

Financial Goal Plan

Timothy and Susan Smith



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SAMPLE FINANCIAL PLAN. FOR EDUCATIONAL PURPOSES ONLY

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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 projected return assumptions used in this Report are estimates based on average annual returns for each asset class. 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 Name	Projected Return Assumption	Projected Standard Deviation
Cash & Cash Alternatives	2.25%	1.50%
Cash & Cash Alternatives (Tax-Free)	1.65%	1.50%
Short Term Bonds	3.05%	4.00%
Short Term Bonds (Tax-Free)	2.25%	4.00%
Intermediate Term Bonds	3.05%	5.00%
Intermediate Term Bonds (Tax-Free)	2.35%	5.00%
Long Term Bonds	3.05%	12.00%
Long Term Bonds (Tax-Free)	2.25%	12.00%
Large Cap Value Stocks	6.65%	18.00%
Large Cap Growth Stocks	6.45%	18.00%
Mid Cap Stocks	7.45%	18.00%
Small Cap Stocks	7.25%	22.00%
International Developed Stocks	7.25%	19.00%
International Emerging Stocks	8.25%	26.00%
REITs	5.75%	23.00%
Commodities	4.25%	20.00%
Fixed Index	3.68%	0.51%
3% Fixed	3.00%	0.00%

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, and your shares, when sold, may be worth more or less than what you originally paid for them. 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 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," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Test, 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 with Bad Timing

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

IMPORTANT DISCLOSURE INFORMATION

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

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

The Results Using Average Returns, Historical Test, 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, stocks, and alternatives, with an asset mix equivalent to the portfolio referenced.

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, stocks, and alternatives, 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-alternative 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.

IMPORTANT DISCLOSURE INFORMATION

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 four asset classes – Cash, Bonds, Stocks, and Alternatives. 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	2.31%	7.08%
Bond	Ibbotson Intermediate-Term Government Bonds – Total Return	15.61%	-8.89%
Stock	S&P 500 - Total Return	-50.95%	14.61%
Alternative	HFRI FOF: Diversified*	-19.87%	N/A
	S&P GSCI Commodity - Total Return**	N/A	23.21%
Fixed Index	N/A	0.00%	0.00%
3% Fixed	N/A	0.00%	0.00%

*Hedge Fund Research Indices Fund of Funds

**S&P GSCI was formerly the Goldman Sachs Commodity Index

Because the Bear Market Loss and Bear Market Test use the returns from asset class indices rather than the returns of actual investments, they do not represent the performance for any specific portfolio, and are not a guarantee of minimum or maximum levels of losses or gains for any portfolio. The actual performance of your portfolio may differ substantially from those shown in the Great Recession Return, the Bond Bear Market Return, the Bear Market Loss, and the Bear Market Test.

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: an appropriate portfolio for your score, the impact of a Bear Market Loss (either the Great Recession or the Bond Bear Market, whichever is lower) on this portfolio, and a compare button to show 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 Portfolio Table 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.

Personal Information and Summary of Financial Goals

Timothy and Susan Smith

Needs

10 Retirement - Basic Living Expense



Timothy (2030)	65
Susan (2028)	63
Susan Retired and Timothy Employed (2028-2029)	\$29,883
Both Retired (2030-2057)	\$69,073
Susan Alone Retired (2058-2059)	\$55,258
	Base Inflation Rate (2.25%)

10 Health Care



Timothy Employed / Susan Retired Before Medicare (2028-2029)	\$17,417
Both Medicare (2030-2057)	\$10,450
Susan Alone Medicare (2058-2059)	\$6,581
	Base Inflation Rate plus 2.80% (5.05%)

10 Car / Truck



When both are retired	\$25,000
Recurring every 10 years until End of Plan	Base Inflation Rate (2.25%)

Wants

7 Travel



When both are retired	\$5,000
Recurring every year for a total of 15 times	Base Inflation Rate (2.25%)

7 College - Matthew



4 years starting in 2020	\$41,950
Attending College - Public Out-Of-State (4 years)	Base Inflation Rate plus 3.80% (6.05%)

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

Personal Information and Summary of Financial Goals

Timothy and Susan Smith

Wishes

3 Home Improvement



When both are retired

\$75,000

Base Inflation Rate (2.25%)

Personal Information

Participant Name

Date of Birth

Age

Relationship

Matthew

09/01/2002

17

Child of Both

Timothy

Male - born 08/01/1965, age 54

Employed - \$60,000, Other Income - \$40,000

Susan

Female - born 05/01/1965, age 54

Employed - \$80,000

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.

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

Net Worth Summary - All Resources

This is your Net Worth Summary as of 03/26/2020. 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 all of your Assets and Liabilities are entered.



Investment Assets		\$560,000
Other Assets	+	\$550,000
Total Assets		\$1,110,000
Total Liabilities	-	\$270,000
Net Worth		\$840,000

Description	Total
Investment Assets	
Employer Retirement Plans	\$260,000
Individual Retirement Accounts	\$55,000
Taxable and/or Tax-Free Accounts	\$160,000
College Saving Plans	\$85,000
Total Investment Assets:	\$560,000
Other Assets	
Home and Personal Assets	\$350,000
Business and Property	\$200,000
Total Other Assets:	\$550,000
Liabilities	
Personal Real Estate Loan:	\$250,000
Other Personal Debt:	\$20,000
Total Liabilities:	\$270,000
Net Worth:	\$840,000

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

Net Worth Detail - All Resources

This is your Net Worth Detail as of 03/26/2020. 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 all of your Assets and Liabilities are entered.

Description	Timothy	Susan	Joint	Total
Investment Assets				
Employer Retirement Plans				
401(k)	\$260,000			\$260,000
Individual Retirement Accounts				
Traditional IRA - Account		\$55,000		\$55,000
Taxable and/or Tax-Free Accounts				
Account	\$160,000			\$160,000
College Saving Plans				
529 Savings Plan	\$85,000			\$85,000
Total Investment Assets:	\$505,000	\$55,000	\$0	\$560,000
Other Assets				
Home and Personal Assets				
Home			\$350,000	\$350,000
Business and Property				
Real Estate			\$200,000	\$200,000
Total Other Assets:	\$0	\$0	\$550,000	\$550,000
Liabilities				
Personal Real Estate Loan:				
Home Mortgage			\$250,000	\$250,000
Other Personal Debt:				
Joint Line of Credit			\$20,000	\$20,000
Total Liabilities:	\$0	\$0	\$270,000	\$270,000
Net Worth:				\$840,000

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

Plan Summary

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
401(k)	Timothy	\$260,000	\$29,600	Fund All Goals
Account Total		\$260,000		
529 Savings Plan	Timothy	\$85,000	\$5,000	College - Matthew
Account Total		\$85,000		
Account	Timothy	\$160,000		Fund All Goals
Taxable Account Total		\$160,000		
Traditional IRA - Account	Susan	\$55,000	\$7,000	Fund All Goals
Account Total		\$55,000		
Total :		\$560,000		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Common	\$350,000		Not Funding Goals
Real Estate	Joint Common	\$200,000		Not Funding Goals
Total of Other Assets :		\$550,000		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Insurance Policies Summary (not included in Assets)							
Timothy's Term Insurance Term Life	Timothy	Timothy	Co-Client of Insured - 100%	\$500		\$850,000	Until Policy Terminates
Susan's Group Term Group Term	Susan	Susan	Co-Client of Insured - 100%			\$250,000	

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

Resources Summary

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Insurance Policies Summary (not included in Assets)							
Timothy's Group DI Group		Timothy		\$240			
Susan's LTC Nursing Home Care		Susan		\$2,000			

Total Death Benefit of All Policies : \$1,100,000

Social Security

Description	Value	Assign to Goal
Social Security	Timothy will file a normal application at age 67. He will receive \$27,840 in retirement benefits at age 67.	Fund All Goals
Social Security	Susan will file a normal application at age 67. She will receive \$31,691 in retirement benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Rental Property Income	Joint	\$15,000 from Timothy's Retirement to End of Plan	Yes at 2.25%	Fund All Goals
Part-Time Employment	Susan	\$20,000 from Susan's Retirement to 2032	Yes at 2.25%	Fund All Goals
Part-Time Employment	Timothy	\$20,000 from Timothy's Retirement to 2034	Yes at 2.25%	Fund All Goals

Liabilities

Type	Description/Company	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	Home Mortgage	Joint	\$250,000	2.50%	\$1,600
Line Of Credit	Joint Line of Credit	Joint	\$20,000	8.00%	\$450

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

Resources Summary

Liabilities

Type	Description/Company	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Total Outstanding Balance :			\$270,000		

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

Plan Summary

Reaching Your Goals

Status



Net Worth	
Assets	\$1,110,000
Liabilities	\$270,000
Net Worth	\$840,000

Results

If you implement the following suggestions, there is a 80% likelihood of funding all of the Financial Goals in your Plan.

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

Plan Summary

Goals

Plan to reduce your Total Goal Spending to \$2,780,537 which is \$104,486, or 4%, less than your Target.

Timothy retires at age 66, in the year 2031. This is 1 year(s) later than your retirement age.

Susan retires at age 63, in the year 2028.

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

Plan Summary

Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expense		
Susan Retired and Timothy Employed	\$29,883	
Both Retired	\$69,073	
Susan Alone Retired	\$55,258	
10 Health Care		
Timothy Employed / Susan Retired Before Medicare	\$17,417	
Timothy Employed / Susan Medicare	\$5,154	Increased \$5,154
Both Medicare	\$10,535	Increased \$85
Susan Alone Medicare	\$6,581	
10 Car / Truck	\$20,000	Decreased \$5,000
Starting	When both are retired	
Years between occurrences	10	
Ending	End of Plan	
Wants		
7 Travel	\$3,000	Decreased \$2,000
Starting	When both are retired	
Years between occurrences	1	
Number of occurrences	15	
7 College - Matthew	\$41,950	
Years of School	4	
Start Year	2020	
Wishes		
3 Home Improvement	\$60,000	Decreased \$15,000
Starting	When both are retired	

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

Plan Summary

Save and Invest	Status
------------------------	---------------

Savings

Consider the following changes in order to increase your savings by \$6,500 to a total of \$48,100 per year.

Increase taxable additions by \$6,500. Make this change in 2020.

Invest

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current



Balanced II



Changes Required to match Balanced II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$148,600
Short Term Bonds	\$115,100	
Intermediate Term Bonds	\$55,600	
Long Term Bonds		-\$22,000
Large Cap Value Stocks	\$86,300	
Large Cap Growth Stocks		-\$181,600
Small Cap Stocks	\$33,600	
International Developed Stocks	\$61,600	
Total :	\$352,200	-\$352,200

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

Plan Summary

Social Security

Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

Timothy's FRA is 67 and 0 months in 2032.

Susan's FRA is 67 and 0 months in 2032.

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

Timothy's estimated annual PIA is \$27,847

Susan's estimated annual PIA is \$31,691

Other Retirement Income

Timothy has indicated that he will be working part-time during retirement.

Susan has indicated that she will be working part-time during retirement.

Strategy Information

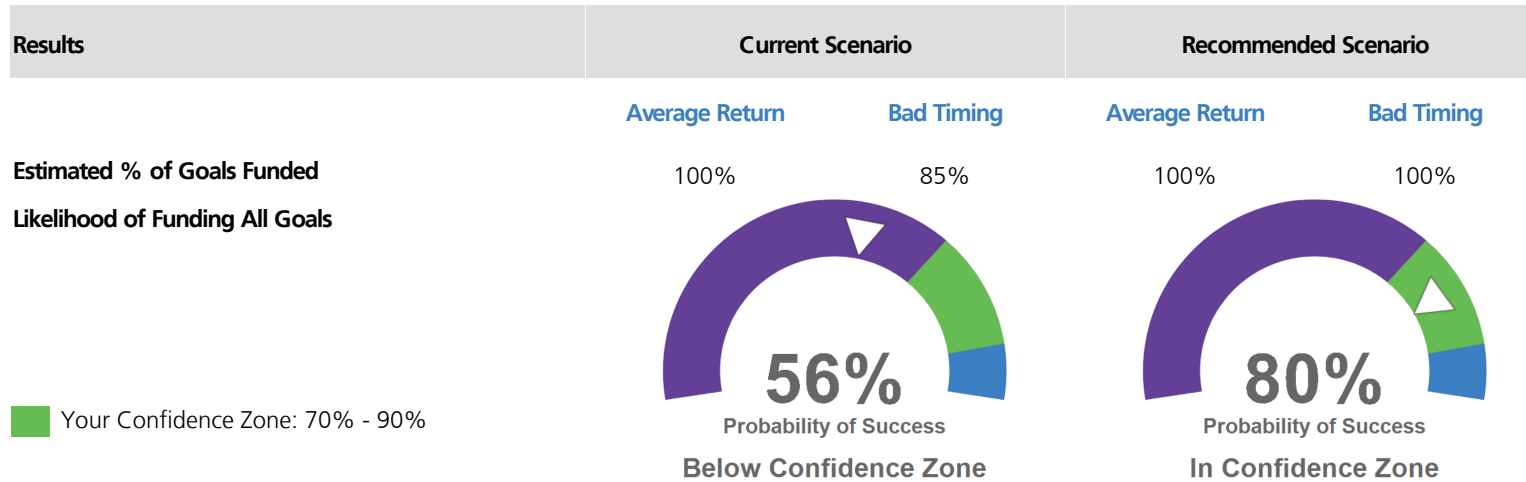
Timothy files a normal application at 67 in 2032.

Susan files a normal application at 67 in 2032.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,611,370 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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

Results - Current and Recommended



	Current Scenario	What If Scenario 1	Changes In Value
66 Retirement			
Retirement Age			
Timothy	65 in 2030	66 in 2031	1 year later
Susan	63 in 2028	63 in 2028	
Planning Age			
Timothy	92 in 2057	92 in 2057	
Susan	94 in 2059	94 in 2059	




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

Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expense			
Susan Retired and Timothy Employed	\$29,883	\$29,883	
Both Retired	\$69,073	\$69,073	
Susan Alone Retired	\$55,258	\$55,258	
Health Care			
Timothy Employed / Susan Retired Before Medicare	\$17,417	\$17,417	
Timothy Employed / Susan Medicare	\$0	\$5,154	Increased \$5,154
Both Medicare	\$10,450	\$10,535	Increased \$85
Susan Alone Medicare	\$6,581	\$6,581	
Car / Truck	\$25,000	\$20,000	Decreased \$5,000
Starting	When both are retired	When both are retired	
Years between occurrences	10	10	
Ending	End of Plan	End of Plan	
Wants			
Travel	\$5,000	\$3,000	Decreased \$2,000
Starting	When both are retired	When both are retired	
Years between occurrences	1	1	
Number of occurrences	15	15	
College - Matthew	\$41,950	\$41,950	
Years of School	4	4	
Start Year	2020	2020	
Wishes			
Home Improvement	\$75,000	\$60,000	Decreased \$15,000
Starting	When both are retired	When both are retired	
Total Spending for Life of Plan	\$2,885,023	\$2,780,537	Decreased 4%
Savings			
Qualified	\$36,600	\$36,600	
529 Plan	\$5,000	\$5,000	
Taxable	\$0	\$6,500	Increased \$6,500

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

Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Total Savings This Year	\$41,600	\$48,100	Increased \$6,500
 Portfolios			
Allocation Before Retirement	CURRENT	Balanced II	Stock
Percent Stock	54%	54%	
Composite Return	4.65%	5.03%	
Composite Standard Deviation	9.79%	9.89%	
Great Recession Return 11/07 - 2/09	-24%	-21%	
Bond Bear Market Return 7/79 - 2/80	9%	4%	
Allocation During Retirement	CURRENT	Balanced II	Stock
Percent Stock	54%	54%	
Composite Return	4.65%	5.03%	
Composite Standard Deviation	9.79%	9.89%	
Great Recession Return 11/07 - 2/09	-24%	-21%	
Bond Bear Market Return 7/79 - 2/80	9%	4%	
Inflation	2.25%	2.25%	
 Investments			
Total Investment Portfolio	\$560,000	\$560,000	
 Social Security			
Social Security Strategy	Current	Current	
Timothy			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$27,840	\$27,847	

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

Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Susan			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$31,691	\$31,691	

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

Summary of Goals and Resources

Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 1

Likelihood of Reaching Goals After Loss of 21% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Basic Living Expense	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10 - Health Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10 - Car / Truck	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wants

7 - Travel		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7 - College - Matthew		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wishes

3 - Home Improvement			<input checked="" type="checkbox"/>
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This test assumes your investment allocation matches the Balanced II portfolio. If your investments suffered a loss of 21% this year, your portfolio value would be reduced by \$117,600. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds, cash, and alternative 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.

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

Expectations and Concerns

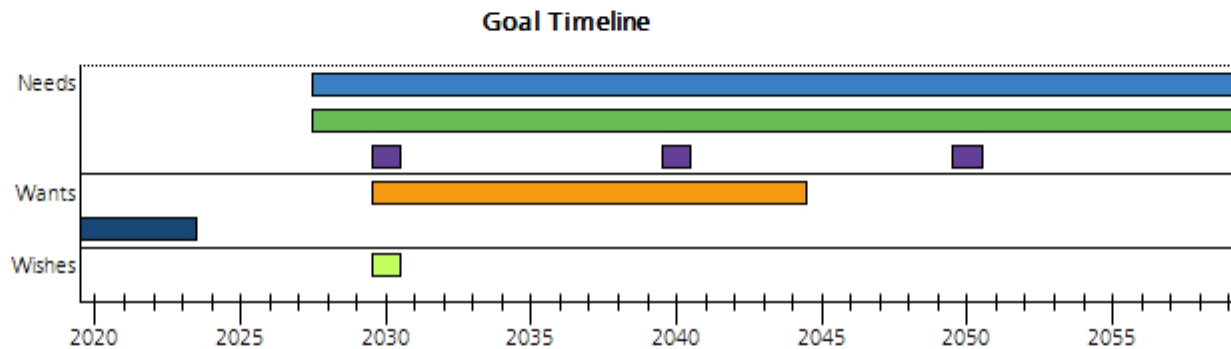
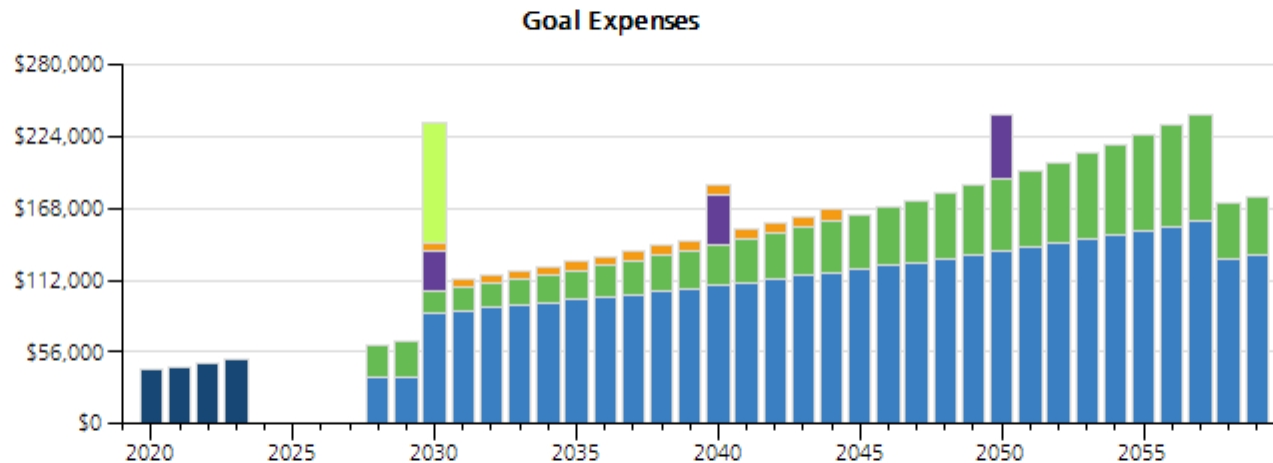
Expectation
Both Timothy and Susan
Active Lifestyle
Time to Travel
Less Stress - Peace of Mind

Owner	Concern	What Would Help
High		
Timothy	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
Medium		
Joint	Cost of health care or long-term care	Include a Goal for Health Care and test to see the impact of a potential Long Term Care expense in the future.
Low		
Joint	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Joint	Current or future health issues	See how health issues might affect the results of your plan
Susan	Parents needing care	You can include a Goal for the cost of care for your parents and see its impact on your lifestyle.

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

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.



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

Insurance Inventory

Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
Timothy's Term Insurance	Timothy	Timothy	\$850,000		\$500	Co-Client of Insured - 100%	08/2015
Susan's Group Term	Susan	Susan	\$250,000			Co-Client of Insured - 100%	08/2009

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
Timothy's Group DI	Timothy	\$240 pre-tax		\$600	1 Months	3 Years	Simple at 2.00%	08/2016

LTC

Description	Insured	Annual Premium	Benefit Period	Maximum Daily Benefit	Elimination Period	Home Health Care %	Inflation Option	Policy Start Date
Susan's LTC	Susan	\$2,000	Three	\$150	90 Days	100%	Simple at 2.00%	08/2016

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

Risk and Portfolio Information

Risk Assessment

You chose a Risk Score of 50.

Appropriate Portfolio: **Balanced II**

Percentage Stock: **54%**

Average Return: **5.03%**



■ Cash: 4%
 ■ Bond: 42%
 ■ Stock: 54%

Great Recession Return Loss for this Portfolio

If this loss would cause you to sell your investments, you should select a lower score. Don't go past your Breaking Point.

During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

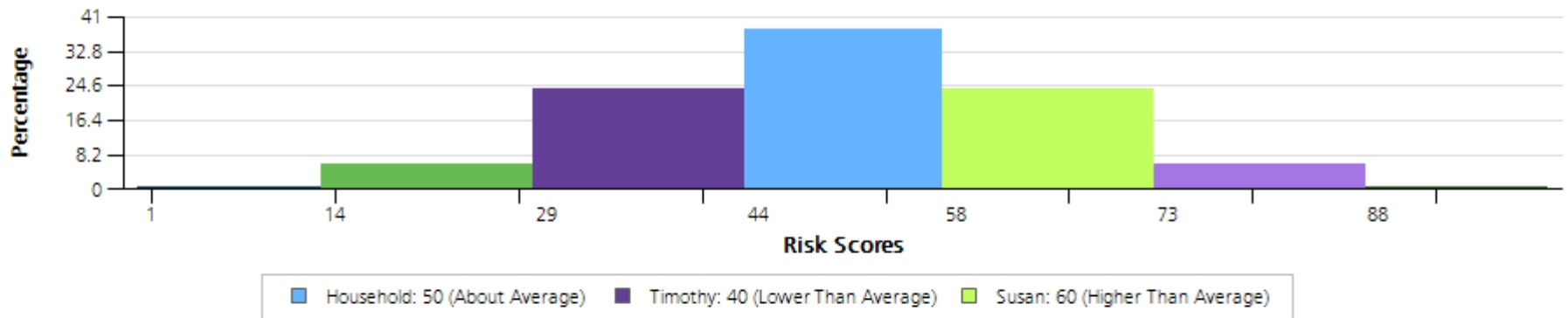
-21%

If you invest \$560,000 in this portfolio and the same loss occurred again, you would lose:

-\$116,841

Risk Score Chart for Ages Between 50 to 64

Your Risk Tolerance is About Average when compared to others in your age group



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Model Portfolio Table

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Risk Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. Refer to the Standard Deviation column in the chart below to compare the relative risk of your Current Portfolio to the Target Portfolio.

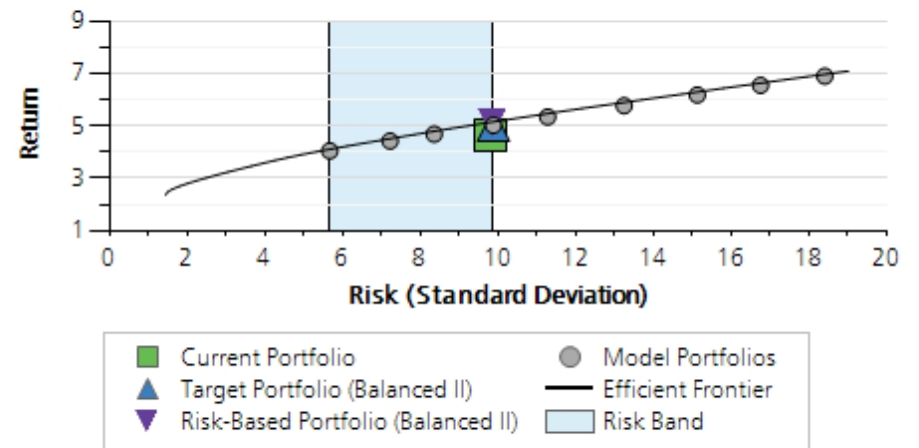
Portfolios	Name	Cash	Bond	Stock	Alternative	Fixed Index	3% Fixed	Projected Return	Standard Deviation
	Capital Preservation I	5%	67%	28%	0%	0%	0%	4.05%	5.68%
	Capital Preservation II	5%	57%	38%	0%	0%	0%	4.43%	7.23%
	Current	31%	15%	54%	0%	0%	0%	4.65%	9.79%
	Balanced I	4%	51%	45%	0%	0%	0%	4.69%	8.37%
	Balanced II	4%	42%	54%	0%	0%	0%	5.03%	9.89%
	Total Return I	4%	35%	61%	0%	0%	0%	5.35%	11.29%
	Total Return II	3%	25%	72%	0%	0%	0%	5.78%	13.26%
	Capital Growth I	2%	16%	82%	0%	0%	0%	6.19%	15.14%
	Capital Growth II	0%	9%	91%	0%	0%	0%	6.56%	16.77%
	Equity Growth	0%	0%	100%	0%	0%	0%	6.91%	18.42%

■ Risk Band
 ■ Current
 ▼ Risk-Based
 ▲ Target

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 Risk Band, Target, Risk-Based, and Custom 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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Model Portfolio Table

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Risk Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. Refer to the Standard Deviation column in the chart below to compare the relative risk of your Current Portfolio to the Target Portfolio.

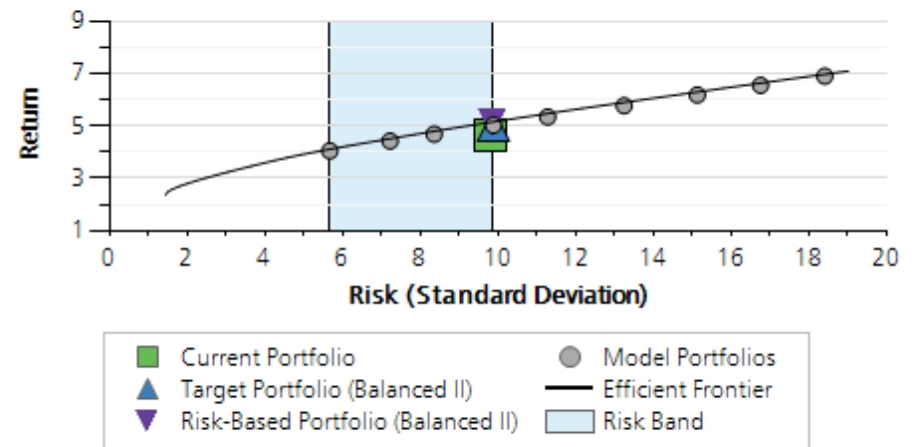
Portfolios	Name	Unclassified	Projected Return	Standard Deviation
	Capital Preservation I	0%	4.05%	5.68%
	Capital Preservation II	0%	4.43%	7.23%
	Current	0%	4.65%	9.79%
	Balanced I	0%	4.69%	8.37%
▼ ▲	Balanced II	0%	5.03%	9.89%
	Total Return I	0%	5.35%	11.29%
	Total Return II	0%	5.78%	13.26%
	Capital Growth I	0%	6.19%	15.14%
	Capital Growth II	0%	6.56%	16.77%
	Equity Growth	0%	6.91%	18.42%

■ Risk Band
 ■ Current
 ▼ Risk-Based
 ▲ Target

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 Risk Band, Target, Risk-Based, and Custom 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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Results

What If Worksheet

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

Goals	Estimated % of Goal Funded			
	Current Scenario		What If Scenario 1	
	Average Return	Bad Timing	Average Return	Bad Timing
Need	100%	84%	100%	100%
10 Basic Living Expense				
10 Health Care				
10 Car / Truck				
Want	100%	100%	100%	100%
7 Travel				
7 Matthew				
Wish	100%	100%	100%	100%
3 Home Improvement				

Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$133	\$0	\$465	\$249
Future dollars (in thousands) :	\$316	\$0	\$1,108	\$592

Monte Carlo Results	Likelihood of Funding All Goals			
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Your Confidence Zone: 70% - 90%



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

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What If Worksheet

Total Spending : \$2,885,023 \$2,780,537

Key Assumptions	Current Scenario	What If Scenario 1
Stress Tests		
Method(s)	Bad Timing Program Estimate Years of bad returns: 2028: -25.03% 2029: -10.10%	Bad Timing Program Estimate Years of bad returns: 2028: -18.90% 2029: -6.93%

Hypothetical Average Rate of Return

Before Retirement :	Current	•	Balanced II
Entered Return :	N/A		N/A
Composite Return :	4.65%	•	5.03%
Composite Standard Deviation :	9.79%	•	9.89%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	2.40%	•	2.78%
After Retirement :	Current	•	Balanced II
Entered Return :	N/A		N/A
Composite Return :	4.65%	•	5.03%
Composite Standard Deviation :	9.79%	•	9.89%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	2.40%	•	2.78%
Base inflation rate :	2.25%		2.25%

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What If Worksheet

Key Assumptions	Current Scenario	What If Scenario 1
Goals		
Basic Living Expense		
Retirement Age		
Timothy	65	66
Susan	63	63
Planning Age		
Timothy	92	92
Susan	94	94
One Retired		
Timothy Retired and Susan Employed	\$39,190	\$39,190
Susan Retired and Timothy Employed	\$29,883	\$29,883
Both Retired		
Both Retired	\$69,073	\$69,073
One Alone - Retired		
Susan Alone Retired	\$55,258	\$55,258
Timothy Alone Retired	\$55,258	\$55,258
One Alone - Employed		
Timothy Alone Employed	\$29,883	\$29,883
Susan Alone Employed	\$39,190	\$39,190
Health Care		
Percentage of costs to use :	100%	100%
Cost determined by Schedule :	See details	See details
Car / Truck		
Year :	When both are retired	When both are retired
Cost :	\$25,000	\$20,000
Is recurring :	Yes	Yes
Years between occurrences :	10	10
This goal will end at End of Plan.		
Travel		

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What If Worksheet

Key Assumptions	Current Scenario	What If Scenario 1
Goals		
Year :	When both are retired	When both are retired
Cost :	\$5,000	• \$3,000
Is recurring :	Yes	Yes
Years between occurrences :	1	1
Number of occurrences :	15	15
College - Matthew		
Year :	2020	2020
Years of Education :	4	4
Annual Cost :	\$41,950	\$41,950
Home Improvement		
Year :	When both are retired	When both are retired
Cost :	\$75,000	• \$60,000

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What If Worksheet

Key Assumptions	Current Scenario	What If Scenario 1
Retirement Income		
Rental Property Income (Joint)		
Annual Income :	\$15,000	\$15,000
Start Year :	Timothy's retirement	Timothy's retirement
Select when income will end :	End of Plan	End of Plan
Year to end retirement income :		
Part-Time Employment (Susan)		
Annual Income :	\$20,000	\$20,000
Start Year :	Susan's retirement	Susan's retirement
Years of Employment :	5	5
Part-Time Employment (Timothy)		
Annual Income :	\$20,000	\$20,000
Start Year :	Timothy's retirement	Timothy's retirement
Years of Employment :	5	5
Social Security		
Select Social Security Strategy	Current	Current
Timothy		
Filing Method :	Normal	Normal
Age to File Application :	67	67
Age Retirement Benefits begin :	67	67
First Year Benefit :	\$27,840	\$27,847
Susan		
Filing Method :	Normal	Normal
Age to File Application :	67	67
Age Retirement Benefits begin :	67	67
First Year Benefit :	\$31,691	\$31,691
Reduce Benefits By :	0%	0%

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What If Worksheet

Key Assumptions	Current Scenario	What If Scenario 1
Asset Additions		
401(k)	Maximum	Maximum
Roth:	N/A	N/A
Maximum contribution each year:	Yes	Yes
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	\$29,600	\$29,600
Year additions begin:	2020	2020
Timothy - Fund All Goals		
Traditional IRA - Account		
Pre-Tax Addition:	Maximum	Maximum
Maximum contribution each year:	Yes	Yes
After-Tax Addition:	\$0	\$0
Maximum contribution each year:	No	No
Year additions begin:	2020	2020
Susan - Fund All Goals		
529 Savings Plan		
After-Tax Addition:	\$5,000	\$5,000
Year additions begin:	2020	2020
Timothy - College - Matthew		
Extra Savings by Tax Category		
Timothy's Qualified		\$0
Susan's Qualified		\$0
Timothy's Roth		\$0
Susan's Roth		\$0
Timothy's Tax-Deferred		\$0
Susan's Tax-Deferred		\$0
Taxable		• \$6,500

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What If Worksheet

Key Assumptions	Current Scenario	What If Scenario 1
Cash Reserve		
Include :	Yes	No
Your Goal Coverage		
Needs :	3	3
Wants :	2	2
Wishes :	1	1
Minimum Amount in Cash Reserve :	\$0	\$0
Annual offset for Cash Reserve :	\$0	\$0
Selected Allocation :	Capital Pres I	Enter Own Return and Standard Deviation
Return :	4.05%	0.00%
Standard Deviation :	5.68%	0.00%
Aspirational Bucket		
Include :		No
Additional :		\$0
Selected Allocation :		Enter Own Return and Standard Deviation
Return :		9.00%
Standard Deviation :		18.00%
Tax Options		
Include Tax Penalties :	Yes	Yes
Change Tax Rate?	No	No
Year To Change :		
Change Tax Rate by this % (+ or -) :	0.00%	0.00%

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

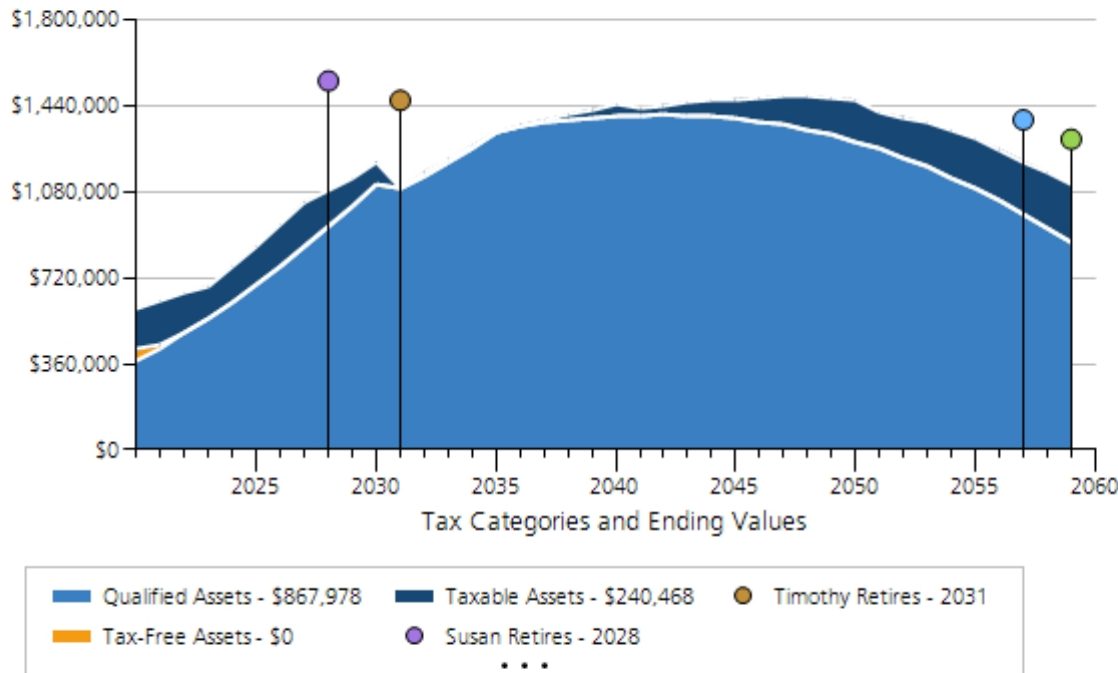
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Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

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

Total Portfolio Value Graph



x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							All Goals	
55/55	2020	85,000	475,000	48,100	0	0	28,511	5.04%	2,209	41,950	592,452
56/56	2021	50,470	541,982	48,181	0	0	30,022	5.04%	2,378	44,488	623,789
57/57	2022	11,535	612,254	48,764	0	0	31,494	5.04%	2,145	47,179	654,722
58/58	2023	0	654,722	49,348	0	0	32,937	5.04%	1,714	50,034	685,260
59/59	2024	0	685,260	45,935	0	0	36,823	5.04%	1,863	0	766,155
60/60	2025	0	766,155	46,524	0	0	40,926	5.04%	2,019	0	851,586
61/61	2026	0	851,586	47,114	0	0	45,259	5.04%	2,180	0	941,779
62/62	2027	0	941,779	48,707	0	0	49,881	5.04%	2,347	0	1,038,019
Susan Retires	2028	0	1,038,019	41,301	0	23,897	52,125	5.04%	8,564	61,537	1,085,241
64/64	2029	0	1,085,241	41,898	0	24,434	54,420	5.04%	8,254	64,180	1,133,559
65/65	2030	0	1,133,559	42,997	0	24,984	57,856	5.04%	8,180	45,765	1,205,451
Timothy Retires	2031	0	1,205,451	0	0	70,252	52,325	5.04%	24,335	212,357	1,091,335
67/67	2032	0	1,091,335	0	0	149,592	55,852	5.04%	18,657	113,356	1,164,766
68/68	2033	0	1,164,766	0	0	126,249	58,424	5.04%	14,303	116,693	1,218,444
69/69	2034	0	1,218,444	0	0	129,090	61,079	5.04%	14,584	120,176	1,273,853
70/70	2035	0	1,273,853	0	0	131,995	63,816	5.04%	14,862	123,816	1,330,986
71/71	2036	0	1,330,986	0	0	106,412	65,140	5.04%	16,294	127,609	1,358,635
72/72	2037	0	1,358,635	0	0	108,806	66,281	5.04%	19,837	131,549	1,382,335
73/73	2038	0	1,382,335	0	0	111,254	67,359	5.04%	20,591	135,613	1,404,744
74/74	2039	0	1,404,744	0	0	113,758	68,366	5.04%	21,373	139,840	1,425,656
75/75	2040	0	1,425,656	0	0	116,317	69,291	5.04%	22,184	144,224	1,444,857
76/76	2041	0	1,444,857	0	0	118,934	68,516	5.04%	22,778	180,695	1,428,835
77/77	2042	0	1,428,835	0	0	121,610	69,177	5.04%	23,581	153,508	1,442,534
78/78	2043	0	1,442,534	0	0	124,347	69,721	5.04%	24,647	158,353	1,453,603
79/79	2044	0	1,453,603	0	0	127,144	70,129	5.04%	25,683	163,364	1,461,829
80/80	2045	0	1,461,829	0	0	130,005	70,380	5.04%	26,741	168,587	1,466,887
81/81	2046	0	1,466,887	0	0	132,930	70,733	5.04%	27,892	168,648	1,474,010
82/82	2047	0	1,474,010	0	0	135,921	70,918	5.04%	29,067	174,147	1,477,636
83/83	2048	0	1,477,636	0	0	138,979	70,931	5.04%	30,266	179,629	1,477,651
84/84	2049	0	1,477,651	0	0	142,106	70,753	5.04%	31,487	185,328	1,473,695
85/85	2050	0	1,473,695	0	0	145,304	70,374	5.04%	32,552	191,262	1,465,559
86/86	2051	0	1,465,559	0	0	148,573	67,770	5.04%	33,077	237,297	1,411,528
87/87	2052	0	1,411,528	0	0	151,916	66,860	5.04%	34,094	203,862	1,392,349

x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							All Goals	
88/88	2053	0	1,392,349	0	0	155,334	65,691	5.04%	35,084	210,510	1,367,781
89/89	2054	0	1,367,781	0	0	158,829	64,246	5.04%	36,039	217,350	1,337,467
90/90	2055	0	1,337,467	0	0	162,403	62,505	5.04%	36,690	224,688	1,300,997
91/91	2056	0	1,300,997	0	0	166,057	60,450	5.04%	37,255	232,221	1,258,028
Timothy's Plan Ends	2057	0	1,258,028	0	0	169,793	58,063	5.04%	37,719	239,986	1,208,178
-/93	2058	0	1,208,178	0	0	108,752	55,806	5.04%	40,270	171,497	1,160,970
Susan's Plan Ends	2059	0	1,160,970	0	0	111,199	53,293	5.04%	40,359	176,656	1,108,447

x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	Health Care	Car / Truck	Travel	College - Matthew	Home Improvement	
55/55	2020	0	0	0	0	41,950	0	592,452
56/56	2021	0	0	0	0	44,488	0	623,789
57/57	2022	0	0	0	0	47,179	0	654,722
58/58	2023	0	0	0	0	50,034	0	685,260
59/59	2024	0	0	0	0	0	0	766,155
60/60	2025	0	0	0	0	0	0	851,586
61/61	2026	0	0	0	0	0	0	941,779
62/62	2027	0	0	0	0	0	0	1,038,019
Susan Retires	2028	35,705	25,831	0	0	0	0	1,085,241
64/64	2029	36,509	27,672	0	0	0	0	1,133,559
65/65	2030	37,330	8,435	0	0	0	0	1,205,451
Timothy Retires	2031	88,228	18,113	25,546	3,832	0	76,639	1,091,335
67/67	2032	90,213	19,225	0	3,918	0	0	1,164,766
68/68	2033	92,243	20,444	0	4,006	0	0	1,218,444
69/69	2034	94,318	21,761	0	4,096	0	0	1,273,853
70/70	2035	96,440	23,187	0	4,189	0	0	1,330,986
71/71	2036	98,610	24,717	0	4,283	0	0	1,358,635
72/72	2037	100,829	26,341	0	4,379	0	0	1,382,335
73/73	2038	103,097	28,038	0	4,478	0	0	1,404,744
74/74	2039	105,417	29,844	0	4,579	0	0	1,425,656
75/75	2040	107,789	31,753	0	4,682	0	0	1,444,857
76/76	2041	110,214	33,782	31,912	4,787	0	0	1,428,835
77/77	2042	112,694	35,919	0	4,895	0	0	1,442,534
78/78	2043	115,230	38,118	0	5,005	0	0	1,453,603
79/79	2044	117,822	40,425	0	5,117	0	0	1,461,829
80/80	2045	120,473	42,881	0	5,232	0	0	1,466,887
81/81	2046	123,184	45,464	0	0	0	0	1,474,010
82/82	2047	125,956	48,191	0	0	0	0	1,477,636
83/83	2048	128,790	50,839	0	0	0	0	1,477,651
84/84	2049	131,687	53,640	0	0	0	0	1,473,695
85/85	2050	134,650	56,612	0	0	0	0	1,465,559
86/86	2051	137,680	59,752	39,865	0	0	0	1,411,528

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	Health Care	Car / Truck	Travel	College - Matthew	Home Improvement	
87/87	2052	140,778	63,084	0	0	0	0	1,392,349
88/88	2053	143,945	66,564	0	0	0	0	1,367,781
89/89	2054	147,184	70,166	0	0	0	0	1,337,467
90/90	2055	150,496	74,192	0	0	0	0	1,300,997
91/91	2056	153,882	78,339	0	0	0	0	1,258,028
Timothy's Plan Ends	2057	157,344	82,642	0	0	0	0	1,208,178
-/93	2058	128,707	42,790	0	0	0	0	1,160,970
Susan's Plan Ends	2059	131,603	45,053	0	0	0	0	1,108,447

x - denotes shortfall

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Worksheet Detail - Combined Details

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.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is 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.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)		2031 66 / 66	2032 67 / 67	2033 68 / 68	2034 69 / 69	2035 70 / 70	2036 71 / 71	2037 72 / 72	2038 73 / 73
Retirement and Strategy Income	Assign To								
Part-Time Employment	Fund All Goals	25,546	26,121	0	0	0	0	0	0
Part-Time Employment	Fund All Goals	25,546	26,121	26,709	27,310	27,924	0	0	0
Rental Property Income	Fund All Goals	19,160	19,591	20,032	20,482	20,943	21,414	21,896	22,389
Social Security - Susan	Fund All Goals	0	41,390	42,321	43,273	44,247	45,242	46,260	47,301
Social Security - Timothy	Fund All Goals	0	36,370	37,188	38,025	38,880	39,755	40,650	41,564
Total Retirement and Strategy Income		70,252	149,592	126,249	129,090	131,995	106,412	108,806	111,254
Total Income		70,252	149,592	126,249	129,090	131,995	106,412	108,806	111,254
Cash Used To Fund Goals	Estimated % Funded								
Car / Truck	100.00%	25,546	0	0	0	0	0	0	0
Health Care	100.00%	18,113	19,225	20,444	21,761	23,187	24,717	26,341	28,038
Retirement - Basic Living Expense	100.00%	88,228	90,213	92,243	94,318	96,440	98,610	100,829	103,097
Travel	100.00%	3,832	3,918	4,006	4,096	4,189	4,283	4,379	4,478
Home Improvement	100.00%	76,639	0	0	0	0	0	0	0
Total Goal Funding		(212,357)	(113,356)	(116,693)	(120,176)	(123,816)	(127,609)	(131,549)	(135,613)
Total Taxes and Tax Penalty		(24,335)	(18,657)	(14,303)	(14,584)	(14,862)	(16,294)	(19,837)	(20,591)
Total Outflows		(236,693)	(132,013)	(130,996)	(134,760)	(138,678)	(143,903)	(151,387)	(156,204)
Cash Surplus/Deficit (Net Income)		(166,441)	17,580	(4,747)	(5,670)	(6,683)	(37,491)	(42,581)	(44,950)
Portfolio Value									
Future Dollars									
Beginning Value		1,205,451	1,091,335	1,164,766	1,218,444	1,273,853	1,330,986	1,358,635	1,382,335
Strategy Reductions		0	0	0	0	0	0	0	0
Investment Earnings		52,325	55,852	58,424	61,079	63,816	65,140	66,281	67,359
Cash Surplus/Deficit		(166,441)	17,580	(4,747)	(5,670)	(6,683)	(37,491)	(42,581)	(44,950)
Investment Asset Additions		0	0	0	0	0	0	0	0

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)	2031 66 / 66	2032 67 / 67	2033 68 / 68	2034 69 / 69	2035 70 / 70	2036 71 / 71	2037 72 / 72	2038 73 / 73
Ending Value	1,091,335	1,164,766	1,218,444	1,273,853	1,330,986	1,358,635	1,382,335	1,404,744
Current Dollars								
Ending Value	854,401	891,824	912,394	932,895	953,287	951,677	946,971	941,147
Cash Surplus/Deficit	(130,306)	13,460	(3,555)	(4,152)	(4,787)	(26,261)	(29,170)	(30,115)
Taxes								
Total Taxes	24,335	18,657	14,303	14,584	14,862	16,294	19,837	20,591
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
Estimated Required Minimum Distribution (RMD)								
Timothy	0	0	0	0	0	0	43,676	45,690
Susan	0	0	0	0	0	0	9,396	9,829
Adjusted Portfolio Value	1,205,451	1,091,335	1,164,766	1,218,444	1,273,853	1,330,986	1,358,635	1,382,335
Portfolio Withdrawal Rate	13.81%	-1.61%	0.41%	0.47%	0.52%	2.82%	3.13%	3.25%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)		2039 74 / 74	2040 75 / 75	2041 76 / 76	2042 77 / 77	2043 78 / 78	2044 79 / 79	2045 80 / 80	2046 81 / 81
Retirement and Strategy Income	Assign To								
Part-Time Employment	Fund All Goals	0	0	0	0	0	0	0	0
Part-Time Employment	Fund All Goals	0	0	0	0	0	0	0	0
Rental Property Income	Fund All Goals	22,893	23,408	23,934	24,473	25,023	25,586	26,162	26,751
Social Security - Susan	Fund All Goals	48,366	49,454	50,566	51,704	52,868	54,057	55,273	56,517
Social Security - Timothy	Fund All Goals	42,500	43,456	44,434	45,433	46,456	47,501	48,570	49,662
Total Retirement and Strategy Income		113,758	116,317	118,934	121,610	124,347	127,144	130,005	132,930
Total Income		113,758	116,317	118,934	121,610	124,347	127,144	130,005	132,930
Cash Used To Fund Goals	Estimated % Funded								
Car / Truck	100.00%	0	0	31,912	0	0	0	0	0
Health Care	100.00%	29,844	31,753	33,782	35,919	38,118	40,425	42,881	45,464
Retirement - Basic Living Expense	100.00%	105,417	107,789	110,214	112,694	115,230	117,822	120,473	123,184
Travel	100.00%	4,579	4,682	4,787	4,895	5,005	5,117	5,232	0
Home Improvement	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(139,840)	(144,224)	(180,695)	(153,508)	(158,353)	(163,364)	(168,587)	(168,648)
Total Taxes and Tax Penalty		(21,373)	(22,184)	(22,778)	(23,581)	(24,647)	(25,683)	(26,741)	(27,892)
Total Outflows		(161,212)	(166,407)	(203,473)	(177,089)	(182,999)	(189,047)	(195,327)	(196,540)
Cash Surplus/Deficit (Net Income)		(47,455)	(50,090)	(84,538)	(55,478)	(58,653)	(61,903)	(65,322)	(63,609)
Portfolio Value									
Future Dollars									
Beginning Value		1,404,744	1,425,656	1,444,857	1,428,835	1,442,534	1,453,603	1,461,829	1,466,887
Strategy Reductions		0	0	0	0	0	0	0	0
Investment Earnings		68,366	69,291	68,516	69,177	69,721	70,129	70,380	70,733
Cash Surplus/Deficit		(47,455)	(50,090)	(84,538)	(55,478)	(58,653)	(61,903)	(65,322)	(63,609)
Investment Asset Additions		0	0	0	0	0	0	0	0

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)	2039 74 / 74	2040 75 / 75	2041 76 / 76	2042 77 / 77	2043 78 / 78	2044 79 / 79	2045 80 / 80	2046 81 / 81
Ending Value	1,425,656	1,444,857	1,428,835	1,442,534	1,453,603	1,461,829	1,466,887	1,474,010
Current Dollars								
Ending Value	934,139	925,888	895,473	884,164	871,344	856,993	841,034	826,522
Cash Surplus/Deficit	(31,094)	(32,098)	(52,981)	(34,004)	(35,159)	(36,290)	(37,452)	(35,667)
Taxes								
Total Taxes	21,373	22,184	22,778	23,581	24,647	25,683	26,741	27,892
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	12.00%	12.00%	12.00%	12.00%	22.00%	22.00%	22.00%	22.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
Estimated Required Minimum Distribution (RMD)								
Timothy	47,789	49,976	52,254	54,368	56,825	59,074	61,386	63,757
Susan	10,281	10,751	11,241	11,696	12,225	12,709	13,206	13,716
Adjusted Portfolio Value	1,404,744	1,425,656	1,444,857	1,428,835	1,442,534	1,453,603	1,461,829	1,466,887
Portfolio Withdrawal Rate	3.38%	3.51%	5.85%	3.88%	4.07%	4.26%	4.47%	4.34%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)		2047 82 / 82	2048 83 / 83	2049 84 / 84	2050 85 / 85	2051 86 / 86	2052 87 / 87	2053 88 / 88	2054 89 / 89
Retirement and Strategy Income	Assign To								
Part-Time Employment	Fund All Goals	0	0	0	0	0	0	0	0
Part-Time Employment	Fund All Goals	0	0	0	0	0	0	0	0
Rental Property Income	Fund All Goals	27,353	27,968	28,597	29,241	29,899	30,572	31,259	31,963
Social Security - Susan	Fund All Goals	57,789	59,089	60,418	61,778	63,168	64,589	66,042	67,528
Social Security - Timothy	Fund All Goals	50,780	51,922	53,091	54,285	55,507	56,755	58,032	59,338
Total Retirement and Strategy Income		135,921	138,979	142,106	145,304	148,573	151,916	155,334	158,829
Total Income		135,921	138,979	142,106	145,304	148,573	151,916	155,334	158,829
Cash Used To Fund Goals	Estimated % Funded								
Car / Truck	100.00%	0	0	0	0	39,865	0	0	0
Health Care	100.00%	48,191	50,839	53,640	56,612	59,752	63,084	66,564	70,166
Retirement - Basic Living Expense	100.00%	125,956	128,790	131,687	134,650	137,680	140,778	143,945	147,184
Travel	100.00%	0	0	0	0	0	0	0	0
Home Improvement	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(174,147)	(179,629)	(185,328)	(191,262)	(237,297)	(203,862)	(210,510)	(217,350)
Total Taxes and Tax Penalty		(29,067)	(30,266)	(31,487)	(32,552)	(33,077)	(34,094)	(35,084)	(36,039)
Total Outflows		(203,214)	(209,895)	(216,815)	(223,814)	(270,374)	(237,956)	(245,594)	(253,389)
Cash Surplus/Deficit (Net Income)		(67,292)	(70,916)	(74,708)	(78,510)	(121,801)	(86,039)	(90,260)	(94,560)
Portfolio Value									
Future Dollars									
Beginning Value		1,474,010	1,477,636	1,477,651	1,473,695	1,465,559	1,411,528	1,392,349	1,367,781
Strategy Reductions		0	0	0	0	0	0	0	0
Investment Earnings		70,918	70,931	70,753	70,374	67,770	66,860	65,691	64,246
Cash Surplus/Deficit		(67,292)	(70,916)	(74,708)	(78,510)	(121,801)	(86,039)	(90,260)	(94,560)
Investment Asset Additions		0	0	0	0	0	0	0	0

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)	2047 82 / 82	2048 83 / 83	2049 84 / 84	2050 85 / 85	2051 86 / 86	2052 87 / 87	2053 88 / 88	2054 89 / 89
Ending Value	1,477,636	1,477,651	1,473,695	1,465,559	1,411,528	1,392,349	1,367,781	1,337,467
Current Dollars								
Ending Value	810,323	792,499	772,986	751,803	708,152	683,159	656,337	627,668
Cash Surplus/Deficit	(36,902)	(38,034)	(39,186)	(40,274)	(61,107)	(42,215)	(43,312)	(44,377)
Taxes								
Total Taxes	29,067	30,266	31,487	32,552	33,077	34,094	35,084	36,039
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
Estimated Required Minimum Distribution (RMD)								
Timothy	66,184	68,664	71,192	73,261	75,313	77,335	79,311	81,222
Susan	14,238	14,772	15,315	15,761	16,202	16,637	17,062	17,473
Adjusted Portfolio Value	1,474,010	1,477,636	1,477,651	1,473,695	1,465,559	1,411,528	1,392,349	1,367,781
Portfolio Withdrawal Rate	4.57%	4.80%	5.06%	5.33%	8.31%	6.10%	6.48%	6.91%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)		2055 90 / 90	2056 91 / 91	2057 92 / 92	2058 - / 93	2059 - / 94
Retirement and Strategy Income	Assign To					
Part-Time Employment	Fund All Goals	0	0	0	0	0
Part-Time Employment	Fund All Goals	0	0	0	0	0
Rental Property Income	Fund All Goals	32,682	33,417	34,169	34,938	35,724
Social Security - Susan	Fund All Goals	69,048	70,601	72,190	73,814	75,475
Social Security - Timothy	Fund All Goals	60,673	62,038	63,434	0	0
Total Retirement and Strategy Income		162,403	166,057	169,793	108,752	111,199
Total Income		162,403	166,057	169,793	108,752	111,199
Cash Used To Fund Goals	Estimated % Funded					
Car / Truck	100.00%	0	0	0	0	0
Health Care	100.00%	74,192	78,339	82,642	42,790	45,053
Retirement - Basic Living Expense	100.00%	150,496	153,882	157,344	128,707	131,603
Travel	100.00%	0	0	0	0	0
Home Improvement	100.00%	0	0	0	0	0
Total Goal Funding		(224,688)	(232,221)	(239,986)	(171,497)	(176,656)
Total Taxes and Tax Penalty		(36,690)	(37,255)	(37,719)	(40,270)	(40,359)
Total Outflows		(261,377)	(269,476)	(277,706)	(211,767)	(217,014)
Cash Surplus/Deficit (Net Income)		(98,974)	(103,419)	(107,912)	(103,015)	(105,816)

Portfolio Value

Future Dollars

Beginning Value	1,337,467	1,300,997	1,258,028	1,208,178	1,160,970
Strategy Reductions	0	0	0	0	0
Investment Earnings	62,505	60,450	58,063	55,806	53,293
Cash Surplus/Deficit	(98,974)	(103,419)	(107,912)	(103,015)	(105,816)
Investment Asset Additions	0	0	0	0	0

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)	2055 90 / 90	2056 91 / 91	2057 92 / 92	2058 - / 93	2059 - / 94
Ending Value	1,300,997	1,258,028	1,208,178	1,160,970	1,108,447
Current Dollars					
Ending Value	597,118	564,691	530,381	498,442	465,420
Cash Surplus/Deficit	(45,426)	(46,422)	(47,373)	(44,228)	(44,431)
Taxes					
Total Taxes	36,690	37,255	37,719	40,270	40,359
Tax Penalty	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	22.00%	22.00%	22.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%
Estimated Required Minimum Distribution (RMD)					
Timothy	82,319	83,262	84,026	0	0
Susan	17,709	17,912	18,076	102,776	102,020
Adjusted Portfolio Value	1,337,467	1,300,997	1,258,028	1,208,178	1,160,970
Portfolio Withdrawal Rate	7.40%	7.95%	8.58%	8.53%	9.11%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, 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.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

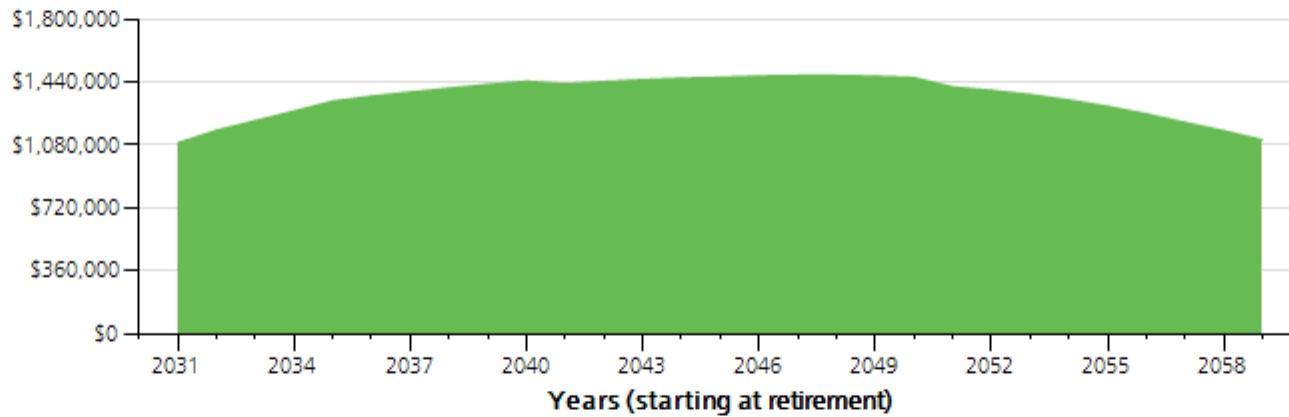
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future 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)**

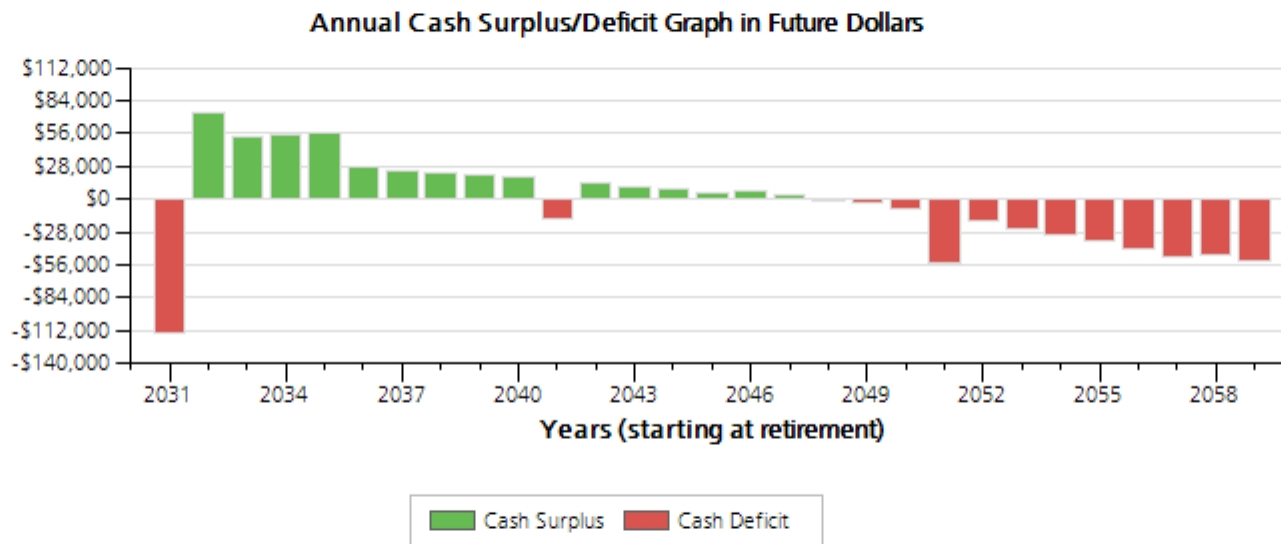


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.



Notes

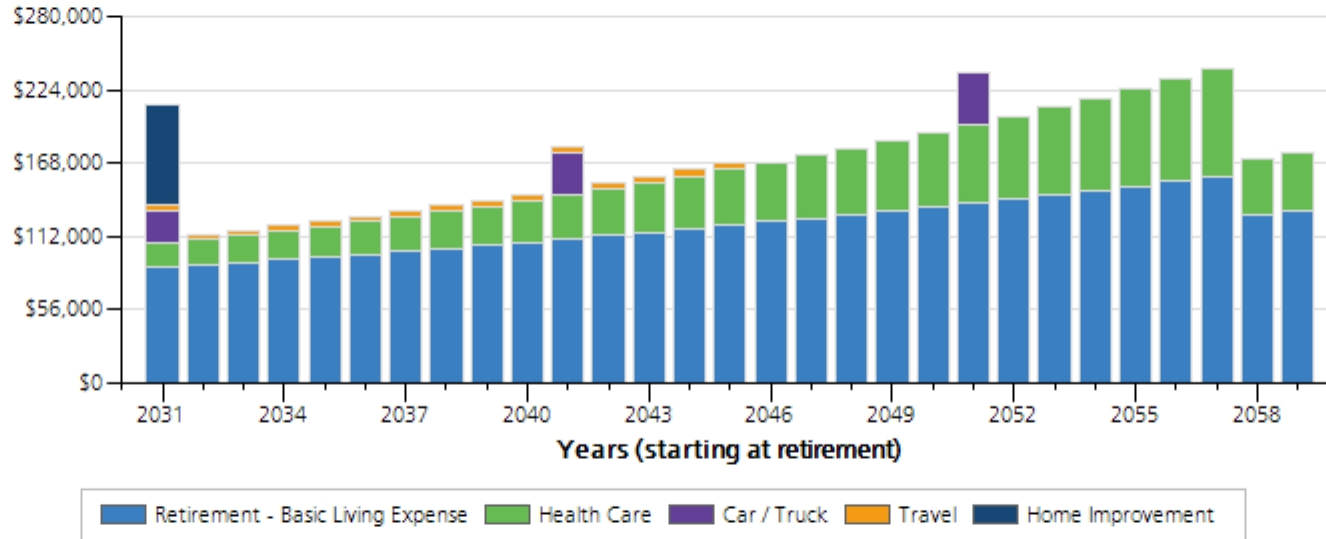
- The Annual Cash Surplus/Deficit Graph illustrates the change in Ending Portfolio Values from one year to the next. If there is a surplus, the estimated Ending Portfolio Value is greater than the Value in the past year. If there is a deficit, the estimated Ending Portfolio Value is less than the Value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

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

Worksheet Detail - Cash Used to Fund Goals

Scenario : What If Scenario 1 using Average Returns

This graph shows the amounts available to fund each Goal from retirement through the End of the Plan. In each year, the amount available includes the portfolio principal, retirement income, investment earnings, and any lump-sum additions to the portfolio. All amounts are in after-tax, future dollars.



Notes

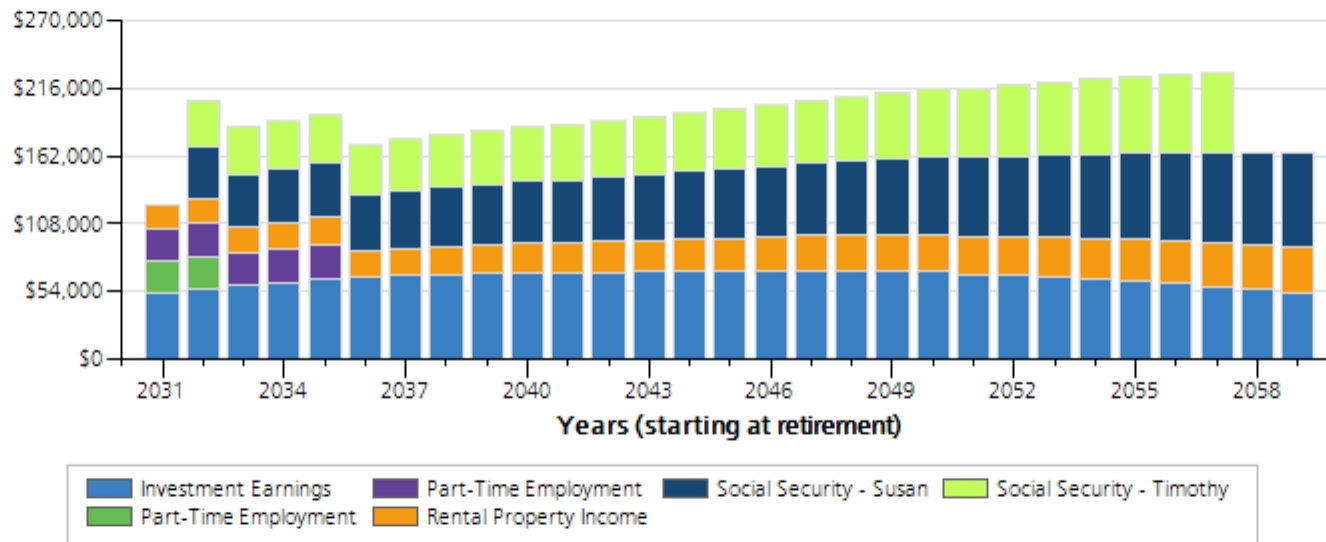
- The value shown for each Goal is the amount available to fund the Goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the Goal expense. This graph does not indicate whether or not you have a Goal shortfall in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

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

Worksheet Detail - Sources of Income and Earnings

Scenario : What If Scenario 1 using Average Returns

This graph shows the income sources and investment 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.

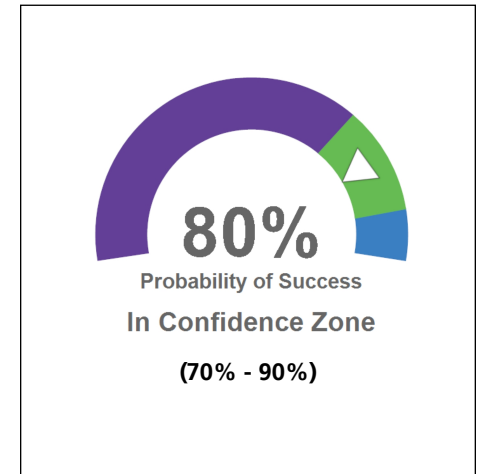
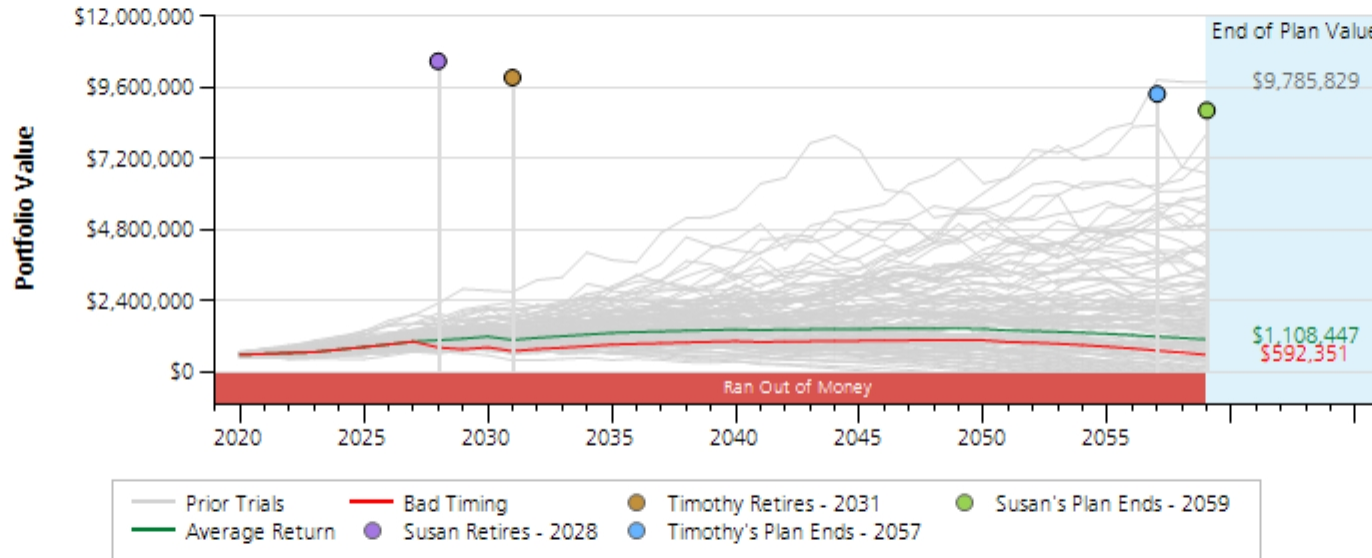
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For What If Scenario 1

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, values are shown for the 99th, 75th, 50th, 25th and 1st percentile trials based on the End of Plan value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$794,384	\$1,804,891	\$2,370,856	\$4,279,634	\$3,993,650	\$9,785,829	\$4,108,925	
250	75th Percentile	\$1,053,590	\$1,426,645	\$2,066,840	\$2,051,835	\$2,504,258	\$2,938,389	\$1,233,786	
500	50th Percentile	\$543,185	\$938,088	\$1,474,808	\$1,712,889	\$2,055,460	\$1,443,847	\$606,250	
750	25th Percentile	\$909,267	\$1,207,050	\$1,068,248	\$1,303,828	\$1,180,587	\$355,716	\$149,360	
990	1st Percentile	\$863,847	\$923,898	\$767,467	\$444,010	\$131,490	\$0	\$0	2047

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

Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

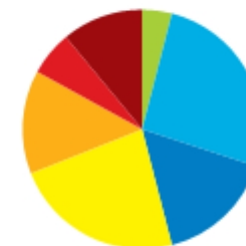
These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



Projected Returns		
4.65%	Total Return	5.03%
2.25%	Base Inflation Rate	2.25%
2.40%	Real Return	2.78%
9.79%	Standard Deviation	9.89%
Bear Market Returns		
-24%	Great Recession	-21%
9%	Bond Bear Market	4%

**Composite Portfolio
Balanced II**



Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$171,000	31%	Cash & Cash Alternatives	4%	\$22,400	-\$148,600
\$30,500	5%	Short Term Bonds	26%	\$145,600	\$115,100
\$34,000	6%	Intermediate Term Bonds	16%	\$89,600	\$55,600
\$22,000	4%	Long Term Bonds	0%	\$0	-\$22,000
\$42,500	8%	Large Cap Value Stocks	23%	\$128,800	\$86,300
\$260,000	46%	Large Cap Growth Stocks	14%	\$78,400	-\$181,600
\$0	0%	Mid Cap Stocks	0%	\$0	\$0
\$0	0%	Small Cap Stocks	6%	\$33,600	\$33,600
\$0	0%	International Developed Stocks	11%	\$61,600	\$61,600
\$0	0%	International Emerging Stocks	0%	\$0	\$0
\$0	0%	REITs	0%	\$0	\$0
\$0	0%	Commodities	0%	\$0	\$0
\$0	0%	Fixed Index	0%	\$0	\$0
\$0	0%	3% Fixed	0%	\$0	\$0

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

Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

Portfolio Comparison with Allocation Changes

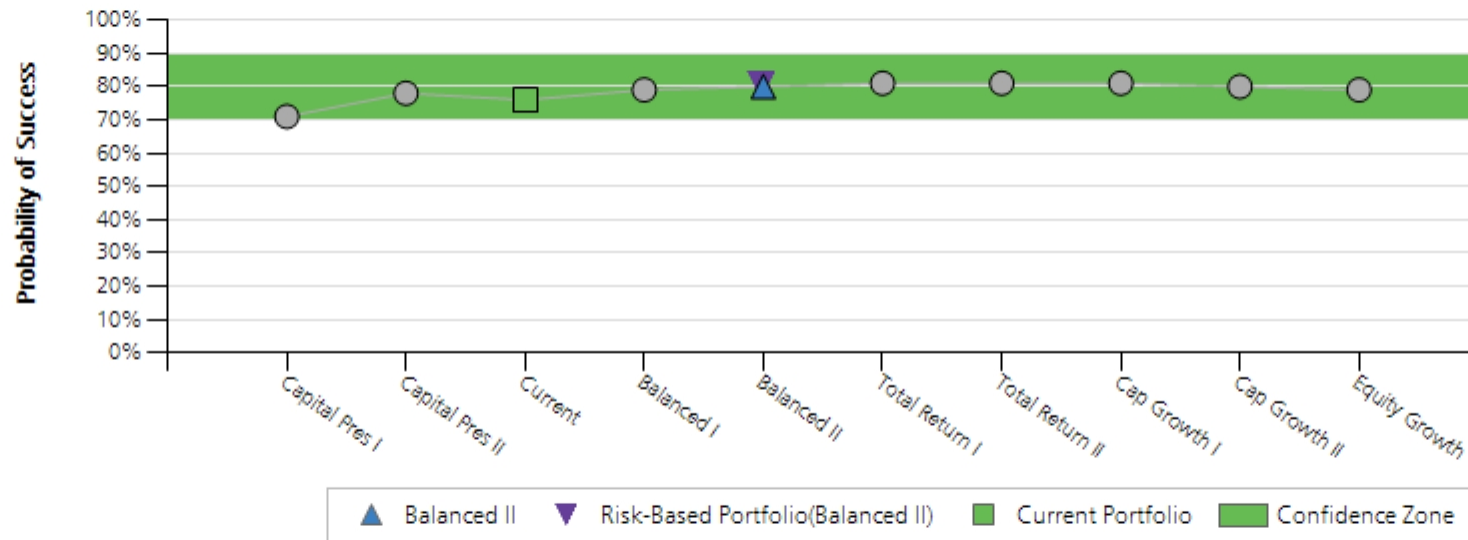
Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$0	0%	■ Unclassified	0%	\$0	\$0
\$560,000				\$560,000	\$0

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

Worksheet Detail - Risk/Reward

Risk / Reward for What If Scenario 1

Risk Based Portfolio	Portfolio used in What If Scenario 1	Both before and during Retirement with same portfolio	Results		Bear Market Loss	
			Probability of Success	Safety Margin (Current Dollars)	Great Recession Return	Bond Bear Market Return
		Capital Preservation I	71%	\$85,314	-4%	-2%
		Capital Preservation II	78%	\$232,756	-10%	1%
		Current	76%	\$688,465	-24%	9%
		Balanced I	79%	\$338,170	-15%	2%
→	→	Balanced II	80%	\$465,420	-21%	4%
		Total Return I	81%	\$599,706	-26%	6%
		Total Return II	81%	\$806,567	-33%	9%
		Capital Growth I	81%	\$1,033,332	-39%	11%
		Capital Growth II	80%	\$1,273,486	-45%	12%
		Equity Growth	79%	\$1,533,434	-51%	15%



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

Worksheet Detail - Social Security Analysis

Social Security Analysis for What If Scenario 1

Social Security Strategy	Selected Strategy	As Soon As Possible	At Retirement	At FRA	At Age 70	Susan begins at age 70 and Timothy begins at FRA
Start age						
Timothy	67	62	66	67	70	67
Susan	67	62	63	67	70	70
First year benefit in current dollars						
Timothy	\$27,847	\$0	\$25,111	\$27,847	\$34,531	\$27,847
Susan	\$31,691	\$0	\$22,888	\$31,691	\$39,297	\$39,297
Total lifetime benefit in current dollars	\$1,611,370	\$1,231,786	\$1,462,374	\$1,611,370	\$1,776,617	\$1,706,442
Probability of success	80%	56%	73%	80%	88%	84%
Break Even Point						
Timothy	72	N/A	63	72	76	74
Susan	72	N/A	63	72	76	74

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

Worksheet Detail - Social Security Analysis

Social Security Analysis for What If Scenario 1

Notes

Selected Strategy:

This is the strategy you selected.

At FRA:

You apply for and begin retirement benefits at your Full Retirement Age (FRA), which is determined by your date of birth. If the retirement age you specified is after your FRA, we assume you will begin benefits at FRA, and we will adjust the benefit for inflation until your retirement age.

At Retirement:

You apply for and begin retirement benefits at the retirement age shown. The benefit is automatically adjusted to account for excess earnings from part-time work and/or taking benefits prior to your FRA, if either is applicable.

As soon as possible:

You apply for and begin benefits at the later of your current age or age 62. The benefit is automatically adjusted to account for excess earnings from part-time work, if applicable, and taking benefits prior to your FRA. If you are age 62 or older, this option is not available.

At age 70:

You apply for and begin benefits at age 70.

(Higher Wage Earner) begins at age 70 and (Lower Wage Earner) begins at FRA:

This strategy is available only if you are married. The higher wage earner applies for and begins benefits at age 70. The lower wage earner applies for and begins benefits at his/her FRA. The higher/lower wage earners are determined based on the employment incomes you specified.

(Higher Wage Earner) files/suspends and (Lower Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The higher wage earner applies for and suspends taking benefits until age 70. The higher wage earner can file at or after his/her FRA, at which time the spouse (the lower wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The lower wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the lower wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

(Lower Wage Earner) files/suspends and (Higher Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The lower wage earner applies for and suspends taking benefits until age 70. The lower wage earner can file at or after his/her FRA, at which time the spouse (the higher wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The higher wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the higher wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

Maximized Benefits:

This is the strategy that provides the highest estimate of lifetime Social Security income, assuming you live to the age(s) shown on the Detailed Results page.

Total Lifetime Benefit:

The total estimate of benefits you and your co-client, if applicable, would receive in your lifetime, assuming you live to the age(s) shown on the Detailed Results page. This amount is in current (non-inflated) dollars.

Break Even Point:

The age(s) at which this strategy would provide benefits equivalent to the "As Soon As Possible" strategy. If you live longer than the "break even" age for a strategy, your total lifetime benefits using that strategy would be greater than the lifetime benefits of the "As Soon As Possible" strategy. If you are older than age 62 and the "As Soon As Possible" strategy is not shown, the break even comparison uses the strategy that begins at the earliest age(s) as the baseline for comparison.

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Risk Management

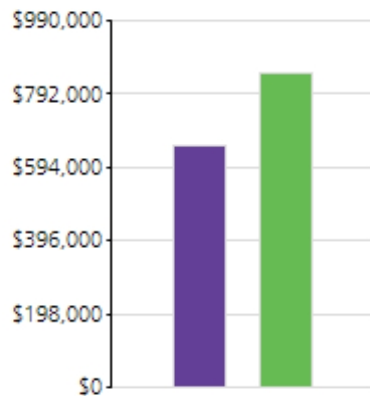
Life Insurance Needs Analysis

Scenario : Current Scenario

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 upon your death and, if there is a deficit, what additional life insurance may be required to provide the income needed by your survivors.

If Timothy Dies

Living Expenses covered until Susan is 94



\$654,389

\$850,000

\$0

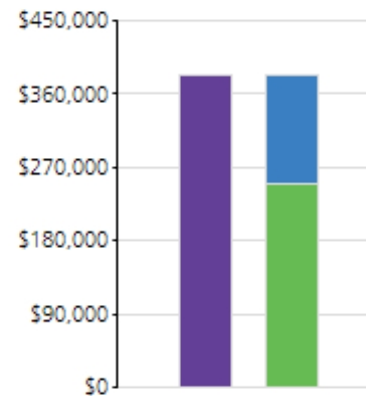
Life Insurance Needed

Existing Life Insurance

Additional Needed

If Susan Dies

Living Expenses covered until Timothy is 92



\$382,859

\$250,000

\$132,859

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

Life Insurance Needs Analysis Detail

Scenario : Current Scenario

Assumptions

If Timothy Dies		If Susan Dies
Today	Time of Death	Today
63	Survivor's Retirement Age	65
\$0	Desired Safety Margin	\$0
\$0	Premium (per \$1,000) of Additional Insurance	\$0

Life Insurance

If Timothy Dies		If Susan Dies
\$850,000	Existing Life Insurance	\$250,000
\$0	Additional Death Benefit	\$0

Liabilities and Final Expenses

If Timothy Dies		If Susan Dies
\$270,000	Debts Paid Off	\$270,000
\$10,000	Final Expenses and Estate Taxes	\$10,000
\$0	Bequests	\$0
\$0	Other Payments	\$0

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

Life Insurance Needs Analysis Detail

Scenario : Current Scenario

Living Expenses

If Timothy Dies Susan's Age	Event	If Susan Dies Timothy's Age
55	Now	55
63	Retirement	65
94	Plan Ends	92

Employed	\$69,073	per year
Both Retired	\$69,073	per year
Timothy Alone Retired	\$55,258	per year
Susan Alone Retired	\$55,258	per year
Timothy Alone Employed	\$69,073	per year
Susan Alone Employed	\$69,073	per year

Financial Goals

Checked boxes indicate Goals to be funded upon death.

If Timothy Dies		If Susan Dies
<input checked="" type="checkbox"/>	Car / Truck	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Home Improvement	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	College - Matthew	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Travel	<input checked="" type="checkbox"/>

Sell Other Assets

If Timothy Dies		If Susan 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
Home	\$350,000
Real Estate	\$200,000

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

Life Insurance Needs Analysis Detail

Scenario : Current Scenario

Other Income (Income other than employment income)

If Timothy Dies		If Susan Dies
\$0	Annual Other Income Amount (current dollars before tax)	\$40,000
No	Will this amount inflate?	No

If Timothy Dies		Description	If Susan Dies	
Include	Amount		Amount	Include
<input checked="" type="checkbox"/>	\$20,000	Part-Time Employment	\$0	<input type="checkbox"/>
<input type="checkbox"/>	\$0	Part-Time Employment	\$20,000	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	\$15,000	Rental Property Income	\$15,000	<input checked="" type="checkbox"/>

Dependents

Name	Date of Birth	Age	Relationship
Matthew	09/01/2002	17	Both Are Parents
Support End Age	22		
Annual Living Expense	\$0		

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Disability Needs Analysis - Timothy

If Timothy 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)	\$180,000	\$80,000	\$40,000	\$0	\$6,600	\$0	-\$53,400
2 year(s)	\$184,050	\$81,800	\$40,000	\$0	\$7,344	\$0	-\$54,906
5 year(s)	\$196,755	\$87,447	\$40,000	\$0	\$0	\$0	-\$69,308
10 year(s)	\$219,909	\$97,737	\$40,000	\$0	\$0	\$0	-\$82,171
12 year(s)	\$229,916	\$102,185	\$40,000	\$0	\$0	\$0	-\$87,731

* 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 - Timothy

If Timothy is Disabled

Refine Needs Analysis

Social Security

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

Other Income (pre-tax, current dollars)

Start year	2020
Stop year	2031
Annual amount	\$40,000
Will this amount increase with inflation?	No

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$15,000 per month	Year 2	\$15,000 per month	\$180,000 per year
Month 2 & 3	\$15,000 per month	Year 3 - 5	\$15,000 per month	\$180,000 per year
Month 4 & 5	\$15,000 per month	Year 6 to Age 65	\$15,000 per month	\$180,000 per year
Month 6 - 12	\$15,000 per month			

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Disability Needs Analysis - Timothy

If Timothy is Disabled

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	\$15,000	\$6,667	\$3,333	\$0	\$0	\$0	-\$5,000
2	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
3	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
4	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
5	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
6	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
7	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
8	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
9	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
10	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
11	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400
12	\$15,000	\$6,667	\$3,333	\$0	\$600	\$0	-\$4,400

* 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 - Timothy

If Timothy 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)
55	\$184,050	\$81,800	\$40,000	\$0	\$7,344	\$0	-\$54,906
56	\$188,191	\$83,641	\$40,000	\$0	\$7,488	\$0	-\$57,063
57	\$192,425	\$85,522	\$40,000	\$0	\$636	\$0	-\$66,267
58	\$196,755	\$87,447	\$40,000	\$0	\$0	\$0	-\$69,308
59	\$201,182	\$89,414	\$40,000	\$0	\$0	\$0	-\$71,768
60	\$205,709	\$91,426	\$40,000	\$0	\$0	\$0	-\$74,283
61	\$210,337	\$93,483	\$40,000	\$0	\$0	\$0	-\$76,854
62	\$215,070	\$95,586	\$40,000	\$0	\$0	\$0	-\$79,483
63	\$219,909	\$97,737	\$40,000	\$0	\$0	\$0	-\$82,171
64	\$224,857	\$99,936	\$40,000	\$0	\$0	\$0	-\$84,920
65	\$229,916	\$102,185	\$40,000	\$0	\$0	\$0	-\$87,731

* 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 Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Disability Needs Analysis - Susan

If Susan 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)	\$180,000	\$60,000	\$40,000	\$0	\$0	\$0	-\$80,000
2 year(s)	\$184,050	\$61,350	\$40,000	\$0	\$0	\$0	-\$82,700
5 year(s)	\$196,755	\$65,585	\$40,000	\$0	\$0	\$0	-\$91,170
10 year(s)	\$219,909	\$73,303	\$40,000	\$0	\$0	\$0	-\$106,606
12 year(s)	\$229,916	\$76,639	\$40,000	\$0	\$0	\$0	-\$113,277

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

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

Disability Needs Analysis - Susan

If Susan is Disabled

Refine Needs Analysis

Social Security

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

Other Income (pre-tax, current dollars)

Start year 2020
Stop year 2031
Annual amount \$40,000
Will this amount increase with inflation? No

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$15,000 per month	Year 2	\$15,000 per month	\$180,000 per year
Month 2 & 3	\$15,000 per month	Year 3 - 5	\$15,000 per month	\$180,000 per year
Month 4 & 5	\$15,000 per month	Year 6 to Age 65	\$15,000 per month	\$180,000 per year
Month 6 - 12	\$15,000 per month			

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

Disability Needs Analysis - Susan

If Susan is Disabled

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	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
2	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
3	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
4	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
5	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
6	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
7	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
8	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
9	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
10	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
11	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667
12	\$15,000	\$5,000	\$3,333	\$0	\$0	\$0	-\$6,667

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

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

Disability Needs Analysis - Susan

If Susan 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)
55	\$184,050	\$61,350	\$40,000	\$0	\$0	\$0	-\$82,700
56	\$188,191	\$62,730	\$40,000	\$0	\$0	\$0	-\$85,461
57	\$192,425	\$64,142	\$40,000	\$0	\$0	\$0	-\$88,284
58	\$196,755	\$65,585	\$40,000	\$0	\$0	\$0	-\$91,170
59	\$201,182	\$67,061	\$40,000	\$0	\$0	\$0	-\$94,121
60	\$205,709	\$68,570	\$40,000	\$0	\$0	\$0	-\$97,139
61	\$210,337	\$70,112	\$40,000	\$0	\$0	\$0	-\$100,225
62	\$215,070	\$71,690	\$40,000	\$0	\$0	\$0	-\$103,380
63	\$219,909	\$73,303	\$40,000	\$0	\$0	\$0	-\$106,606
64	\$224,857	\$74,952	\$40,000	\$0	\$0	\$0	-\$109,904
65	\$229,916	\$76,639	\$40,000	\$0	\$0	\$0	-\$113,277

* 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 Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

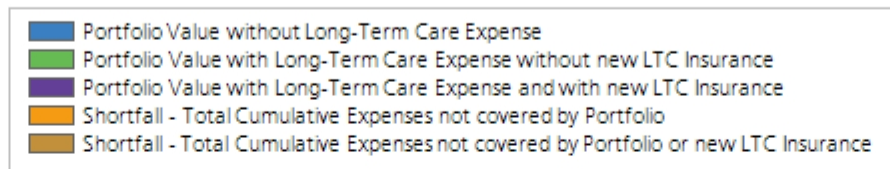
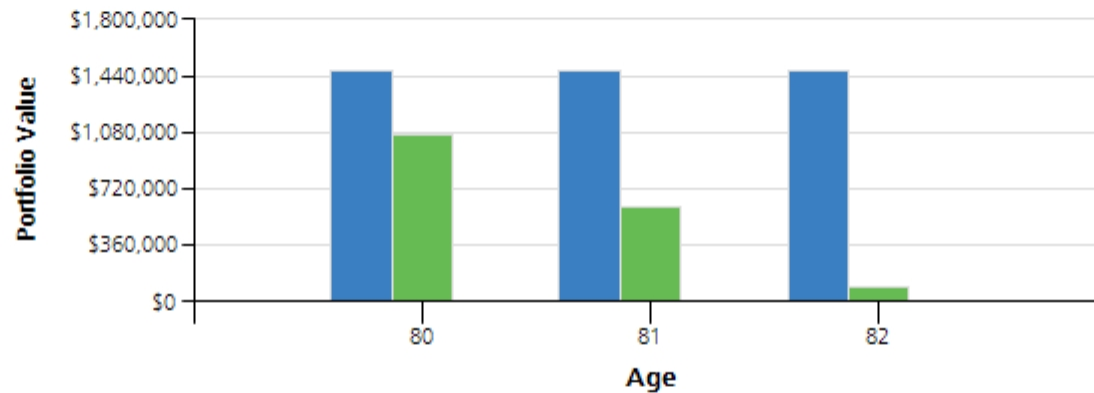
Long-Term Care Needs Analysis - Timothy

Scenario : What If Scenario 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 Timothy enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$98,550 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$929,142
Total of Existing Long-Term Care Policy Benefits :	\$0
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 :	\$929,142

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

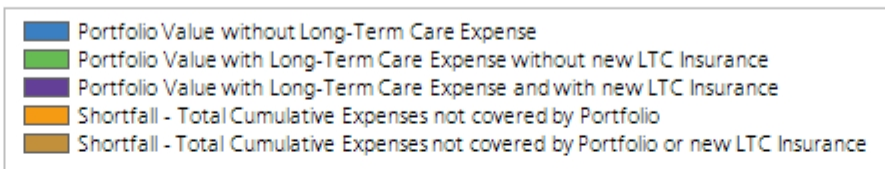
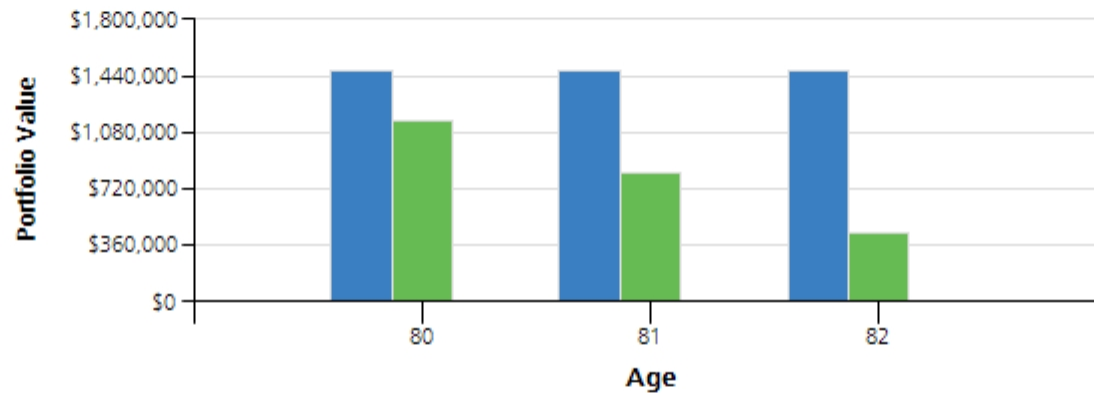
Long-Term Care Needs Analysis - Susan

Scenario : What If Scenario 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 Susan enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$98,550 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$929,142
Total of Existing Long-Term Care Policy Benefits :	\$226,395
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$0
Net Cost of care to be paid from Portfolio :	\$702,747

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

Estate Analysis

Estate Analysis Introduction

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

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

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

- Neither Timothy nor Susan have a Will.
- Neither Timothy nor Susan have a Medical Directive.
- Neither Timothy nor Susan have a Power Of Attorney.

This Estate Analysis assumes that you both maintain valid wills that bequeath 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 makes the process simpler, faster, less expensive, and less painful. Such planning followed by an orderly transition of your estate can have a positive impact on the people you care about.

Goal Planning is Important

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

Probate - Expense and Delays

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

Your Beneficiaries - Leaving More

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

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

You - Having Enough

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

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

Estate Analysis Introduction

Important Information on Assumptions

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

- Both of you are U.S. Citizens.
- For married clients, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. For domestic partners, qualified assets are assumed to be transferred as a non-spousal inheritance to the surviving co-client at the death of the original owner. In both cases, the Program assumes the surviving co-client inherits all remaining assets of the original owner.
- State inheritance 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.
- 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.
- 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 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.
- When applicable a State's Estate Tax Brackets and Exclusion are used to estimate a potential State Estate Tax liability, because this is an estimate, State-specific Estate Tax Laws are not included in the estate analysis.

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

Estate Analysis Options

Liabilities

What is the remaining value of Liabilities at death?

Die Today (Liabilities in Plan = \$270,000) :	\$270,000
Die in fixed number of years :	\$105,810
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?	Timothy	Susan
	\$0	\$0

Final Expenses

What costs do you want to include for Final Expenses?

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

Personal Exclusion Amount

What assumption do you want to use for the amount of the Personal Exclusion?

Maximum Personal Exclusion Amount (Current Law)

Bypass Trust Funding Amount

Portability with no Bypass Trust

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

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

Estate Analysis Current Asset Ownership Detail

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

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

Description	Timothy	Susan	Joint (Susan)				Joint (Other)	Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property			
Investment Assets									
Employer Retirement Plans									
401(k)	\$260,000							\$260,000	
Individual Retirement Accounts									
Traditional IRA - Account		\$55,000						\$55,000	
Taxable and/or Tax-Free Accounts									
Account	\$160,000							\$160,000	
College Saving Plans									
529 Savings Plan	\$85,000							\$85,000	Co-Client of Insured (100%)
<i>Total Investment Assets</i>	<i>\$505,000</i>	<i>\$55,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$560,000</i>	
Other Assets									
Home and Personal Assets									
Home				\$350,000				\$350,000	
Business and Property									
Real Estate				\$200,000				\$200,000	
<i>Total Other Assets</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$550,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$550,000</i>	
Total Assets :	\$505,000	\$55,000	\$0	\$550,000	\$0	\$0	\$0	\$1,110,000	

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

Estate Analysis Results Combined Summary

Using What If Scenario 1 - Both Die today - Timothy Predeceases Susan, Both Dying in Virginia

Current Estate



Federal Estate Tax :	\$0
State Estate Tax :	\$0
Estate Expenses :	-\$389,200
Amount to Heirs :	\$1,735,800

Amount to Heirs

Net Estate Value :	\$1,735,800
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance To Charity :	\$0
Life Insurance in Trust :	\$0
Other Previous Gifts :	\$0

Total Transfer to Heirs : \$1,735,800

Cash Needed to Pay Tax and Expenses

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

Notes

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

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

Estate Analysis Results Combined Summary

Using What If Scenario 1 - Both Die today - Susan Predeceases Timothy, Both Dying in Virginia

Current Estate



■ Federal Estate Tax :	\$0
■ State Estate Tax :	\$0
■ Estate Expenses :	-\$386,000
■ Amount to Heirs :	\$1,754,500

Amount to Heirs

Net Estate Value :	\$1,754,500
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance To Charity :	\$0
Life Insurance in Trust :	\$0
Other Previous Gifts :	\$0

Total Transfer to Heirs : \$1,754,500

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$15,500
Shortfall at Second Death :	\$0

Notes

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

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

Estate Analysis Results Individual Detail

Using What If Scenario 1 - Both Die today - Timothy Predeceases Susan

Timothy's Estate

	Current Estate
Gross Estate in 2020	\$1,545,000
Total Deductions and Expenses	-\$1,545,000
Taxable Estate	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0
Bypass Trust - Remaining Personal Exclusion (DSUEA)	\$0
Spousal Transfer	\$1,526,300
Other Transfers	\$0

Susan's Estate

	Current Estate
Gross Estate in 2020	\$2,106,300
Total Deductions and Expenses	-\$370,500
Taxable Estate	\$1,735,800
Amount Transferred to Bypass Trust	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0

	Current Estate
Amount to Heirs	\$1,735,800

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

Estate Analysis Results Individual Detail

Using What If Scenario 1 - Both Die today - Susan Predeceases Timothy

Susan's Estate

	Current Estate
Gross Estate in 2020	\$580,000
Total Deductions and Expenses	-\$580,000
Taxable Estate	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0
Bypass Trust - Remaining Personal Exclusion (DSUEA)	\$0
Spousal Transfer	\$564,500
Other Transfers	\$0

Timothy's Estate

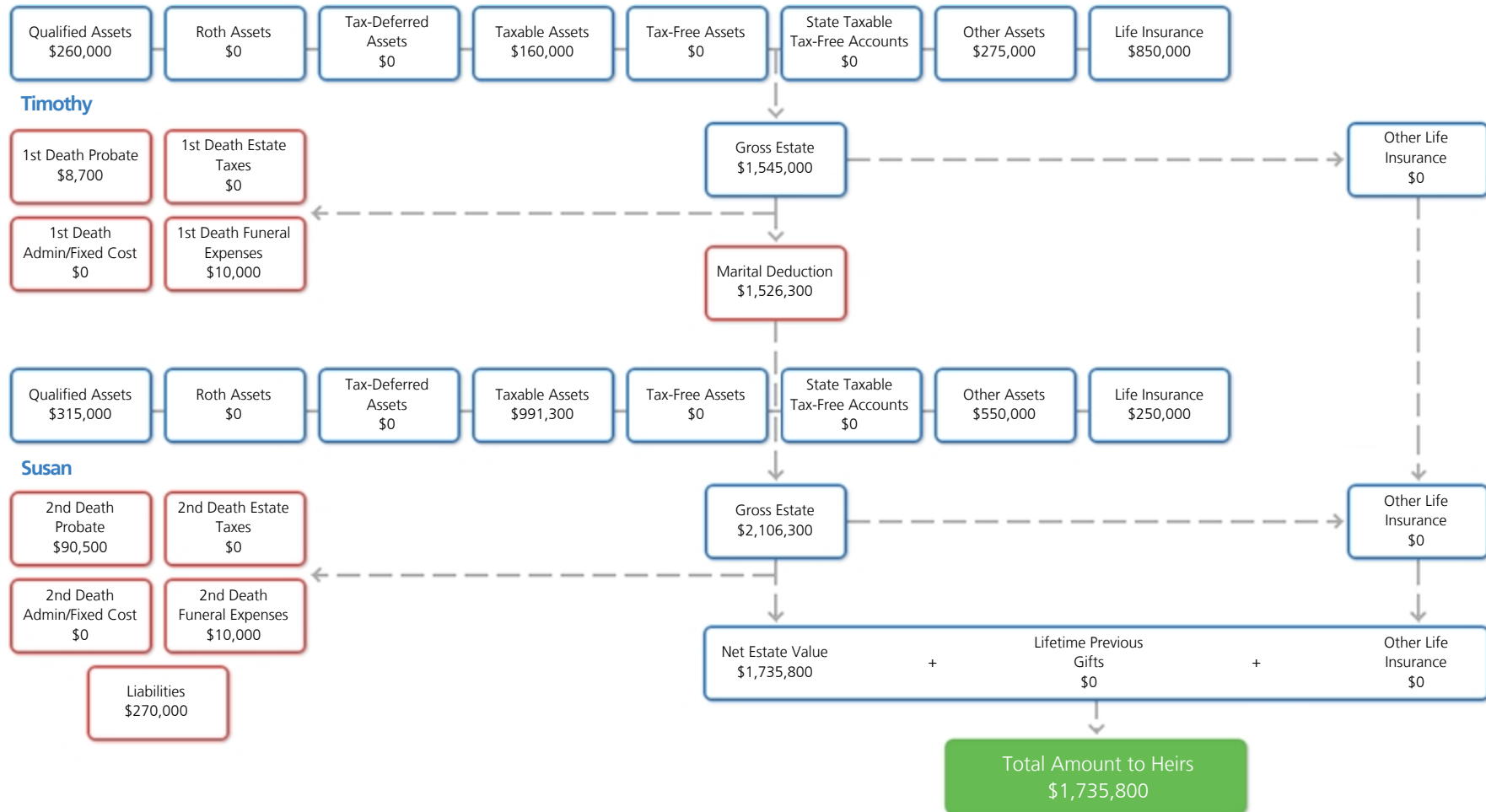
	Current Estate
Gross Estate in 2020	\$2,125,000
Total Deductions and Expenses	-\$370,500
Taxable Estate	\$1,754,500
Amount Transferred to Bypass Trust	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0

	Current Estate
Amount to Heirs	\$1,754,500

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

Estate Analysis Results Flowchart

Using What If Scenario 1 - Both Die today - Timothy Predeceases Susan, Current Estate - Will without Bypass Trust



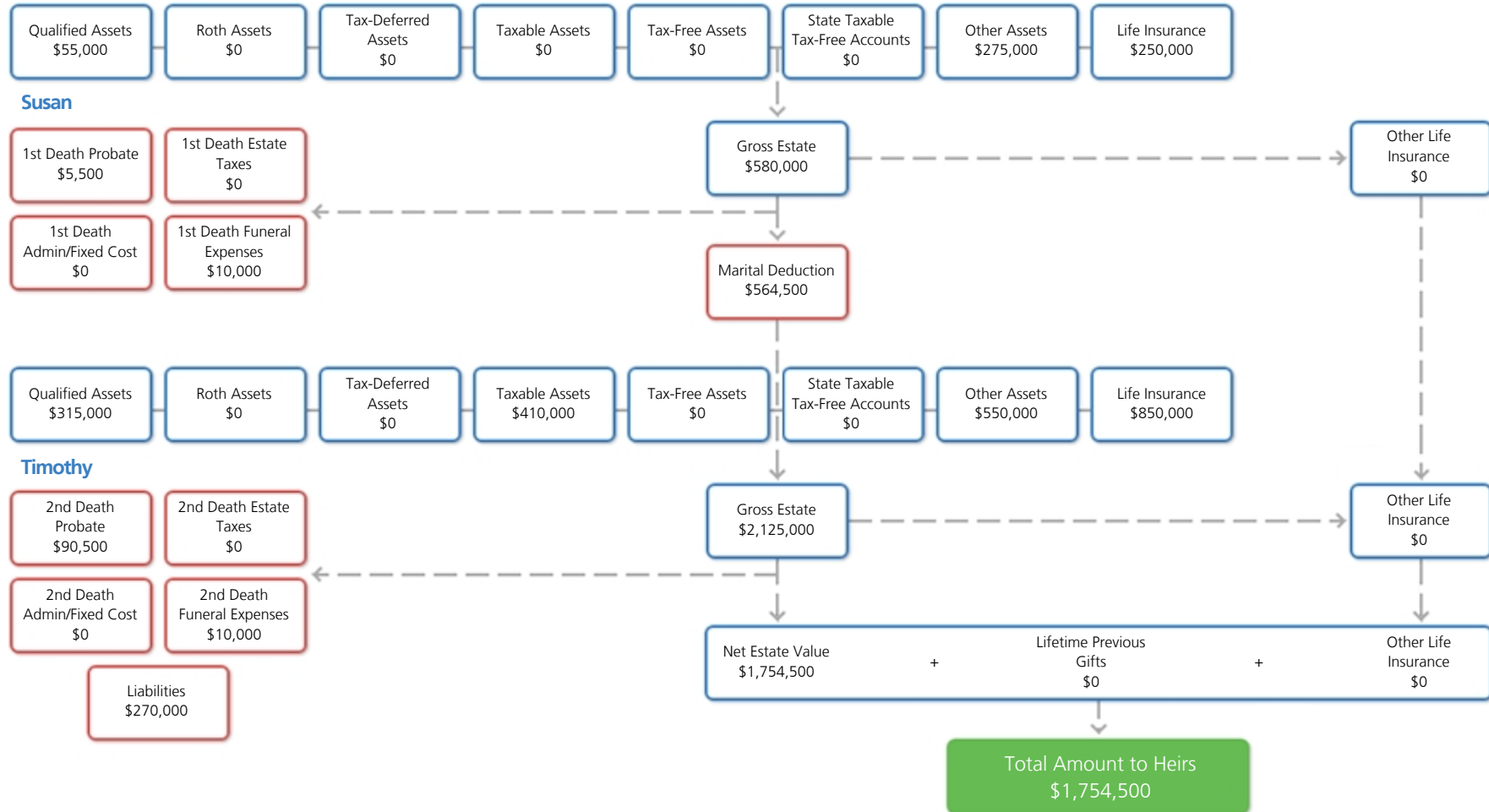
Notes

- 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 co-client or estate.
- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Estate Analysis Results Flowchart

Using What If Scenario 1 - Both Die today - Susan Predeceases Timothy, Current Estate - Will without Bypass Trust



Notes

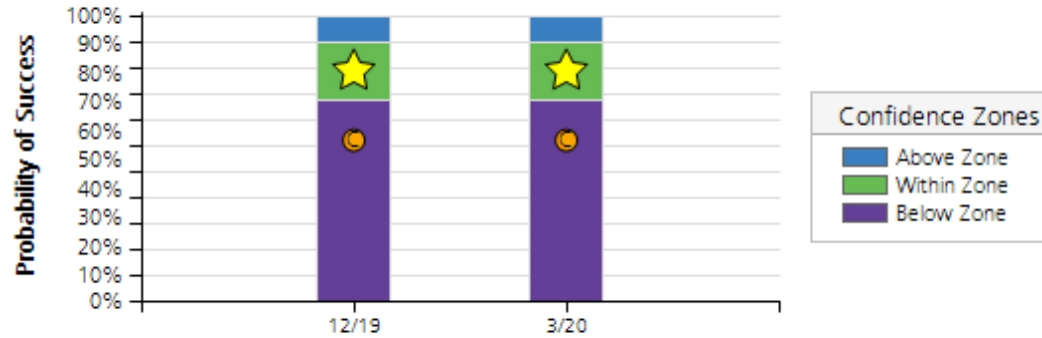
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- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Star Track

Star Track

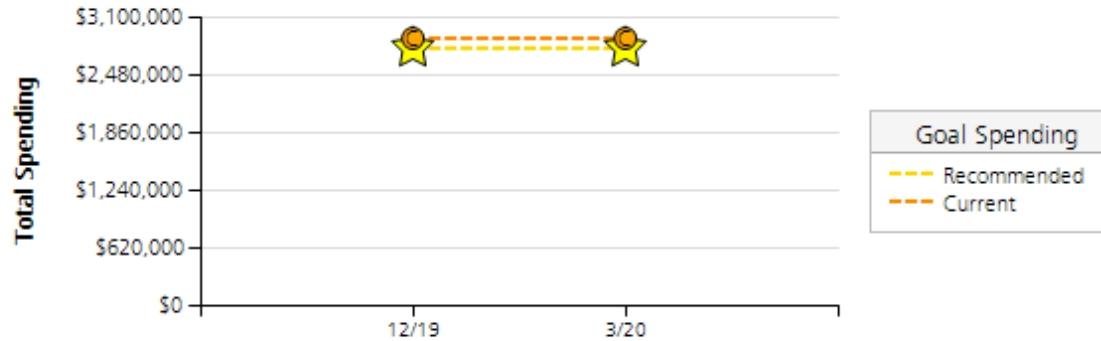
Star Track History



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.

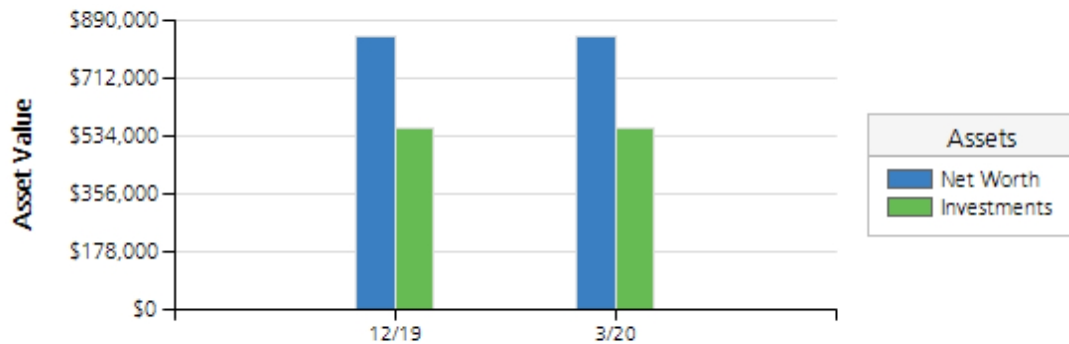
Total Goal Spending



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 Total Goal Spending for your Recommended Scenario.
 The ● shows the Total Goal Spending 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 Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Glossary

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates setting aside funds to establish an account to fund goals outside of your plan. These funds are segmented out of the investment portfolio and are never spent. Rather, the assets are grown based on the specified investment option and the potential balances are displayed. Generally, this strategy is included when you have excess funds after fulfilling your financial goals and used to create a legacy or to fund discretionary objectives.

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.)

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.

Glossary

Asset Mix

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

Base Inflation Rate

The Base Inflation Rate is the default inflation rate in the Program. You can adjust this rate in financial goal expenses, retirement income sources, savings rates, and in each What If scenario. Also see "Inflation Rate."

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-alternative 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-alternative 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 four 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.

Composite Portfolio

The Composite Portfolio provides an aggregated view of your Target Portfolio along with any assets that are considered to be unavailable for reallocation.

Concentrated Position

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

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

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

Current Portfolio

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

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.

Glossary

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative 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 four 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.

Locked Asset

An asset is considered to be locked by the software if it is unavailable to be reallocated to the Target Portfolio. Any account that has been indicated as locked, as well as specific account types such as Variable Annuity with a Guaranteed Minimum Withdrawal Benefit are considered locked.

Model Portfolio Table

The Model Portfolio Table is the portfolio(s) that could be appropriate for you, based upon the risk-based portfolio.

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 1,000 times, and if 600 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.

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 and in Play Zone.

Glossary

Retirement Cash Reserve Strategy

This optional strategy simulates creating a cash account to provide funding for near-term goal expenses. You select the number of years of Needs, Wants, and Wishes to be included in the cash account. The Program then funds the Retirement Cash Reserve with the designated amounts, and simulates rebalancing your remaining investments to match the selected Target Portfolio.

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, based on all the inputs and assumptions included in this Report. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended. The Safety Margin does not protect you or your Target Portfolio from investment losses, and, as with all other results in the Plan, is not guaranteed.

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".

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.