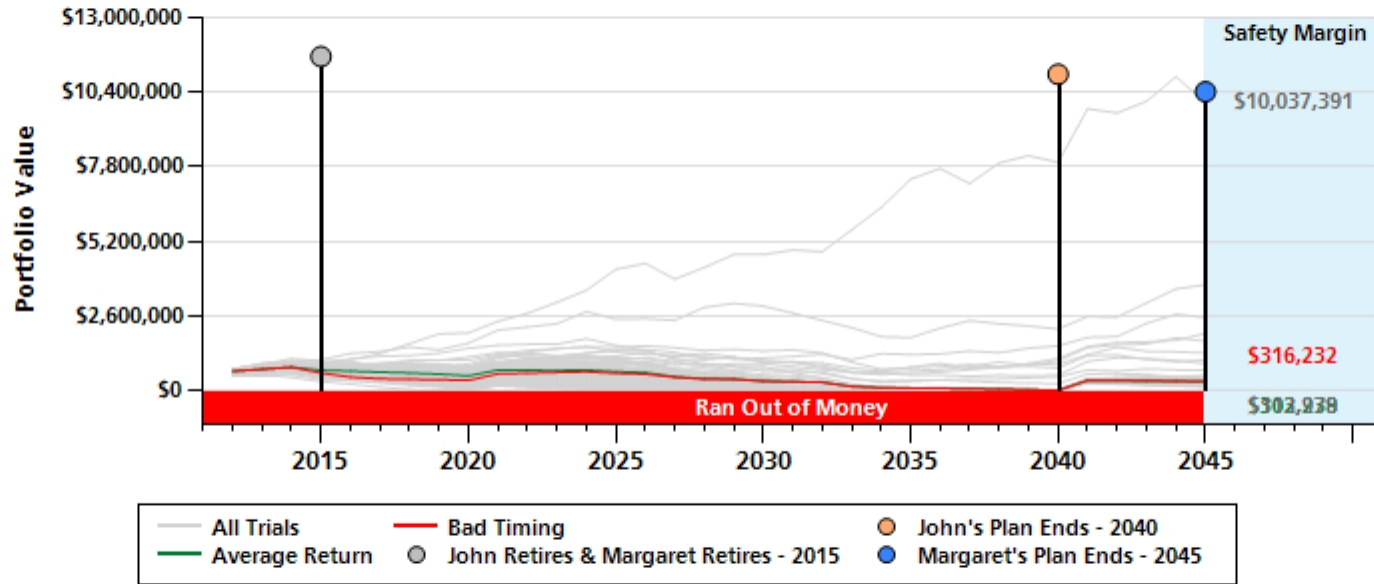
You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	Value	% of Portfolio
HD	\$111,090	18.16%

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# Worksheet Detail - Inside the Numbers Final Result

- 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.

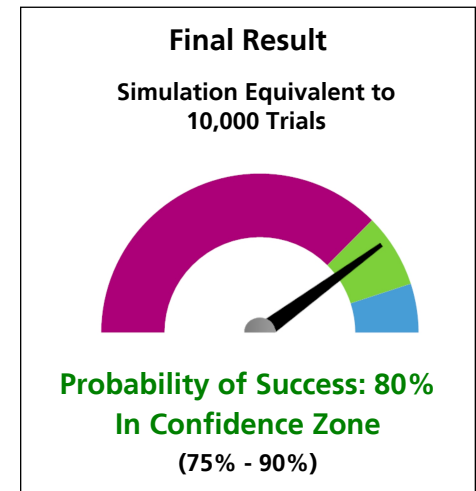
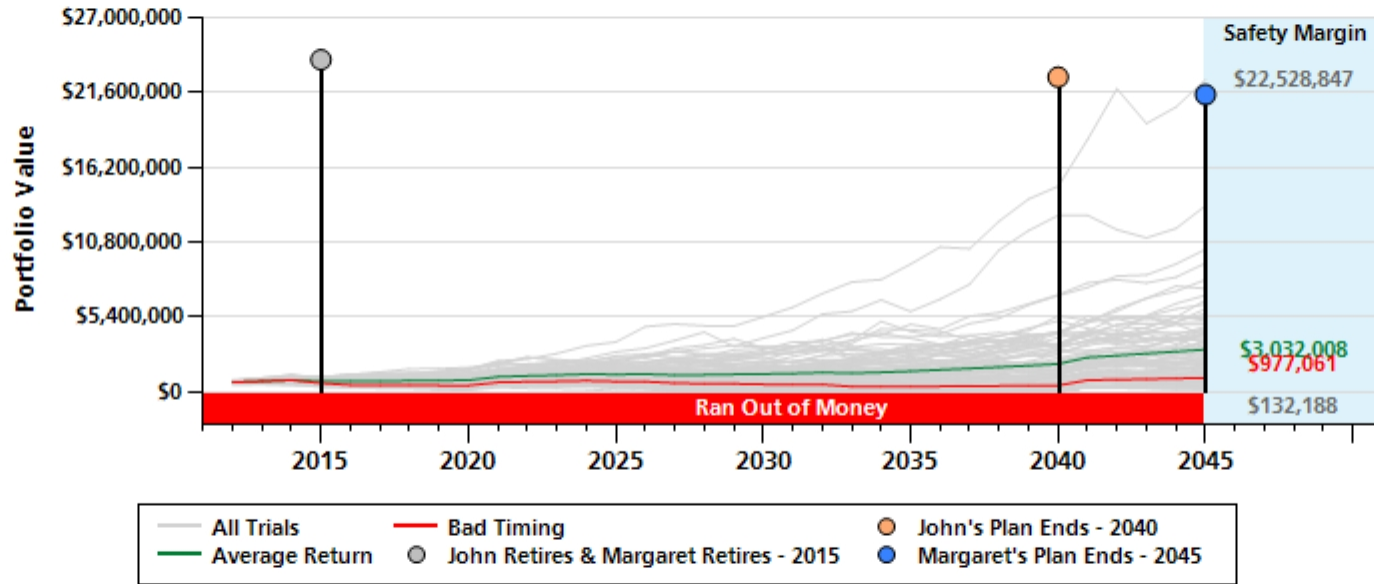
In the Sample of 100 Trials table, the trials are ranked from best to worst (from 1 to 100) based on the End of Plan value. For each trial listed (1st, 25th, 50th, 75th and 100th), the corresponding portfolio values for that trial will be illustrated in the years of the trial that are indicated.

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to \$0
Best	\$1,060,936	\$2,407,456	\$4,426,325	\$4,895,677	\$7,738,887	\$10,037,391	
25th	\$638,234	\$692,773	\$722,211	\$0	\$0	\$299,814	2031
50th	\$574,401	\$697,196	\$318,898	\$0	\$0	\$293,938	2028
75th	\$492,032	\$403,939	\$54,485	\$0	\$0	\$252,027	2027
Worst	\$218,498	\$146,797	\$0	\$0	\$0	\$239,831	2019

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# Worksheet Detail - Inside the Numbers Final Result

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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	Year Money Goes to \$0
Best	\$1,246,341	\$2,212,178	\$4,683,447	\$6,078,288	\$10,441,952	\$22,528,847	
25th	\$654,495	\$948,488	\$1,312,235	\$1,574,338	\$2,646,343	\$3,733,933	
50th	\$518,345	\$776,477	\$1,209,615	\$620,515	\$838,284	\$1,662,777	
75th	\$676,445	\$688,180	\$720,178	\$296,392	\$78,553	\$232,906	2040
Worst	\$277,272	\$293,682	\$0	\$0	\$0	\$258,331	2026

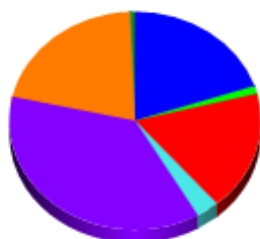
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# Worksheet Detail - Allocation Comparison

## Scenario: What if 1

These charts compare your Current Portfolio with the Target Portfolio you selected and show the investment changes you should consider.

**Current Portfolio**



**Target Portfolio  
Total Return II**



Historical Assumptions (1970 to 2011)		
8.21%	Total Return	8.99%
4.35%	Base Inflation Rate	4.35%
3.86%	Real Return	4.64%
-19.02%	Worst One-Year Loss (or Lowest Gain)	-25.11%
10.21%	Standard Deviation	12.44%
Bear Market Returns		
-26%	Great Recession	-33%
8%	Bond Bear Market	9%

**Portfolio Comparison with Changes Required to Rebalance Investment Portfolio**

Current Amount	% of Total	Asset Class	% of Total	Target Amount	Increase / (Decrease)
\$121,120	20%	Cash & Cash Alternatives	4%	\$24,424	-\$96,696
\$7,200	1%	Short Term Bonds	9%	\$54,954	\$47,754
\$108,280	18%	Intermediate Term Bonds	15%	\$91,590	-\$16,690
\$18,000	3%	Long Term Bonds	0%	\$0	-\$18,000
\$225,000	37%	Large Cap Value Stocks	25%	\$152,650	-\$72,350
\$126,800	21%	Large Cap Growth Stocks	18%	\$109,908	-\$16,892
\$1,200	0%	Small Cap Stocks	9%	\$54,954	\$53,754
\$3,000	0%	International Developed Stocks	16%	\$97,696	\$94,696
\$0	0%	International Emerging Stocks	4%	\$24,424	\$24,424
<b>\$610,600</b>				<b>\$610,600</b>	

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

# Worksheet Detail - Distribution and Reallocation by Asset Class

Scenario: What if 1

## Investment Portfolio Rebalancing

Description	Cash & Cash Alternatives	Short Term Bonds	Intermediate Term Bonds	Long Term Bonds	Large Cap Value Stocks	Large Cap Growth Stocks	Small Cap Stocks	International Developed Stocks	International Emerging Stocks	Total Value
<b>John's 401(k)</b>										
Davis NY Venture A					\$25,000	\$25,000				\$50,000
Home Depot, Inc.					\$55,000	\$55,000				\$110,000
Vanguard Balanced Index Instl			\$40,000		\$30,000	\$30,000				\$100,000
<b>Joint Checking Account - Emergency Fund</b>										
Taxable Account Total	\$75,000									\$75,000
<b>Margaret's Brokerage Account</b>										
Taxable Account Total	\$43,120		\$64,680		\$107,800					\$215,600
<b>Margaret's IRA</b>										
Account Total	\$3,000	\$7,200	\$3,600	\$18,000	\$7,200	\$16,800	\$1,200	\$3,000		\$60,000
<b>Total Current Portfolio :</b>	<b>\$121,120</b>	<b>\$7,200</b>	<b>\$108,280</b>	<b>\$18,000</b>	<b>\$225,000</b>	<b>\$126,800</b>	<b>\$1,200</b>	<b>\$3,000</b>	<b>\$0</b>	<b>\$610,600</b>
<b>Increase / Decrease :</b>	<b>-\$96,696</b>	<b>\$47,754</b>	<b>-\$16,690</b>	<b>-\$18,000</b>	<b>-\$72,350</b>	<b>-\$16,892</b>	<b>\$53,754</b>	<b>\$94,696</b>	<b>\$24,424</b>	<b>\$0</b>
<b>Total Amount Required :</b>	<b>\$24,424</b>	<b>\$54,954</b>	<b>\$91,590</b>	<b>\$0</b>	<b>\$152,650</b>	<b>\$109,908</b>	<b>\$54,954</b>	<b>\$97,696</b>	<b>\$24,424</b>	<b>\$610,600</b>
<b>Percent of Total Value :</b>	<b>4%</b>	<b>9%</b>	<b>15%</b>	<b>0%</b>	<b>25%</b>	<b>18%</b>	<b>9%</b>	<b>16%</b>	<b>4%</b>	<b>100%</b>

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# Worksheet Detail - Bear Market Test

## Bear Market Test for Current Scenario

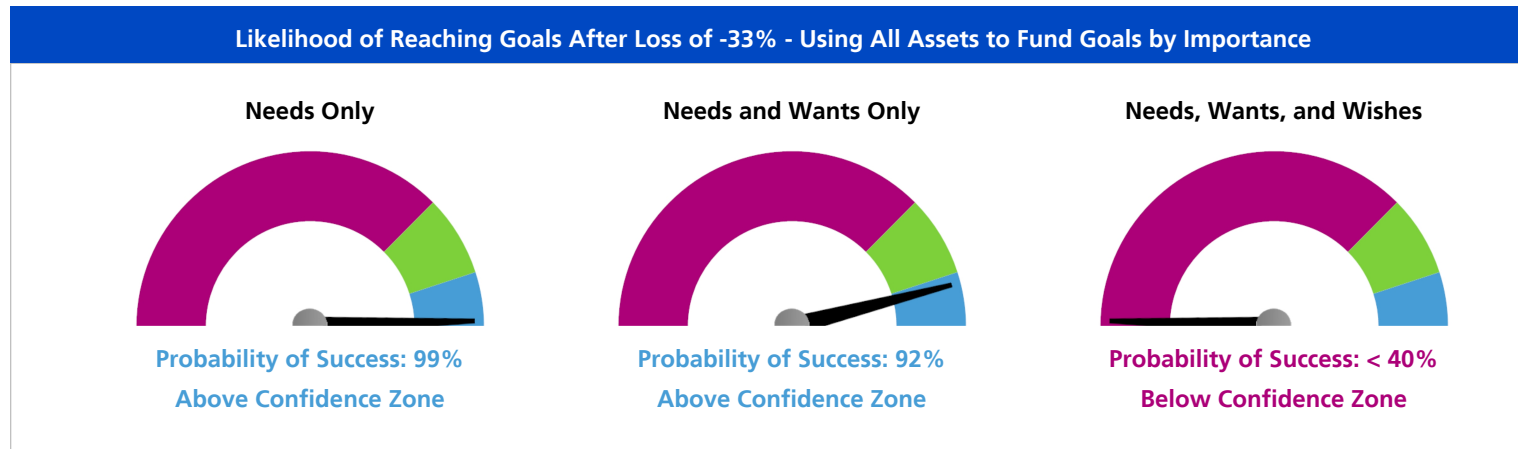


This test assumes you invest in the your current portfolio. If your investments suffered a loss of -26% this year, your portfolio value would be reduced by \$157,748. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds and cash during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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# Worksheet Detail - Bear Market Test

## Bear Market Test for What if 1



This test assumes you invest in the the Total Return II portfolio. If your investments suffered a loss of -33% this year, your portfolio value would be reduced by \$200,553. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds and cash during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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# Worksheet Detail - Special Asset Test

## Special Asset Test for Current Scenario



Description	When Sold	Future Amounts		
		Low	Expected	High
Inheritance from Mom	in 2021	\$100,000	\$250,000	\$500,000

It is often difficult to predict the value that will be received from the sale of assets in the future. This creates a hidden risk to your plan.

These results show your Probability of Success using the three estimates you provided for the amount of after-tax cash you might receive from the sale of each Special Asset shown in the table. For each result calculated, all assets are assumed to receive the Low, Expected or High amount. All other assumptions in the plan remain unchanged.

There is a Risk that you will receive the Low values. If this causes your Probability of Success to fall below your Confidence Zone, you should consider what adjustments might be necessary.

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# Worksheet Detail - Special Asset Test

## Special Asset Test for What if 1



Description	When Sold	Future Amounts		
		Low	Expected	High
Inheritance from Mom	in 2021	\$100,000	\$250,000	\$500,000

It is often difficult to predict the value that will be received from the sale of assets in the future. This creates a hidden risk to your plan.

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# Worksheet Detail - Concentrated Position Test

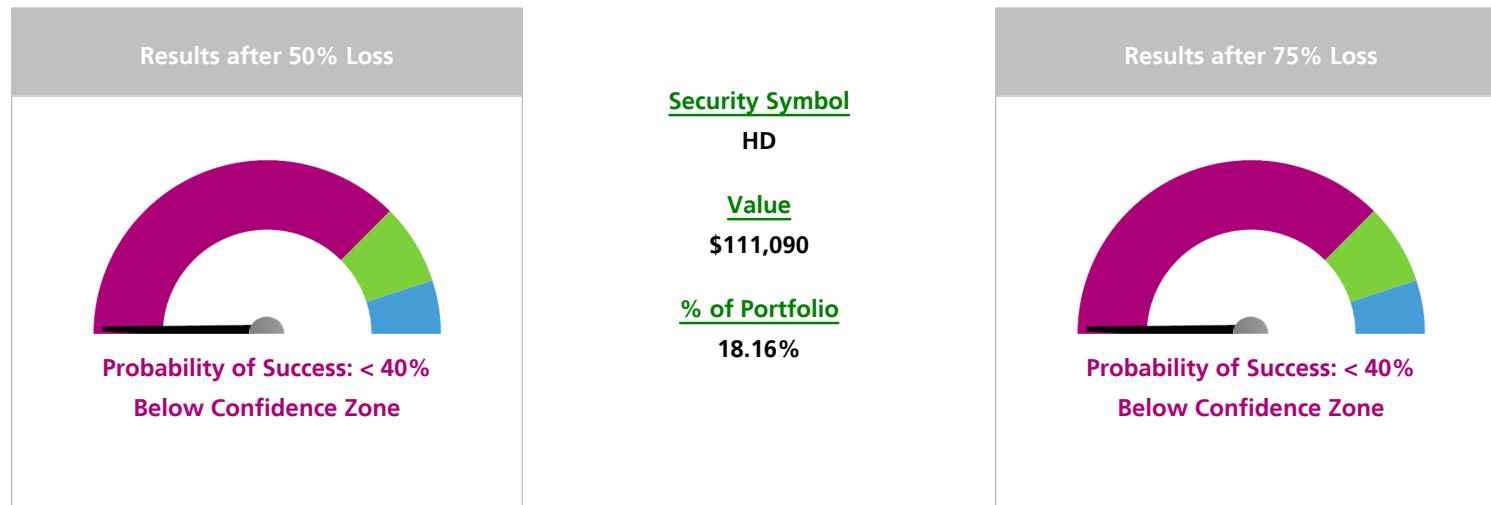
## Concentrated Position Test for Current Scenario

### 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 75% of its value. Could you still attain your Goals, or are you putting your future at risk?

**You have \$111,090 invested in HD. If it suffered a major loss, how would it affect the Probability of Success for your Goals?**



### 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.

### Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

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# Worksheet Detail - Concentrated Position Test

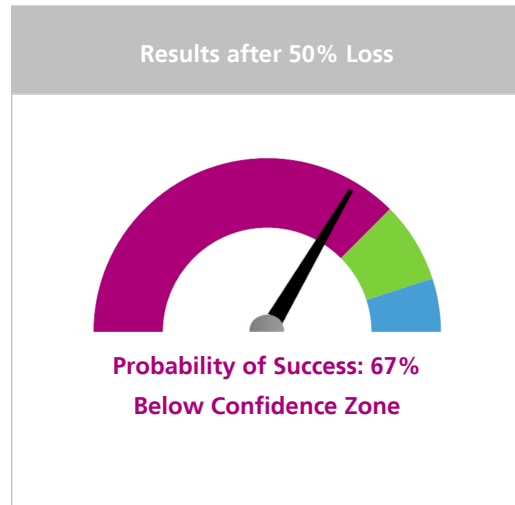
## Concentrated Position Test for What if 1

### 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 75% of its value. Could you still attain your Goals, or are you putting your future at risk?

**You have \$111,090 invested in HD. If it suffered a major loss, how would it affect the Probability of Success for your Goals?**



### Security Symbol

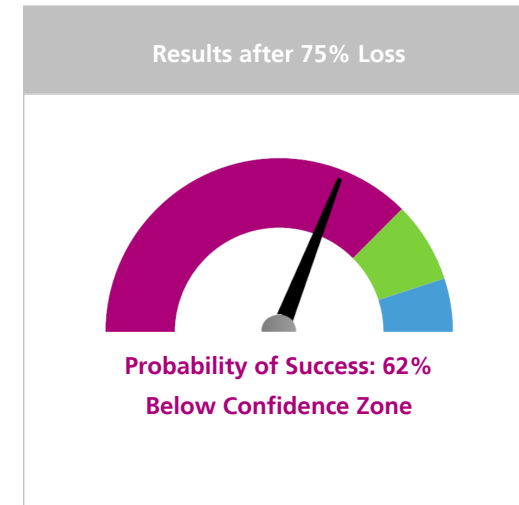
HD

### Value

\$111,090

### % of Portfolio

18.16%



### 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.

### Additional Concentration

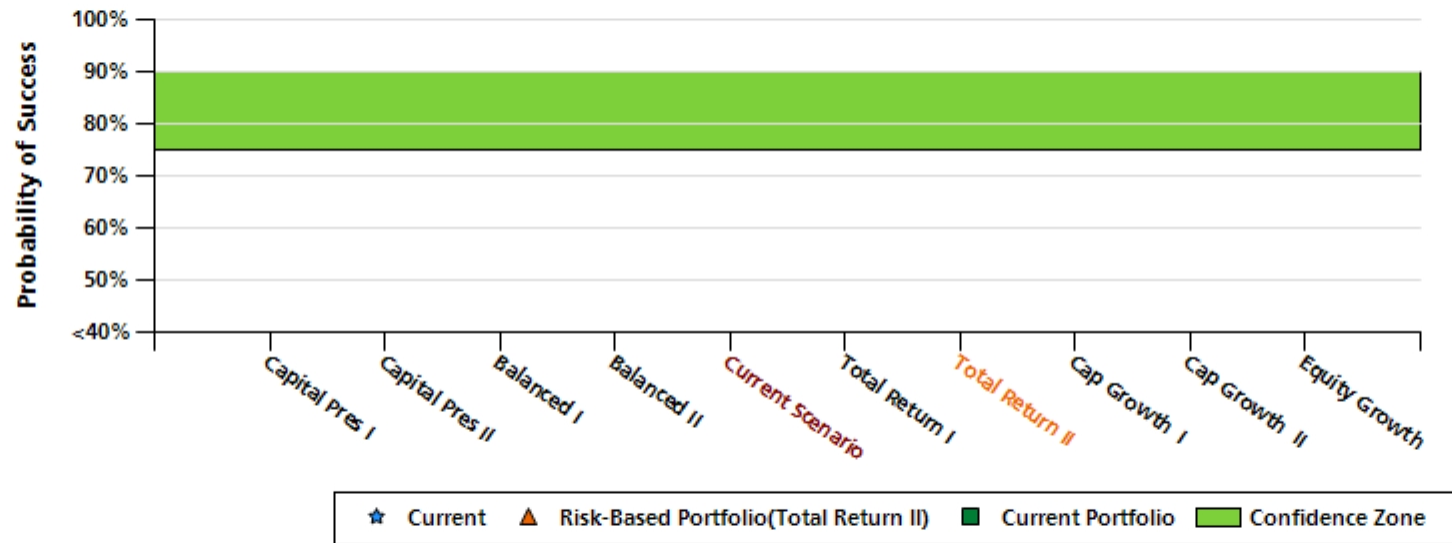
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# Worksheet Detail - Portfolio Probability Matrix

## Portfolio Probability Matrix for Current Scenario

Risk Based Portfolio	Portfolio used in Current Scenario	Portfolio before and during retirement	Probability of Success	Great Recession Return
		Capital Preservation I	< 40%	-4%
		Capital Preservation II	< 40%	-11%
		Balanced I	< 40%	-15%
		Balanced II	< 40%	-22%
	→	Current	< 40%	-26%
		Total Return I	< 40%	-26%
→		Total Return II	< 40%	-33%
		Capital Growth I	< 40%	-39%
		Capital Growth II	< 40%	-45%
		Equity Growth	< 40%	-51%

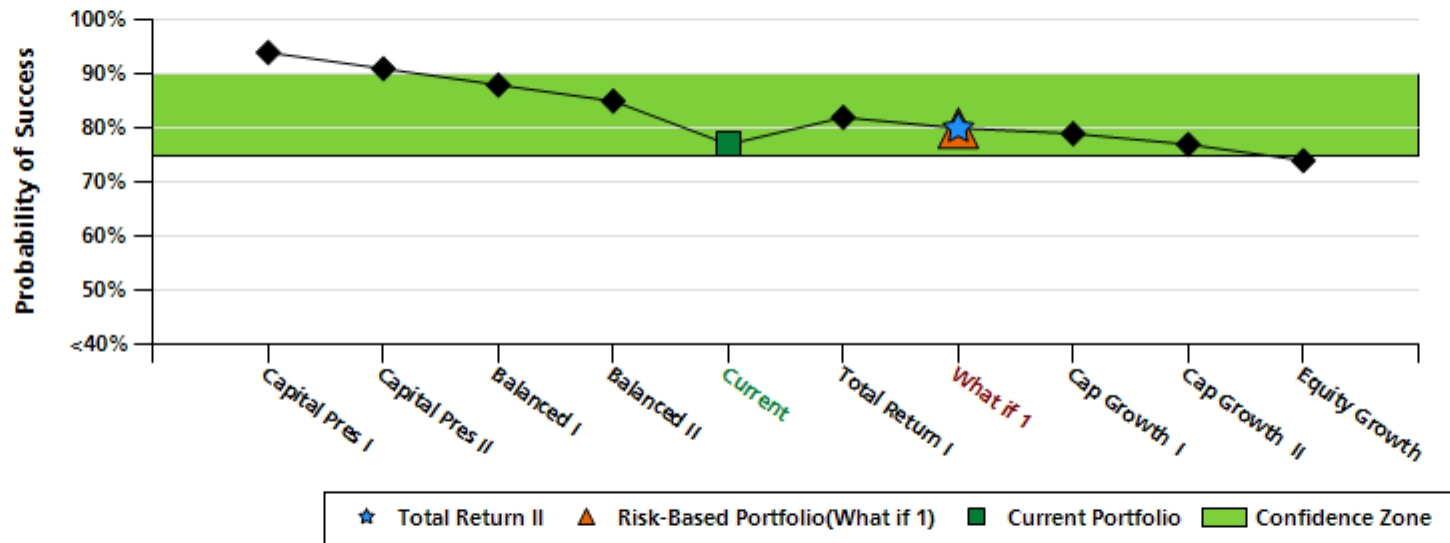


See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

# Worksheet Detail - Portfolio Probability Matrix

## Portfolio Probability Matrix for What if 1

Risk Based Portfolio	Portfolio used in What if 1	Portfolio before and during retirement	Probability of Success	Great Recession Return
		Capital Preservation I	94%	-4%
		Capital Preservation II	91%	-11%
		Balanced I	88%	-15%
		Balanced II	85%	-22%
		Current	77%	-26%
		Total Return I	82%	-26%
→	→	Total Return II	80%	-33%
		Capital Growth I	79%	-39%
		Capital Growth II	77%	-45%
		Equity Growth	74%	-51%



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# Worksheet Detail - Social Security Maximization

## Social Security Maximization for Current Scenario

Social Security Strategy	Strategy Used in Current Scenario	As soon as possible	At retirement	At FRA	At age 70	John begins at age 70 and Margaret begins at FRA	John files/suspends, Margaret restricted application
Start age							
John	66	65	65	66	70	70	70
Margaret	66	63	63	66	70	66	66
First year benefit in current dollars							
John	\$23,504	\$17,628	\$21,937	\$23,504	\$31,025	\$31,025	\$31,025
Margaret	\$22,637	\$16,978	\$18,109	\$22,637	\$29,881	\$22,637	\$11,752
Total lifetime benefit in current dollars	\$1,225,756	\$987,878	\$1,150,885	\$1,225,756	\$1,374,377	\$1,327,292	\$1,421,384
Break Even Point							
John	72	N/A	65	72	78	76	77
Margaret	70	N/A	63	70	76	74	75
Probability of success	< 40%	< 40%	< 40%	< 40%	< 40%	< 40%	< 40%

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# Worksheet Detail - Social Security Maximization

## Social Security Maximization for What if 1

Social Security Strategy	Strategy Used in What if 1	As soon as possible	At retirement	At FRA	At age 70	John begins at age 70 and Margaret begins at FRA	John files/suspends, Margaret restricted application
Start age							
John	66	65	65	66	70	70	70
Margaret	66	63	63	66	70	66	66
First year benefit in current dollars							
John	\$23,504	\$17,628	\$21,937	\$23,504	\$31,025	\$31,025	\$31,025
Margaret	\$22,637	\$16,978	\$18,109	\$22,637	\$29,881	\$22,637	\$11,752
Total lifetime benefit in current dollars	\$1,225,756	\$987,878	\$1,150,885	\$1,225,756	\$1,374,377	\$1,327,292	\$1,421,384
Break Even Point							
John	72	N/A	65	72	78	76	77
Margaret	70	N/A	63	70	76	74	75
Probability of success	80%	59%	78%	80%	79%	81%	85%

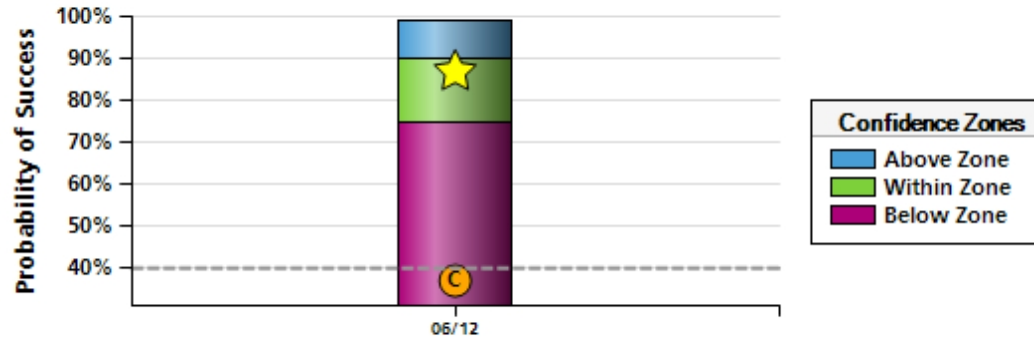
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**Star Track**

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# Star Track

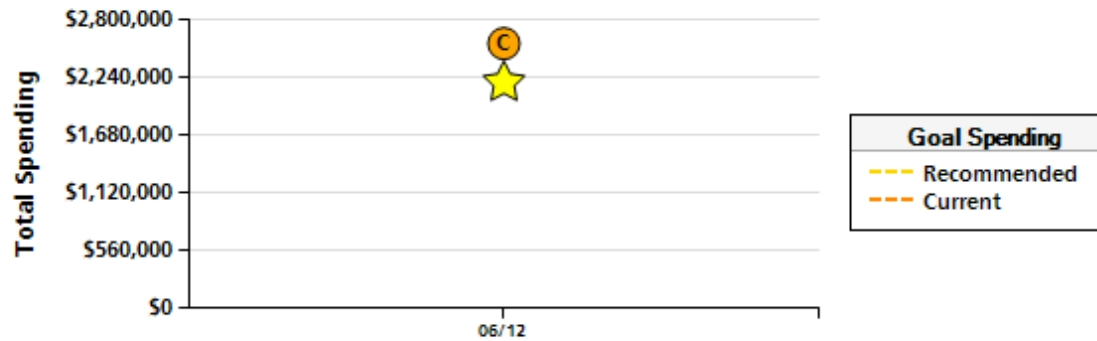
## Star Track History



The Star Track History graph illustrates the progress you've made toward attaining your Goals over time. Each bar reflects the projected results of your Recommended Plan, as recorded on the date indicated. Data in each bar can differ substantially in assets included, goal values, and other underlying data. Patterned bars, if shown, were created automatically and may reflect asset values that were not fully updated.

The ★ shows the Probability of Success for your Recommended Scenario.  
The ⓐ shows the Probability of Success for your Current Scenario.

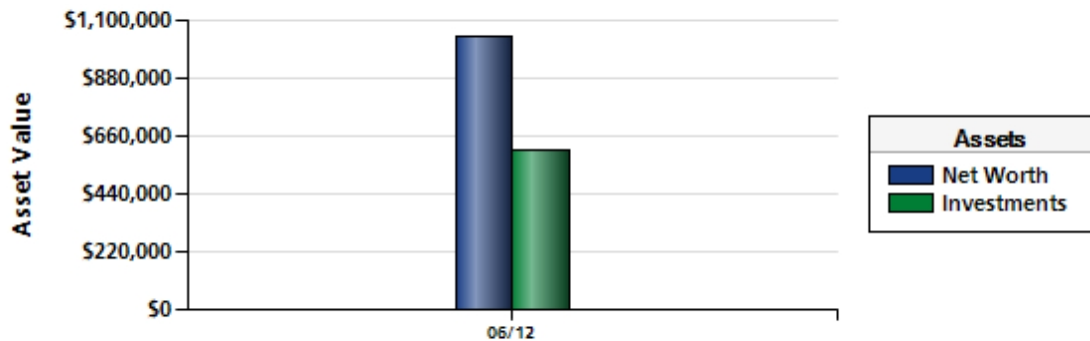
## Total Goal Spending



The Total Goal Spending graph provides a quick view of how your Goals have changed over time. The graph plots the Total Goal Spending required to fund all of your Goals. Each set of data points corresponds to a bar in the Star Track History graph above.

The ★ shows the Probability of Success for your Recommended Scenario.  
The ⓐ shows the Probability of Success for your Current Scenario.

## Net Worth and Investment Portfolio



This graph shows your Net Worth and Investment Portfolio values at each date recorded.

Star Track is not intended to track the performance of assets included in your Plan. Refer to official statements you receive from the product sponsor for accurate account values.

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

## Assumptions

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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.)

<b>Example :</b>	Portfolio value beginning of year :	\$100,000
	Total Return you earn :	10%
	Total Investment Earnings :	\$10,000
	Portfolio value at end of year (in future dollars) :	<hr/> \$110,000
	Inflation Rate for the year :	(4%)
	Cost of Inflation :	<hr/> (\$4,000)
	(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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# Risk Management

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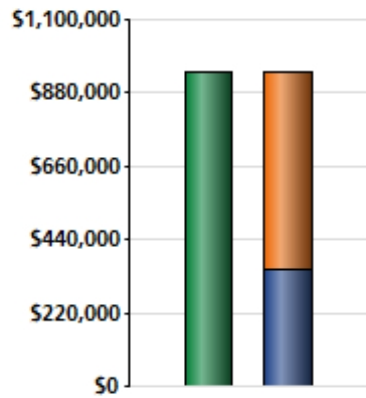
# Life Insurance Needs Analysis

## Scenario : What if 1

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 93



\$940,586

\$350,000

\$590,586



Life Insurance Needed



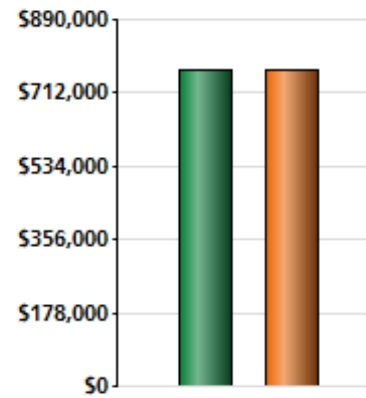
Existing Life Insurance



Additional Needed

### If Margaret Dies

Living Expenses covered until John is 90



\$769,528

\$0

\$769,528

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

# Life Insurance Needs Analysis Detail

## Scenario : What if 1

### Life Insurance

If John Dies		If Margaret Dies
\$350,000	Existing Life Insurance	\$0
\$0	Additional Death Benefit	\$0

### Liabilities and Final Expenses

If John Dies		If Margaret Dies
\$93,000	Debts Paid Off	\$93,000
\$10,000	Final Expenses	\$10,000
\$0	Bequests	\$0
\$0	Other Payments	\$0

### Living Expenses for Survivors

Margaret's Age	Event	John's Age
63	Retirement	65
93	Plan Ends	90

If John Dies		If Margaret Dies
<b>First Living Expense</b>		
\$79,200	Annual Expense (current dollars, after-tax)	\$79,200
93	Cover expense until Spouse is this age	90
<b>Second Living Expense</b>		
\$0	Annual Expense (current dollars, after-tax)	\$0
0	Cover expense until Spouse is this age	0

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# Life Insurance Needs Analysis Detail

## Scenario : What if 1

### Financial Goals

Checked boxes indicate goals to be funded upon death.

If John Dies		If Margaret Dies
<input checked="" type="checkbox"/>	College - Emily's College	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Margaret's Car	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	John's Truck	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Traveling	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Extra Retirement Expense	<input checked="" type="checkbox"/>

### Sell Other Assets

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

Your Assets that are not being sold to fund goals are listed below.

Description	Current Value
Personal Residence	\$450,000

Checked boxes indicate Other Assets that will be included in this analysis and used to fund goals.

If John Dies		If Margaret Dies
<input type="checkbox"/>	Inheritance from Mom	<input type="checkbox"/>

### Stock Options and Restricted Stock

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"/>

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# Life Insurance Needs Analysis Detail

## Scenario : What if 1

### 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 type="checkbox"/>	\$0	John's Pension	\$17,000	<input type="checkbox"/>

### Tax Rate (Estimated average tax rate)

Use Program Estimate	Federal	State	Local
	18.00%	5.75%	0.00%

### Rate of Return

Use Return in the Plan you selected	Rate of Return
	8.99%

### Dependents

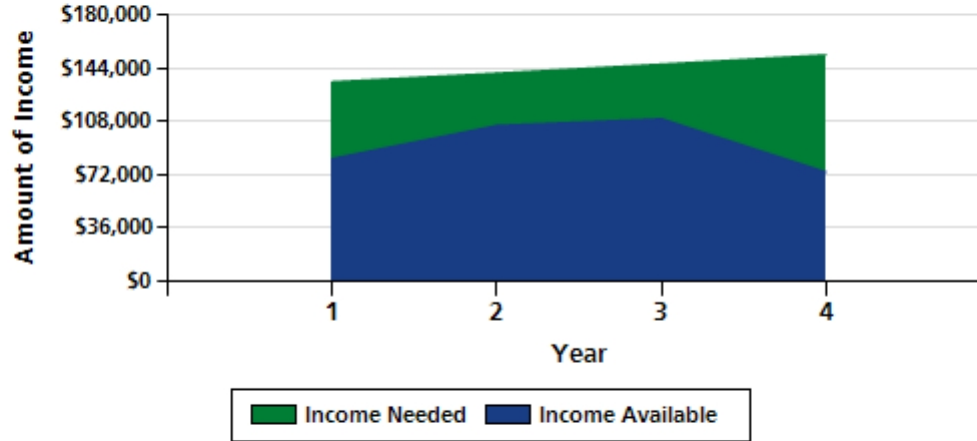
Name	Date of Birth	Age	Relationship
Emily	06/01/2007	5	Both Are Parents

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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)	\$135,000	\$65,000	\$0	\$0	\$18,000	\$0	-\$52,000
2 year(s)	\$140,873	\$67,828	\$0	\$0	\$37,566	\$0	-\$35,479
4 year(s)	\$153,395	\$73,857	\$0	\$0	\$0	\$0	-\$79,538

\* 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

### 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		During these years		
Month 1	\$11,250 per month	Year 2	\$11,250 per month	\$135,000 per year
Month 2 & 3	\$11,250 per month	Year 3 - 5	\$11,250 per month	\$135,000 per year
Month 4 & 5	\$11,250 per month	Year 6 to Age 65	\$11,250 per month	\$135,000 per year
Month 6 - 12	\$11,250 per month			

### 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	\$11,250	\$5,417	\$0	\$0	\$0	\$0	-\$5,833
2	\$11,250	\$5,417	\$0	\$0	\$0	\$0	-\$5,833
3	\$11,250	\$5,417	\$0	\$0	\$0	\$0	-\$5,833
4	\$11,250	\$5,417	\$0	\$0	\$0	\$0	-\$5,833
5	\$11,250	\$5,417	\$0	\$0	\$0	\$0	-\$5,833
6	\$11,250	\$5,417	\$0	\$0	\$0	\$0	-\$5,833
7	\$11,250	\$5,417	\$0	\$0	\$3,000	\$0	-\$2,833
8	\$11,250	\$5,417	\$0	\$0	\$3,000	\$0	-\$2,833
9	\$11,250	\$5,417	\$0	\$0	\$3,000	\$0	-\$2,833
10	\$11,250	\$5,417	\$0	\$0	\$3,000	\$0	-\$2,833
11	\$11,250	\$5,417	\$0	\$0	\$3,000	\$0	-\$2,833
12	\$11,250	\$5,417	\$0	\$0	\$3,000	\$0	-\$2,833

\* 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)
63	\$140,873	\$67,828	\$0	\$0	\$37,566	\$0	-\$35,479
64	\$147,000	\$70,778	\$0	\$0	\$39,200	\$0	-\$37,022
65	\$153,395	\$73,857	\$0	\$0	\$0	\$0	-\$79,538

\* 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.

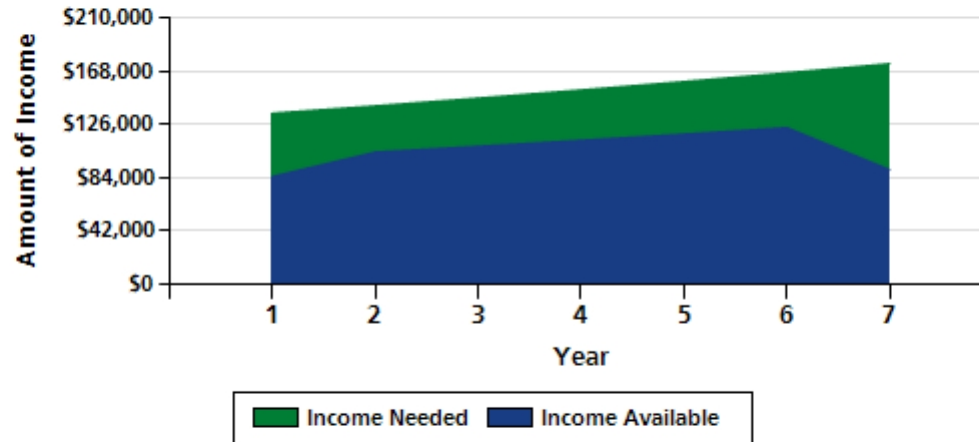
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See Important Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

# 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)	\$135,000	\$70,000	\$0	\$0	\$15,000	\$0	-\$50,000
2 year(s)	\$140,873	\$73,045	\$0	\$0	\$31,305	\$0	-\$36,523
5 year(s)	\$160,068	\$82,998	\$0	\$0	\$35,571	\$0	-\$41,499
7 year(s)	\$174,296	\$90,376	\$0	\$0	\$0	\$0	-\$83,921

\* 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		During these years		
Month 1	\$11,250 per month	Year 2	\$11,250 per month	\$135,000 per year
Month 2 & 3	\$11,250 per month	Year 3 - 5	\$11,250 per month	\$135,000 per year
Month 4 & 5	\$11,250 per month	Year 6 to Age 65	\$11,250 per month	\$135,000 per year
Month 6 - 12	\$11,250 per month			

### 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	\$11,250	\$5,833	\$0	\$0	\$0	\$0	-\$5,417
2	\$11,250	\$5,833	\$0	\$0	\$0	\$0	-\$5,417
3	\$11,250	\$5,833	\$0	\$0	\$0	\$0	-\$5,417
4	\$11,250	\$5,833	\$0	\$0	\$0	\$0	-\$5,417
5	\$11,250	\$5,833	\$0	\$0	\$0	\$0	-\$5,417
6	\$11,250	\$5,833	\$0	\$0	\$0	\$0	-\$5,417
7	\$11,250	\$5,833	\$0	\$0	\$2,500	\$0	-\$2,917
8	\$11,250	\$5,833	\$0	\$0	\$2,500	\$0	-\$2,917
9	\$11,250	\$5,833	\$0	\$0	\$2,500	\$0	-\$2,917
10	\$11,250	\$5,833	\$0	\$0	\$2,500	\$0	-\$2,917
11	\$11,250	\$5,833	\$0	\$0	\$2,500	\$0	-\$2,917
12	\$11,250	\$5,833	\$0	\$0	\$2,500	\$0	-\$2,917

\* 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

### 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	\$140,873	\$73,045	\$0	\$0	\$31,305	\$0	-\$36,523
61	\$147,000	\$76,222	\$0	\$0	\$32,667	\$0	-\$38,111
62	\$153,395	\$79,538	\$0	\$0	\$34,088	\$0	-\$39,769
63	\$160,068	\$82,998	\$0	\$0	\$35,571	\$0	-\$41,499
64	\$167,031	\$86,608	\$0	\$0	\$37,118	\$0	-\$43,304
65	\$174,296	\$90,376	\$0	\$0	\$0	\$0	-\$83,921

\* 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.

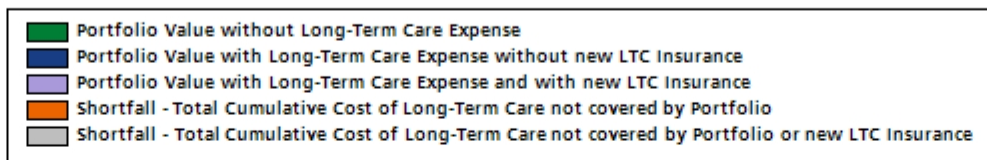
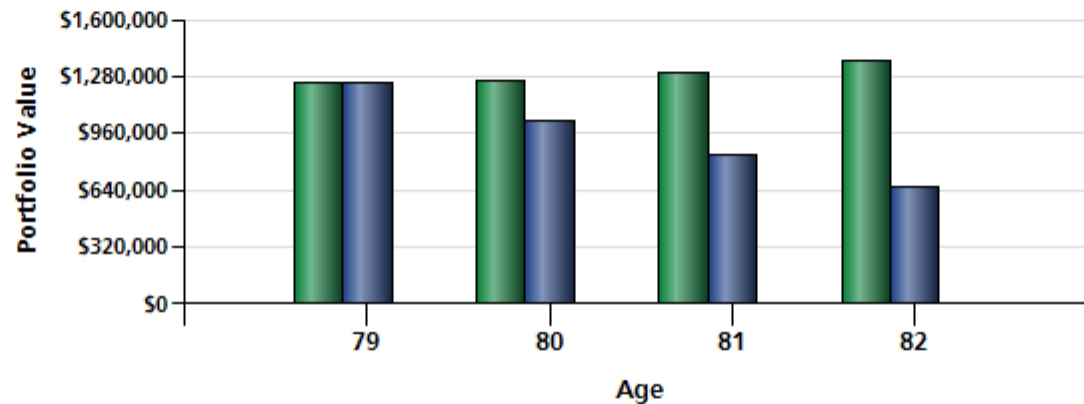
# Long-Term Care Needs Analysis - John

## 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 \$73,730 inflating at 6.00%.

**Effect of Long-Term Care Expense on your Investment Portfolio**



Total Cost of Long-Term Care :	\$669,990
Total of Existing Long-Term Care Policy Benefits :	\$218,663
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$0
<hr/>	
Net Cost of care to be paid from Portfolio :	\$451,327

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

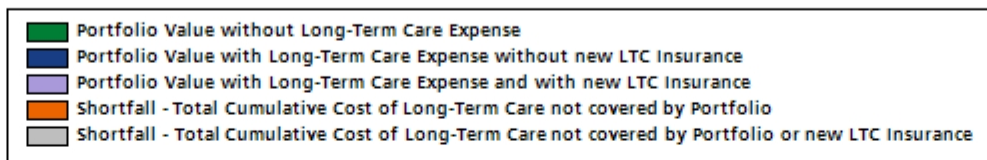
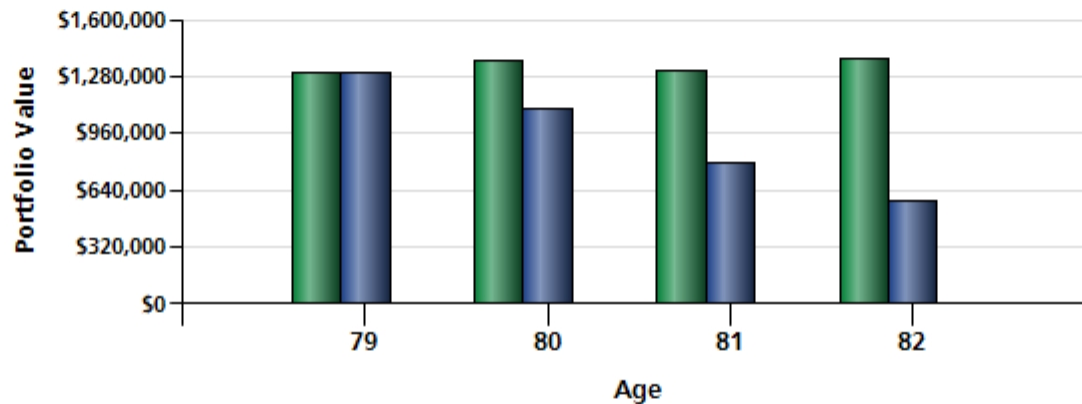
# Long-Term Care Needs Analysis - Margaret

## 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 \$73,730 inflating at 6.00%.

**Effect of Long-Term Care Expense on your Investment Portfolio**



Total Cost of Long-Term Care :	\$752,801
Total of Existing Long-Term Care Policy Benefits :	\$236,506
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$0
<hr/>	
Net Cost of care to be paid from Portfolio :	\$516,294

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

## Estate Analysis

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# 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.

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

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# 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.

- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

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# Estate Analysis Options

## Liabilities

### What is the remaining value of Liabilities at death?

Die Today (Liabilities in Plan = \$93,000) :	\$93,000
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?	<b>John</b>	<b>Margaret</b>
	\$0	\$0

### Addition to Estate Value

#### IRD Assets\*

	<b>John</b>	<b>Margaret</b>
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

#### Non IRD Assets\*

	<b>John</b>	<b>Margaret</b>
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

#### Additional Death Benefit

	<b>John</b>	<b>Margaret</b>
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?

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

### Personal Exclusion Amount

#### Current Estate Tax law is scheduled to expire in 2013. What assumption do you want to use for the amount of the Personal Exclusion?

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

### Bypass Trust Funding Amount

No Bypass Trust for 2011 and 2012, after 2012 use the 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.

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# 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			
<b>Investment Assets</b>									
<b>Employer Retirement Plans</b>									
John's 401(k)	\$260,000							\$260,000	
<b>Individual Retirement Accounts</b>									
Margaret's IRA		\$60,000						\$60,000	
<b>Taxable and/or Tax-Free Accounts</b>									
Joint Checking Account - Emergency Fund	\$75,000							\$75,000	
Margaret's Brokerage Account		\$215,600						\$215,600	
<i>Total Investment Assets</i>	<i>\$335,000</i>	<i>\$275,600</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$610,600</i>	
<b>Other Assets</b>									
<b>Personal Asset :</b>									
Personal Residence	\$450,000							\$450,000	
<b>Cash Value Life :</b>									
John's Whole Life	\$75,000							\$75,000	Spouse of Insured (100%)
<b>Stock Options</b>									
Home Depot	\$1,090							\$1,090	
<i>Total Other Assets</i>	<i>\$526,090</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$526,090</i>	
<b>Total Assets :</b>	<b>\$861,090</b>	<b>\$275,600</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,136,690</b>	

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# Estate Analysis Results Combined Summary

Using What if 1 - Both Die in 10 years - John Predeceases Margaret

## Existing Estate



Total Estate :	\$1,926,182
■ Federal Estate Tax** :	\$369,797
■ Estate Expenses :	\$71,079
■ <b>Amount to Heirs :</b>	<b>\$1,485,307</b>

### Additional Value to Heirs :

#### Amount to Heirs

Net Estate Value :	\$1,485,307
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0
Total :	\$1,485,307

#### Cash Needed to Pay Tax and Expenses

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

#### Bypass Trust Funding

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

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# Estate Analysis Results Combined Summary

## Using What if 1 - Both Die in 10 years - John Predeceases Margaret

### Notes

- Prior gifts are not included in the amount to heirs.
- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

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# Estate Analysis Results Combined Summary

Using What if 1 - Both Die in 10 years - Margaret Predeceases John

Existing Estate  
Will without Bypass Trust

Existing Estate  
Will with Bypass Trust



Total Estate :	\$1,926,182	\$1,926,182
<span style="color: red;">■</span> Federal Estate Tax** :	\$373,452	\$176,712
<span style="color: orange;">■</span> Estate Expenses :	\$62,955	\$39,763
<span style="color: green;">■</span> <b>Amount to Heirs :</b>	<b>\$1,489,775</b>	<b>\$1,709,707</b>
<b>Additional Value to Heirs :</b>		<b>\$219,932</b>

## Amount to Heirs

Net Estate Value :	\$1,489,775	\$1,245,874
Bypass Trust :	\$0	\$463,833
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$1,489,775	\$1,709,707

## 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	\$536,167
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\*\* State Estate Taxes are not included. In some states, the tax may be substantial.

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# Estate Analysis Results Combined Summary

## Using What if 1 - Both Die in 10 years - Margaret Predeceases John

### Notes

- Prior gifts are not included in the amount to heirs.
- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

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# Estate Analysis Results Individual Detail

Using What if 1 - Both Die in 10 years - John Predeceases Margaret

When John Dies in 2021

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
Gross Estate :	\$1,462,350	\$1,462,350
Probate/Admin Fees :	(\$12,262)	(\$12,262)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$1,440,088)	(\$440,088)
Taxable Estate	\$0	\$1,000,000
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$1,000,000
<b>Amount Transferred to Bypass Trust :</b>	<b>\$0</b>	<b>\$1,000,000</b>

Tax Calculation		
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$345,800
Estate Credit Used :	(\$0)	(\$345,800)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust		
Maximum Personal Exclusion Amount :	\$1,000,000	\$1,000,000
Personal Exclusion Amount Used :	(\$0)	(\$1,000,000)
Total Remaining Personal Exclusion Amount (Bypass Funding Shortfall) :	(\$1,000,000)	(\$0)
Remaining Personal Exclusion (DSUEA) :	\$1,000,000	\$0

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

# Estate Analysis Results Individual Detail

Using What if 1 - Both Die in 10 years - John Predeceases Margaret  
When Margaret Dies in 2021

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
Margaret's Assets :	\$463,833	\$463,833
Marital Deduction :	\$1,440,088	\$440,088
Gross Estate :	\$1,903,921	\$903,921
Liabilities :	(\$0)	(\$0)
Probate/Admin Fees :	(\$38,817)	(\$0)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$1,855,104	\$893,921
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$1,855,104	\$893,921

## Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$715,597	\$304,429
Estate Credit Used :	(\$345,800)	(\$304,429)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$369,797	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$369,797	\$0

## Amount to Heirs

Total Estate Value :	\$1,855,104	\$893,921
Total Estate Tax Due :	\$369,797	\$0
Net Estate Value :	\$1,485,307	\$893,921
ByPass Trust :	\$0	\$1,000,000
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
<b>Amount to Heirs :</b>	<b>\$1,485,307</b>	<b>\$1,893,921</b>
<b>Additional Value to Heirs :</b>		<b>\$408,614</b>

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

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# Estate Analysis Results Individual Detail

## Using What if 1 - Both Die in 10 years - John Predeceases Margaret

### Notes

- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

# Estate Analysis Results Individual Detail

## Using What if 1 - Both Die in 10 years - Margaret Predeceases John When Margaret Dies in 2021

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
Gross Estate :	\$463,833	\$463,833
Probate/Admin Fees :	(\$3,710)	(\$3,710)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$450,122)	(\$0)
Taxable Estate	\$0	\$463,833
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$463,833
<b>Amount Transferred to Bypass Trust :</b>	<b>\$0</b>	<b>\$463,833</b>

Tax Calculation		
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$143,503
Estate Credit Used :	(\$0)	(\$143,503)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust		
Maximum Personal Exclusion Amount :	\$1,000,000	\$1,000,000
Personal Exclusion Amount Used :	(\$0)	(\$463,833)
Total Remaining Personal Exclusion Amount (Bypass Funding Shortfall) :	(\$1,000,000)	(\$536,167)
Remaining Personal Exclusion (DSUEA) :	\$1,000,000	\$536,167

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

# Estate Analysis Results Individual Detail

Using What if 1 - Both Die in 10 years - Margaret Predeceases John

When John Dies in 2021

Taxable Estate	Existing Estate - Will without Bypass Trust	Existing Estate - Will with Bypass Trust
John's Assets :	\$1,462,350	\$1,448,640
Marital Deduction :	\$450,122	\$0
Gross Estate :	\$1,912,472	\$1,448,640
Liabilities :	(\$0)	(\$0)
Probate/Admin Fees :	(\$39,244)	(\$16,053)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$1,863,228	\$1,422,587
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$1,863,228	\$1,422,587

## Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$719,252	\$522,512
Estate Credit Used :	(\$345,800)	(\$345,800)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$373,452	\$176,712
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$373,452	\$176,712

## Amount to Heirs

Total Estate Value :	\$1,863,228	\$1,422,587
Total Estate Tax Due :	\$373,452	\$176,712
Net Estate Value :	\$1,489,775	\$1,245,874
ByPass Trust :	\$0	\$463,833
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
<b>Amount to Heirs :</b>	<b>\$1,489,775</b>	<b>\$1,709,707</b>
<b>Additional Value to Heirs :</b>		<b>\$219,932</b>

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

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# Estate Analysis Results Individual Detail

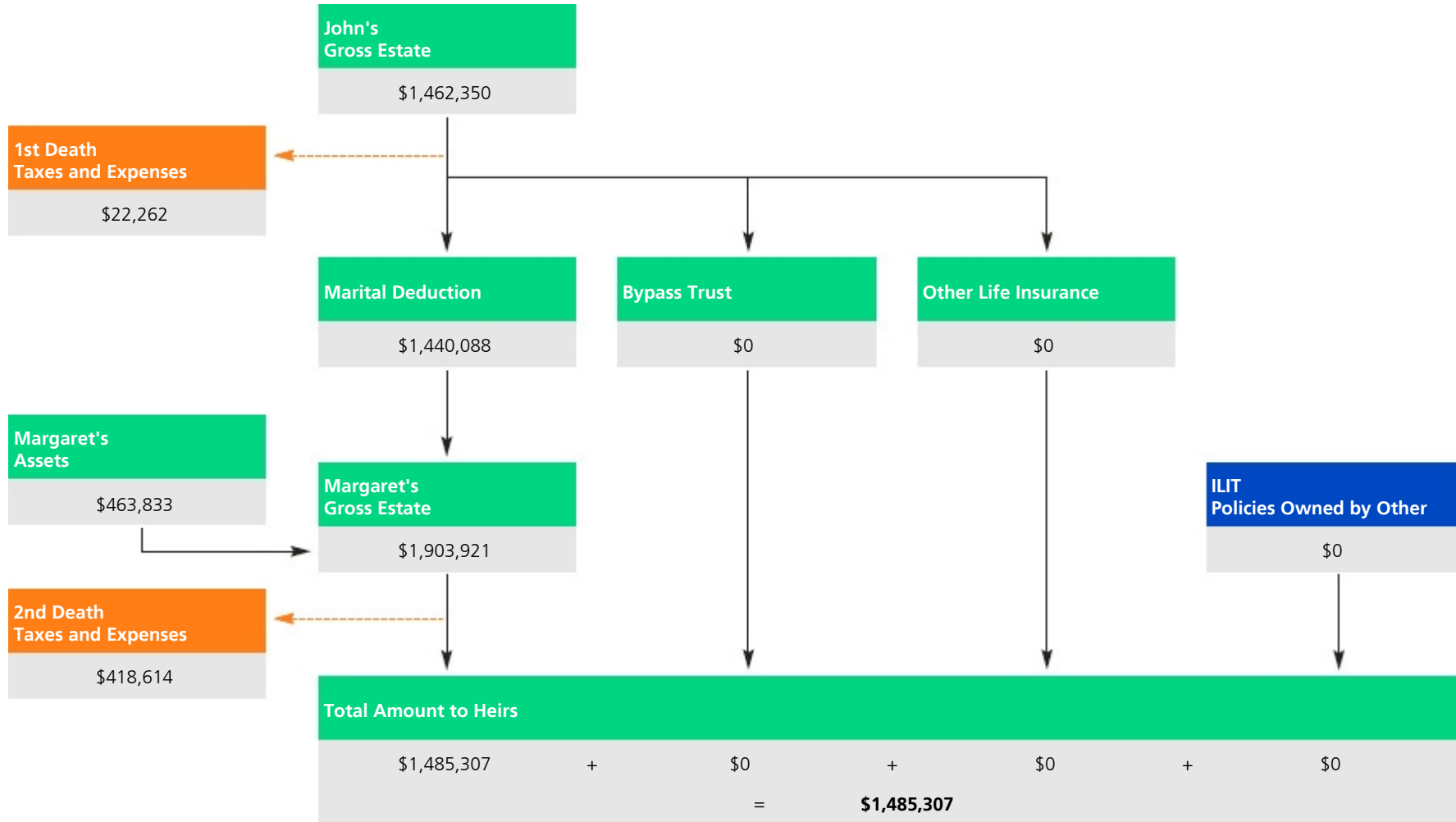
## Using What if 1 - Both Die in 10 years - Margaret Predeceases John

### Notes

- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

# Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using What if 1 - Both Die in 10 years - John Predeceases Margaret



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

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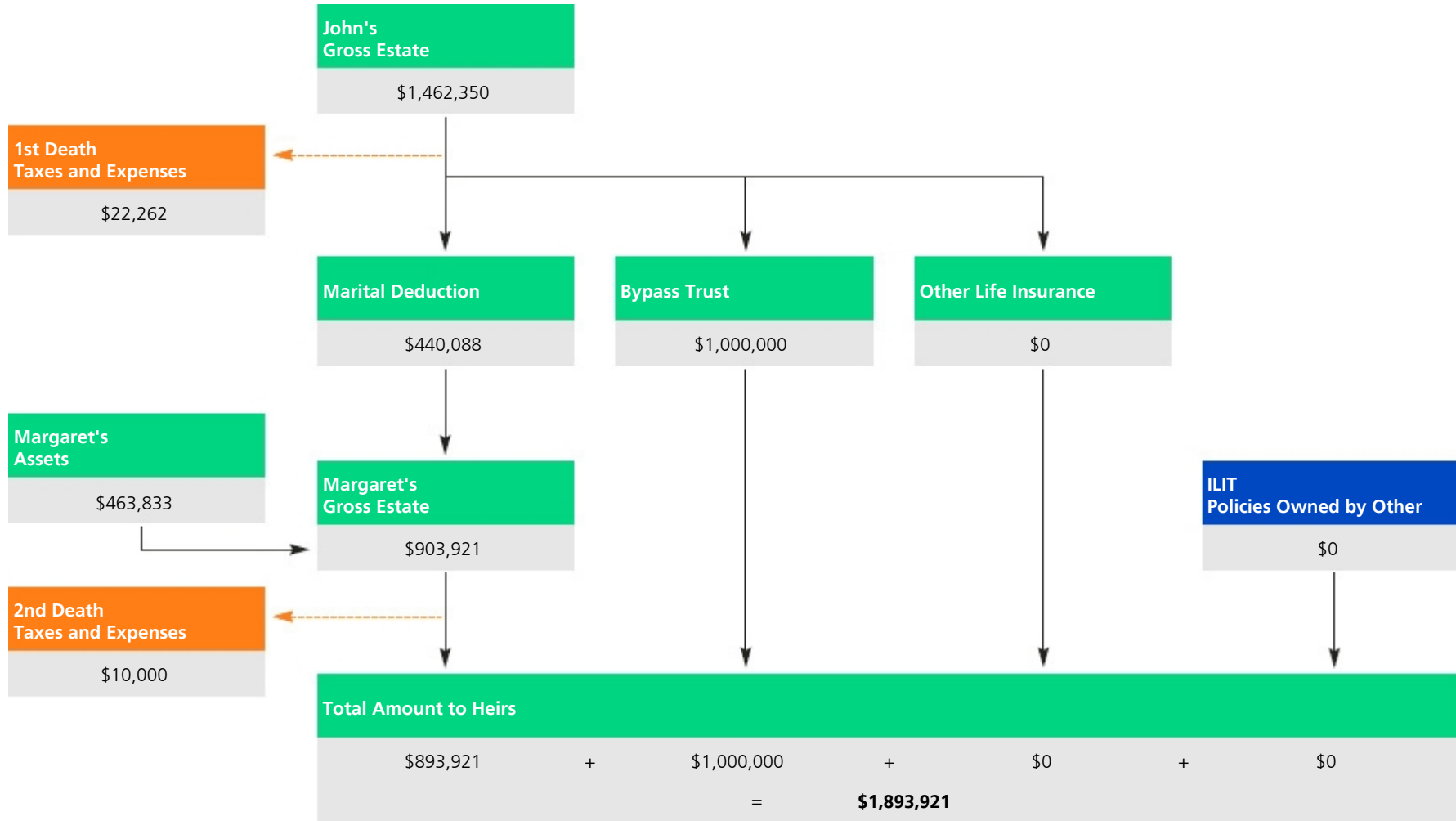
# Estate Analysis Results Flowchart

## 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.
- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

# Estate Analysis Results Flowchart

Existing Estate with Bypass Trust using What if 1 - Both Die in 10 years - John Predeceases Margaret



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

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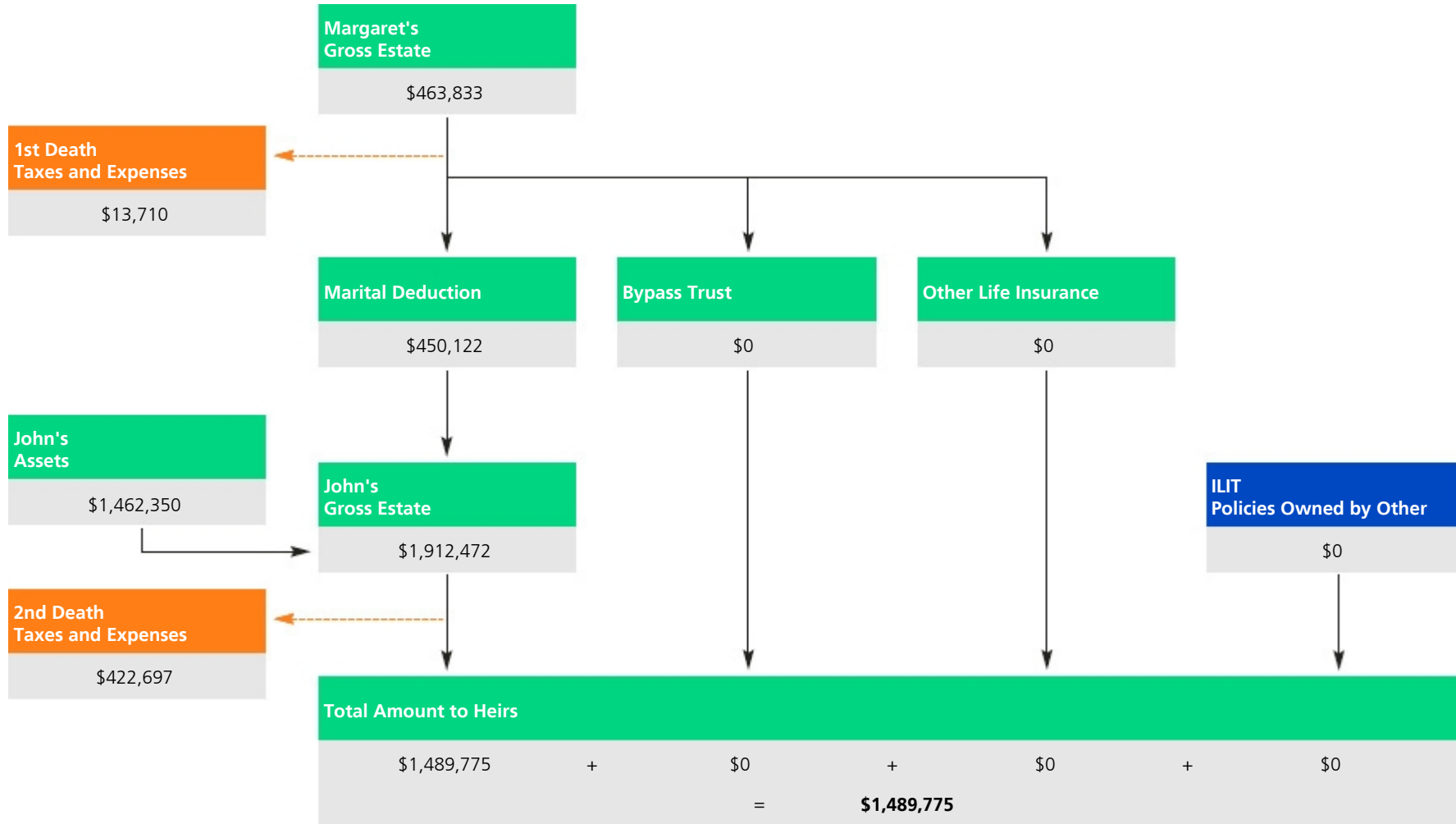
# Estate Analysis Results Flowchart

## Notes

- Gross Estate amounts may include the value of reverted gifts.
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# Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using What if 1 - Both Die in 10 years - Margaret Predeceases John



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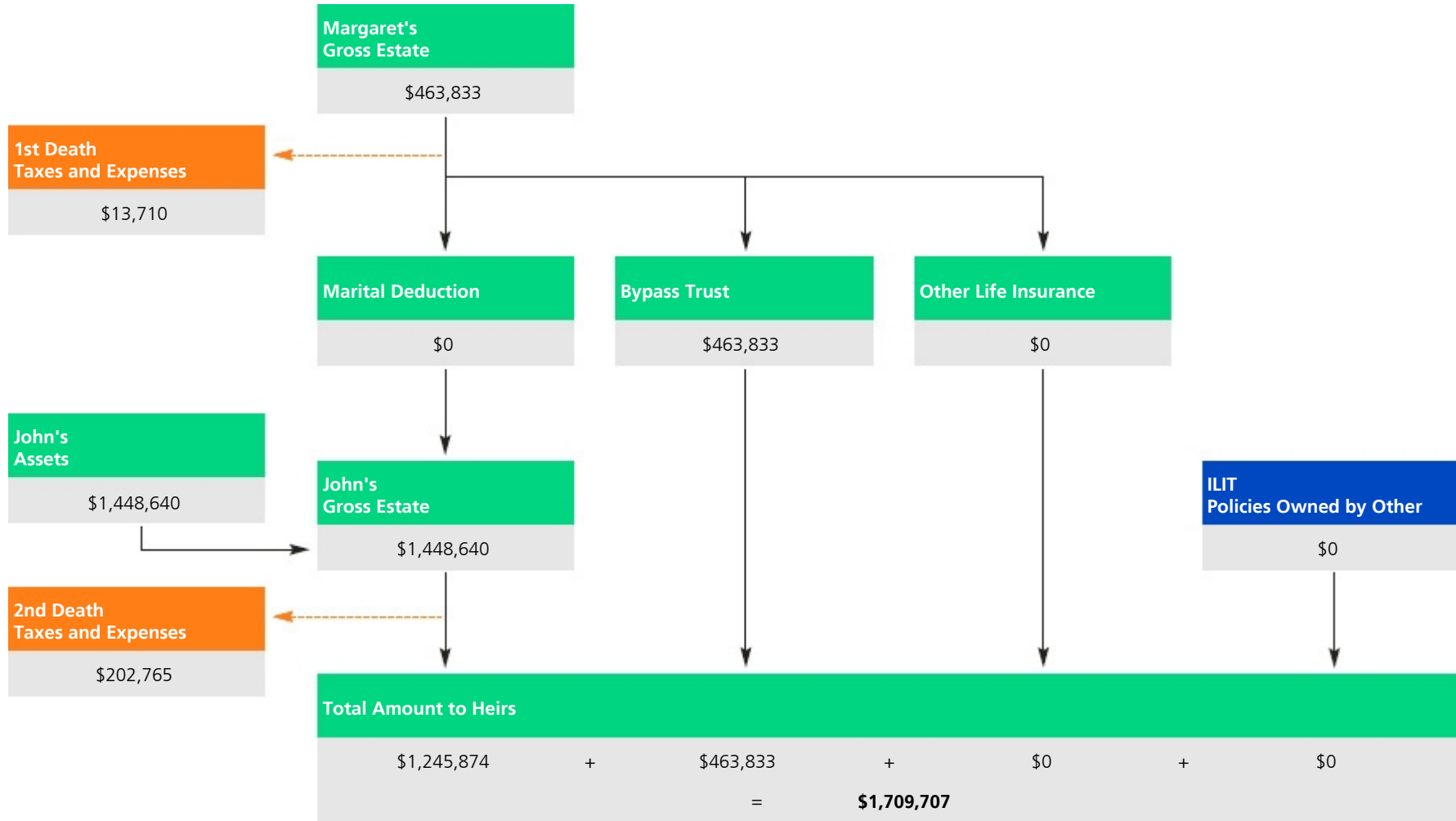
# Estate Analysis Results Flowchart

## Notes

- Gross Estate amounts may include the value of reverted gifts.
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# Estate Analysis Results Flowchart

Existing Estate with Bypass Trust using What if 1 - Both Die in 10 years - Margaret Predeceases John



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

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# Estate Analysis Results Flowchart

## 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.
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# Estate Analysis What If Results Combined Summary

Using What if 1 - Both Die in 10 years - John Predeceases Margaret

Existing Estate

Estate Scenario 1



Total Estate :	\$1,926,182	\$1,926,182
<span style="color: red;">■</span> Federal Estate Tax** :	\$369,797	\$369,797
<span style="color: orange;">■</span> Estate Expenses :	\$71,079	\$71,079
<span style="color: green;">■</span> <b>Amount to Heirs :</b>	<b>\$1,485,307</b>	<b>\$1,485,307</b>

**Additional Value to Heirs :**

**Amount to Heirs and Charities**

Net Estate Value :	\$1,485,307	\$1,485,307
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$1,485,307	\$1,485,307

**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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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.

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

# Estate Analysis What If Results Combined Summary

Using What if 1 - Both Die in 10 years - 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	
Retirement - Living Expense	100%	100%	
College - Emily's College	100%	100%	
Margaret's Car	100%	100%	
John's Truck	100%	100%	
Traveling	100%	100%	
Extra Retirement Expense	100%	100%	
<b>Safety Margin (Value at End of Plan)</b>			
	<b>Current dollars :</b>	<b>\$712,832</b>	<b>\$712,832</b>
	<b>Future dollars :</b>	<b>\$3,032,008</b>	<b>\$3,032,008</b>
Strategy	Description	Include	Include
Bypass Trust		<input type="checkbox"/>	<input type="checkbox"/>

\*\* 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.
- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

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# Estate Analysis What If Results Combined Summary

Using What if 1 - Both Die in 10 years - Margaret Predeceases John

Existing Estate



Estate Scenario 1



Total Estate :	\$1,926,182	\$1,926,182
Federal Estate Tax** :	\$373,452	\$373,452
Estate Expenses :	\$62,955	\$62,955
<b>Amount to Heirs :</b>	<b>\$1,489,775</b>	<b>\$1,489,775</b>
<b>Additional Value to Heirs :</b>		

## Amount to Heirs and Charities

Net Estate Value :	\$1,489,775	\$1,489,775
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$1,489,775	\$1,489,775

## 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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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 What if 1 - Both Die in 10 years - 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	
Retirement - Living Expense	100%	100%	
College - Emily's College	100%	100%	
Margaret's Car	100%	100%	
John's Truck	100%	100%	
Traveling	100%	100%	
Extra Retirement Expense	100%	100%	
<b>Safety Margin (Value at End of Plan)</b>			
	<b>Current dollars :</b>	<b>\$712,832</b>	<b>\$712,832</b>
	<b>Future dollars :</b>	<b>\$3,032,008</b>	<b>\$3,032,008</b>
Strategy	Description	Include	Include
Bypass Trust		<input type="checkbox"/>	<input type="checkbox"/>

\*\* 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.
- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

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# Estate Analysis What If Results Individual Detail

## Using What if 1 - Both Die in 10 years - John Predeceases Margaret

### When John Dies in 2021

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$1,462,350	\$1,462,350
Probate/Admin Fees :	(\$12,262)	(\$12,262)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$1,440,088)	(\$1,440,088)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
<b>Amount Transferred to Bypass Trust :</b>	<b>\$0</b>	<b>\$0</b>

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
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Personal Exclusion Amount :	\$1,000,000	\$1,000,000
Personal Exclusion Amount Used :	(\$0)	(\$0)
Remaining Personal Exclusion (DSUEA) :	\$1,000,000	\$1,000,000

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# Estate Analysis What If Results Individual Detail

## Using What if 1 - Both Die in 10 years - John Predeceases Margaret When Margaret Dies in 2021

Taxable Estate	Existing Estate	Estate Scenario 1
Margaret's Assets :	\$463,833	\$463,833
Marital Deduction :	\$1,440,088	\$1,440,088
Gross Estate :	\$1,903,921	\$1,903,921
Liabilities :	(\$0)	(\$0)
Probate/Admin Fees :	(\$38,817)	(\$38,817)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$1,855,104	\$1,855,104
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$1,855,104	\$1,855,104

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$715,597	\$715,597
Estate Credit Used :	(\$345,800)	(\$345,800)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$369,797	\$369,797
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$369,797	\$369,797

Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$1,855,104	\$1,855,104
Total Estate Tax Due :	\$369,797	\$369,797
Net Estate Value :	\$1,485,307	\$1,485,307
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
<b>Amount to Heirs :</b>	<b>\$1,485,307</b>	<b>\$1,485,307</b>

### Additional Value to Heirs :

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# Estate Analysis What If Results Individual Detail

## Using What if 1 - Both Die in 10 years - John Predeceases Margaret

### Notes

- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

# Estate Analysis What If Results Individual Detail

## Using What if 1 - Both Die in 10 years - Margaret Predeceases John

### When Margaret Dies in 2021

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$463,833	\$463,833
Probate/Admin Fees :	(\$3,710)	(\$3,710)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$450,122)	(\$450,122)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
<b>Amount Transferred to Bypass Trust :</b>	<b>\$0</b>	<b>\$0</b>

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
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Personal Exclusion Amount :	\$1,000,000	\$1,000,000
Personal Exclusion Amount Used :	(\$0)	(\$0)
Remaining Personal Exclusion (DSUEA) :	\$1,000,000	\$1,000,000

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# Estate Analysis What If Results Individual Detail

## Using What if 1 - Both Die in 10 years - Margaret Predeceases John

### When John Dies in 2021

Taxable Estate	Existing Estate	Estate Scenario 1
John's Assets :	\$1,462,350	\$1,462,350
Marital Deduction :	\$450,122	\$450,122
Gross Estate :	\$1,912,472	\$1,912,472
Liabilities :	(\$0)	(\$0)
Probate/Admin Fees :	(\$39,244)	(\$39,244)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$1,863,228	\$1,863,228
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$1,863,228	\$1,863,228

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$719,252	\$719,252
Estate Credit Used :	(\$345,800)	(\$345,800)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$373,452	\$373,452
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$373,452	\$373,452

Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$1,863,228	\$1,863,228
Total Estate Tax Due :	\$373,452	\$373,452
Net Estate Value :	\$1,489,775	\$1,489,775
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
<b>Amount to Heirs :</b>	<b>\$1,489,775</b>	<b>\$1,489,775</b>

### Additional Value to Heirs :

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

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# Estate Analysis What If Results Individual Detail

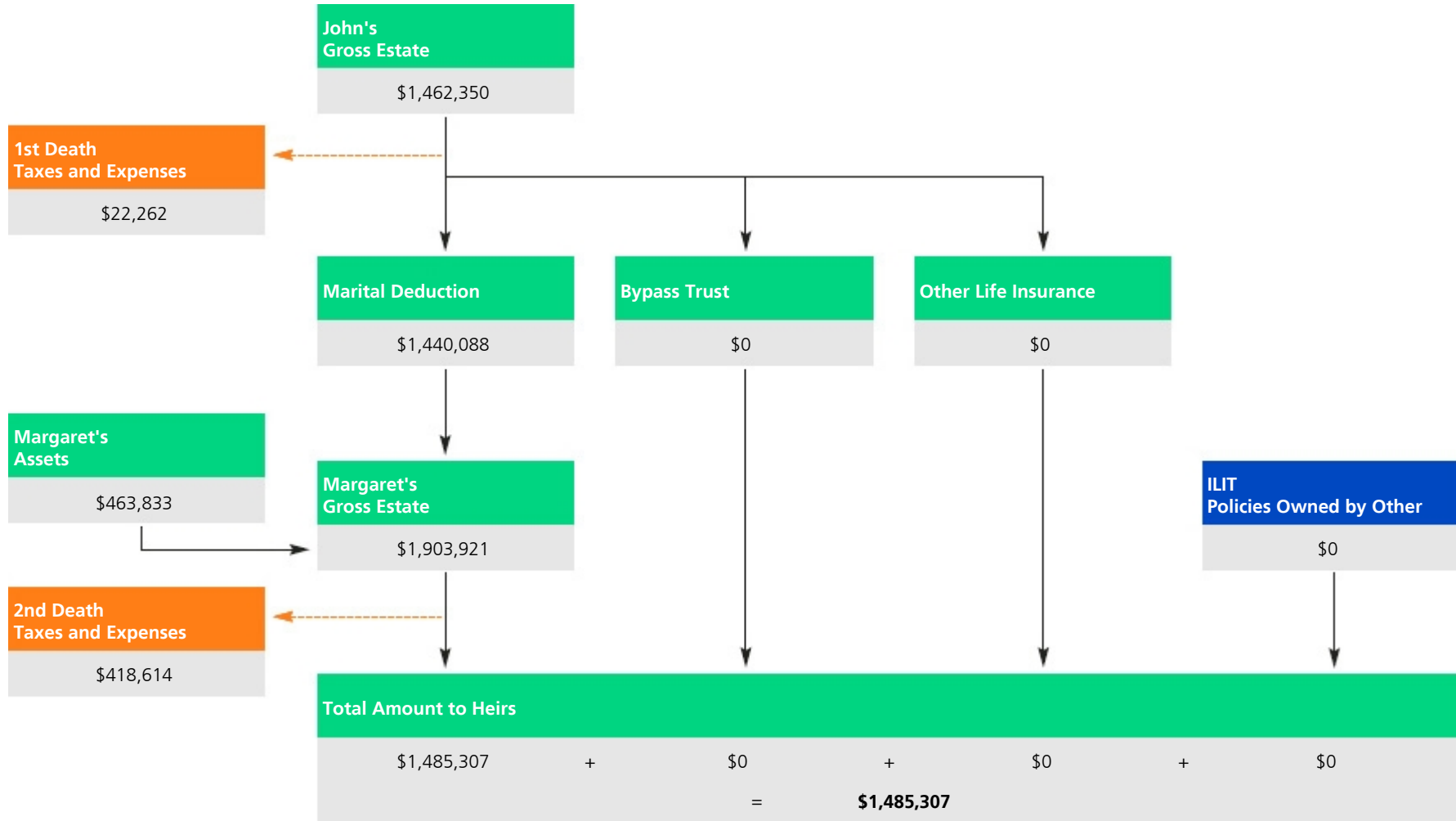
## Using What if 1 - Both Die in 10 years - Margaret Predeceases John

### Notes

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# Estate Analysis What If Results Flowchart

Existing Estate without Bypass Trust using What if 1 - Both Die in 10 years - John Predeceases Margaret



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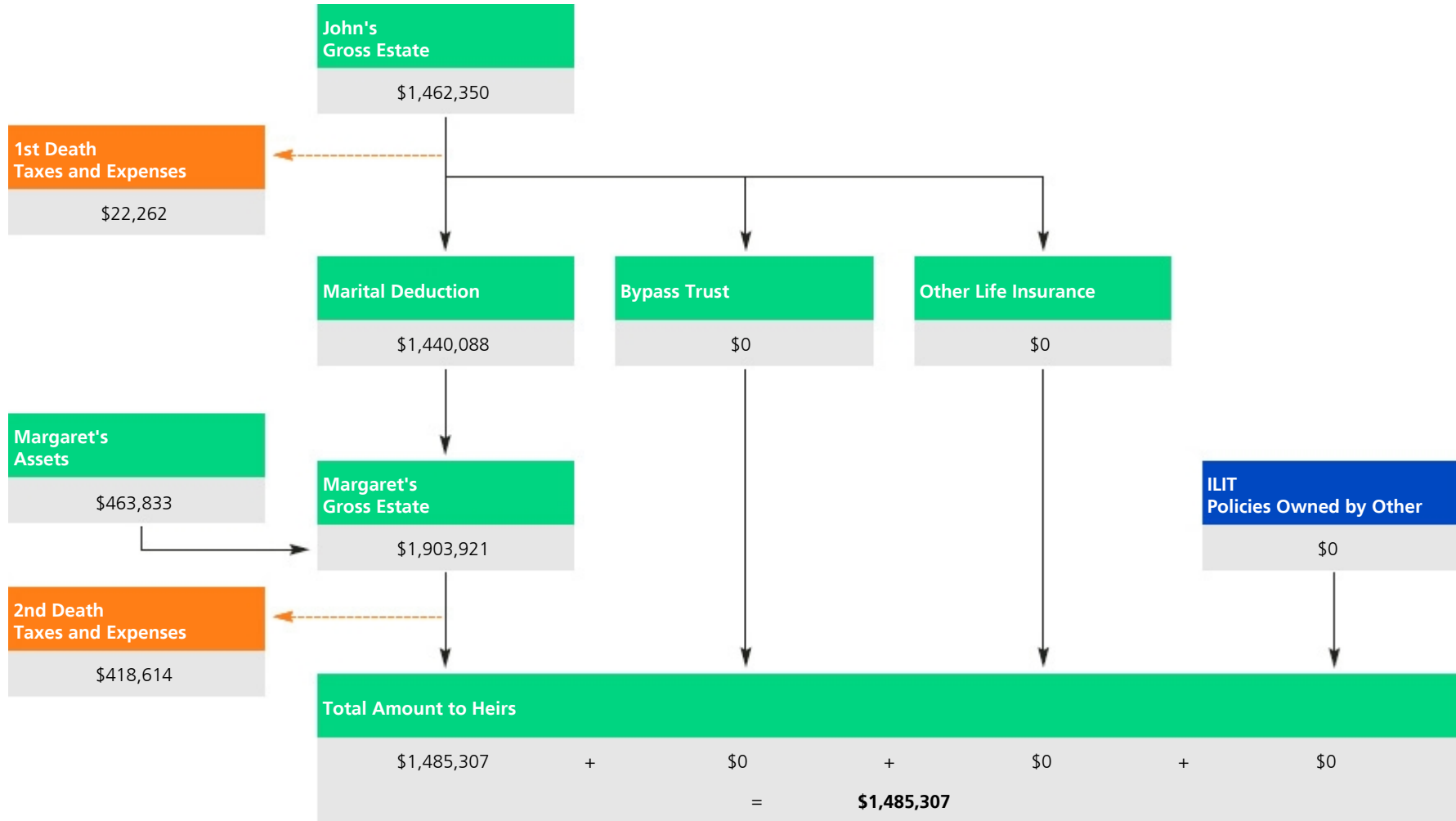
# Estate Analysis What If Results Flowchart

## Notes

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- 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 What If Results Flowchart

Estate Scenario 1 using What if 1 - Both Die in 10 years - John Predeceases Margaret



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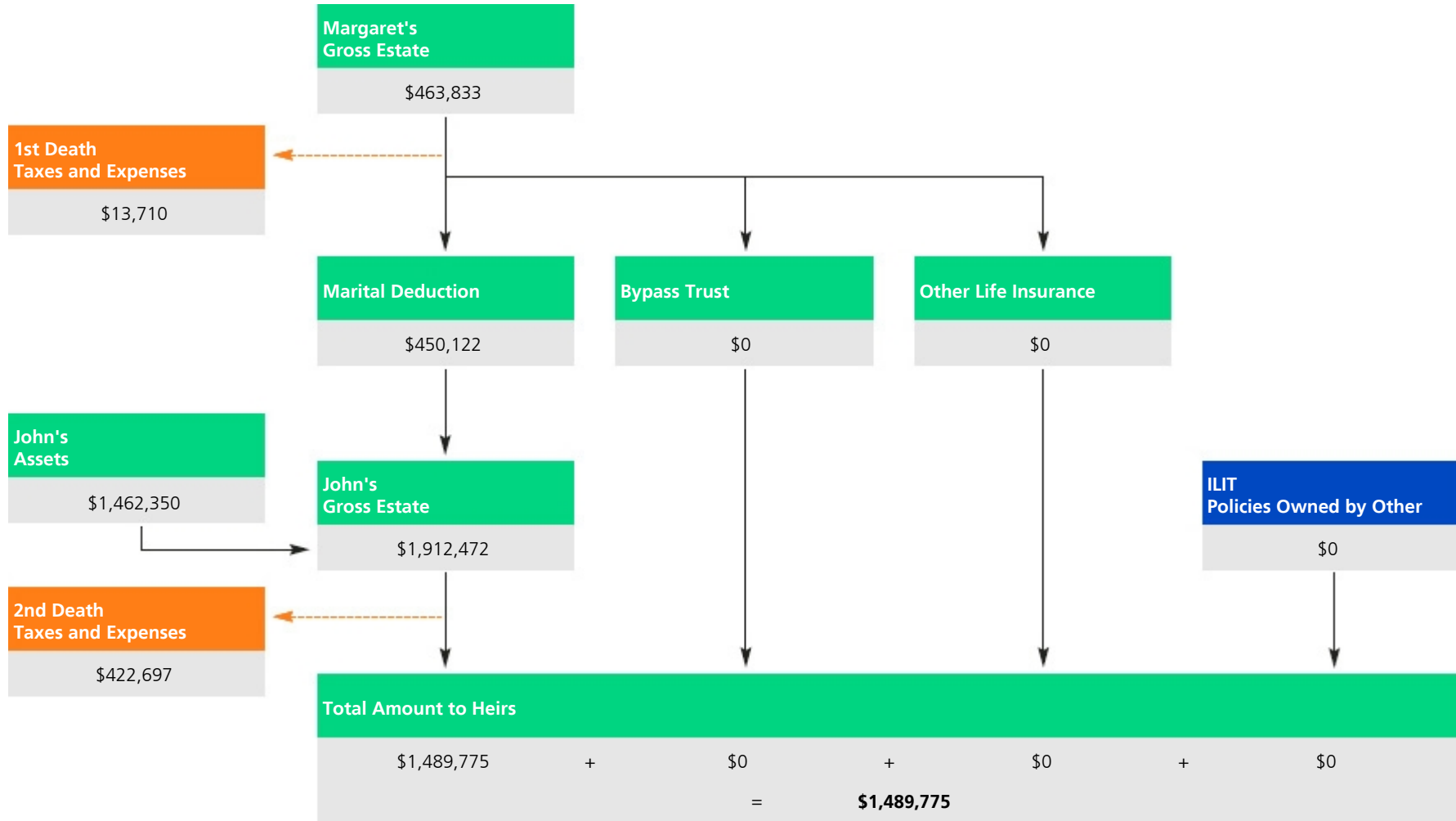
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# Estate Analysis What If Results Flowchart

Existing Estate without Bypass Trust using What if 1 - Both Die in 10 years - Margaret Predeceases John



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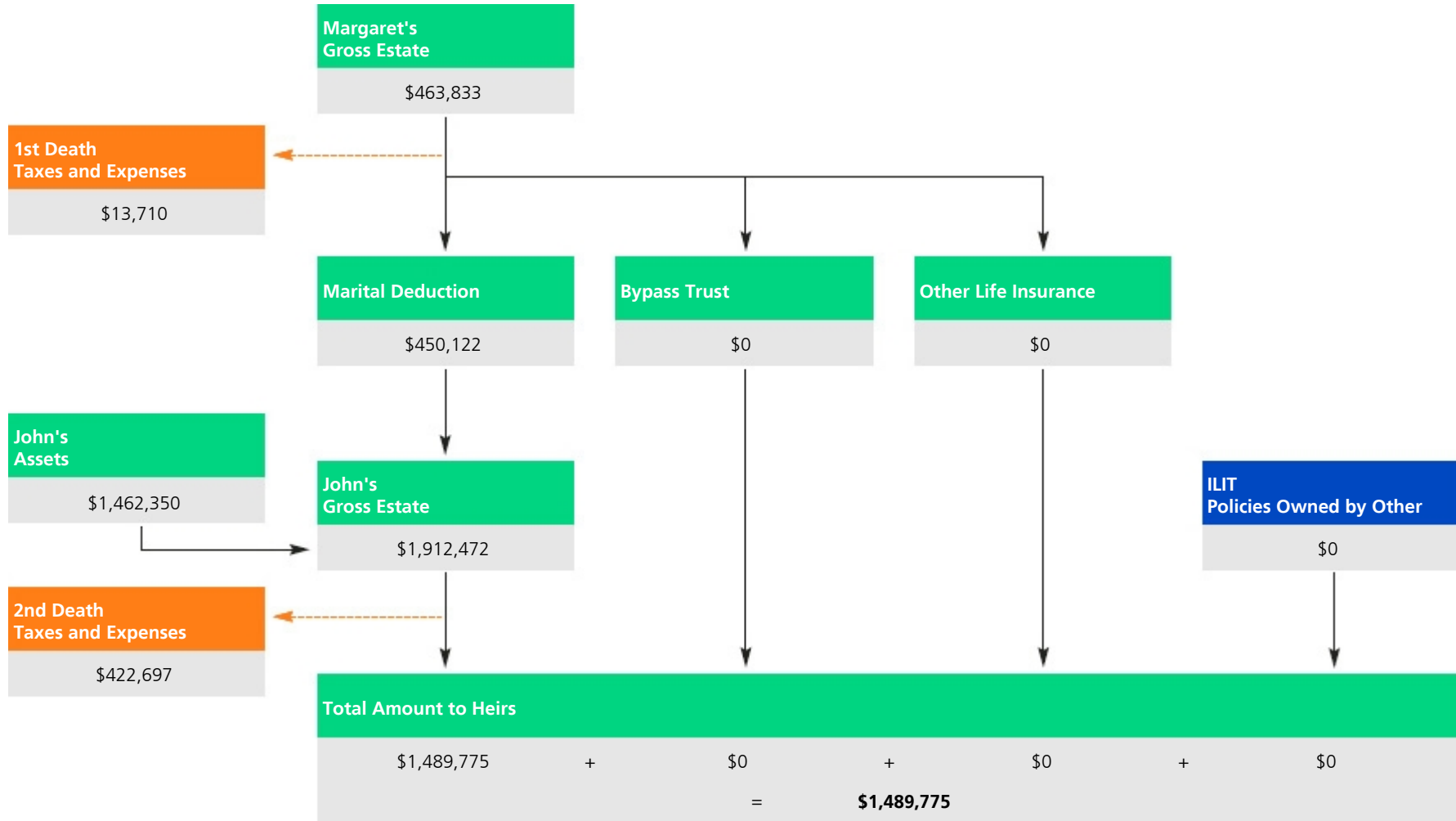
# Estate Analysis What If Results Flowchart

## Notes

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# Estate Analysis What If Results Flowchart

Estate Scenario 1 using What if 1 - Both Die in 10 years - Margaret Predeceases John



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# Estate Analysis What If Results Flowchart

## Notes

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- 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.
- The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 ("the Act") modified several provisions of the Federal Estate & Gift Tax for 2011 and 2012. As specified in the Act, this analysis incorporates the 35% estate tax rate, the \$5 million per person applicable exclusion amount, and the unification of the Gift Tax and Estate Tax systems for the \$5 million exclusion amount. In addition, the portability of the deceased spouse's unused estate exclusion amount (DSUEA) to the surviving spouse is reflected in this analysis. If Congress amends or extends the Act, or amends other provisions of the Federal Estate & Gift Tax, any analysis for future years should be reviewed by you and your tax advisors.

# Stock Options

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

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# Stock Options

## Other Assumptions

- *Return assumption for this Stock* - The projected return for the asset class category selected, unless otherwise indicated by you. If a Stock Option Plan with Exercise Scenarios is treated as a Special Asset, the return assumption for this stock includes three growth rates -- labeled Low, Expected and High returns. The Program default for all three returns is the projected return for the asset class category selected, and can be changed by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- *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.

## Cash Receipt Schedule

The future potential after-tax option equity cash flows illustrated in this analysis, for each Cash Receipt Schedule, are the amounts you entered, based on your own calculations.

## Assumptions

- The Current Value should represent the current value of all vested stock options in this Stock Option Plan.
- The Value if the Owner dies today should represent the value to be paid by the Stock Option Plan if the owner dies today.
- The Cash Receipts Table shows expected after-tax amounts for one or more years in the future, based on your own calculations and as entered by you.
- If a Stock Option Plan with a Cash Receipt Schedule is treated as a Special Asset, the Cash Receipts Table shows the Low, Expected, and High after-tax amounts for each year in the future, based on your own calculation and as entered by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- The possible impact of the Alternative Minimum Tax (AMT) and any other cost and taxes associated with exercising Stock Options are not reflected in any calculations, unless its impact was taken into account, by you, when entering the cash receipt amounts.

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# Stock Options Summary

## Home Depot (HD)

Owner :	John				
Options	Outstanding Options			Assumptions	
Granted :	1,000	Vested :	250	Regular Tax Rate :	40.0%
Exercised :	0	Not Vested :	750	Long-Term Tax Rate :	20.0%
Option Equity After Tax :	\$654				
Market Price* :	\$34.36 on 01/07/2011				
Asset Class :	Large Cap Value Stocks				
Options Vest at Death :	No				
Special Asset :	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
Graded 4 Yrs	25%	25%	25%	25%	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 \$34.36		
Name	Date	Price	Type	Expiration Date	Vesting Schedule	Granted	Exercised	Vested	Not Vested	Pre-Tax	Tax at 40.0%	After Tax
Grant 1	08/08/2010	\$30.00	ISO	08/08/2020	Graded 4 Yrs	1,000	0	250	750	\$1,090	\$436	\$654
<b>Total :</b>						<b>1,000</b>	<b>0</b>	<b>250</b>	<b>750</b>	<b>\$1,090</b>	<b>\$436</b>	<b>\$654</b>

## 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% \$25.77	-15% \$29.21	Market* \$34.36	+15% \$39.51	+25% \$42.95
Grant 1	08/08/2010	\$30.00	ISO	08/08/2020	250	\$0	\$0	\$654	\$1,427	\$1,943
<b>Total :</b>						<b>\$0</b>	<b>\$0</b>	<b>\$654</b>	<b>\$1,427</b>	<b>\$1,943</b>
<b>Change In Value:</b>						<b>-\$654</b>	<b>-\$654</b>	<b>\$0</b>	<b>\$773</b>	<b>\$1,289</b>

\* 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.

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# Stock Options Summary

## Full Vesting Schedule

The Full Vesting Schedule illustrates the amount of stock options that are currently vested and calculates any additional amounts that vest in future years based on the applicable Vesting Schedule.

Grant							Options Vesting Each Year					
Name	Date	Price	Type	Expiration Date	Vesting Schedule	Currently Vested	2012	2013	2014	2015	2016	Beyond
Grant 1	08/08/2010	\$30.00	ISO	08/08/2020	Graded 4 Yrs	250	250	250	250	0	0	0
<b>Total :</b>						<b>250</b>	<b>250</b>	<b>250</b>	<b>250</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Exercise Scenarios

The Exercise Scenarios show a summary of your stock option grants and, for each scenario, the timing method(s) and other assumptions outlined in the Stock Options Introduction that will be used to calculate future potential after-tax option equity as summarized in the Cash Flow Schedule.

Grant						Outstanding Options		Scenario 1		Scenario 2		Scenario 3	
Name	Date	Price	Type	Expiration Date	Vesting Schedule	Vested	Not Vested	Timing	Hold ISO?	Timing	Hold ISO?	Timing	Hold ISO?
Grant 1	08/08/2010	\$30.00	ISO	08/08/2020	Graded 4 Yrs	250	750	Start Year and As Vested	Yes	Start Year and As Vested	Yes	Start Year and As Vested	Yes
<b>Total :</b>						<b>250</b>	<b>750</b>						

<b>Return assumption for this stock :</b>	<b>9.15%</b>	<b>9.15%</b>	<b>9.15%</b>
<b>Accelerated Expiration Year :</b>	<b>2022</b>	<b>2022</b>	<b>2022</b>
<b>Minimum percentage gain to exercise :</b>	<b>20.00%</b>	<b>20.00%</b>	<b>20.00%</b>
<b>Exercise Start Year :</b>	<b>2012</b>	<b>2012</b>	<b>2012</b>

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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)
2012	Fund All Goals			
2013	Fund All Goals	\$3,002	\$3,002	\$3,002
2014	Fund All Goals	\$2,187	\$2,187	\$2,187
2015	Fund All Goals	\$2,936	\$2,936	\$2,936
2016	Fund All Goals			
2017	Fund All Goals			
2018	Fund All Goals			
2019	Fund All Goals			
2020	Fund All Goals			
2021	Fund All Goals			
<b>Total :</b>		<b>\$8,125</b>	<b>\$8,125</b>	<b>\$8,125</b>

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.

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

## Budget for Retirement Goals

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# Retirement Goal Budget Expense Summary

Expense Summary	Monthly Amount
Total Monthly Expenses	\$0

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

**Other**



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# Plan Delivery Acknowledgement

We have reviewed and accept the information contained within this plan and understand the assumptions associated with it. We believe that all information provided by us is complete and accurate to the best of our knowledge. We recognize that performance is not guaranteed and that all future projections are included simply as a tool for decision making and do not represent a forecast of our financial future. This plan should be reviewed periodically to ensure that the decisions made continue to be appropriate, particularly if there are changes in family circumstances, including, but not limited to, an inheritance, birth of a child, death of a family member, or material change in incomes or expenses.

Client Signature : \_\_\_\_\_

Spouse Signature : \_\_\_\_\_

Client Name : John Boomer

Spouse Name : Margaret Boomer

Delivery Date : \_\_\_\_\_

## Notes

We have prepared this plan based on information provided by you. We have not attempted to verify the accuracy or completeness of this information. As the future cannot be forecast with certainty, actual results will vary from these projections. It is possible that these variations may be material. The degree of uncertainty normally increases with the length of the future period covered.

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Financial Advisor : Sample Report

Plan Name : Financial Goal Plan

Report Name : Full Financial Goal Plan

06/06/2012



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