

Retirement, College, Goals

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Prepared by:

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuideOne 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 MoneyGuideOne 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 MoneyGuideOne. 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.

MoneyGuideOne results may vary with each use and over time.

MoneyGuideOne 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

MoneyGuideOne 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 MoneyGuideOne assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuideOne 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.

MoneyGuideOne 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.

MoneyGuideOne Methodology

MoneyGuideOne 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 MoneyGuideOne, 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.

MoneyGuideOne 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 MoneyGuideOne, 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 MoneyGuideOne, 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 MoneyGuideOne 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.

MoneyGuideOne Risk Assessment

The MoneyGuideOne 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. MoneyGuideOne does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuideOne 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.

MoneyGuideOne 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 MoneyGuideOne 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.

Summary of Goals and Resources

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)	\$31,380
Both Retired (2030-2057)	\$54,914
Susan Alone Retired (2058-2059)	\$43,931
	Base Inflation Rate (2.25%)

10 Health Care



Timothy Employed / Susan Retired Before Medicare (2028-2029)	\$15,457
Both Medicare (2030-2057)	\$10,700
Susan Alone Medicare (2058-2059)	\$6,948
	Base Inflation Rate plus 2.80% (5.05%)

10 Car / Truck



When both are retired	\$30,000
Recurring every 10 years until End of Plan	Base Inflation Rate (2.25%)

Wants

7 Travel



When both are retired	\$6,000
Recurring every year for a total of 15 times	Base Inflation Rate (2.25%)

Wishes

3 Home Improvement



When both are retired	\$125,000
	Base Inflation Rate (2.25%)

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

Personal Information and Summary of Financial Goals

Personal Information

Timothy

Male - born 08/01/1965, age 54

Employed - \$60,000

Susan

Female - born 05/01/1965, age 54

Employed - \$80,000

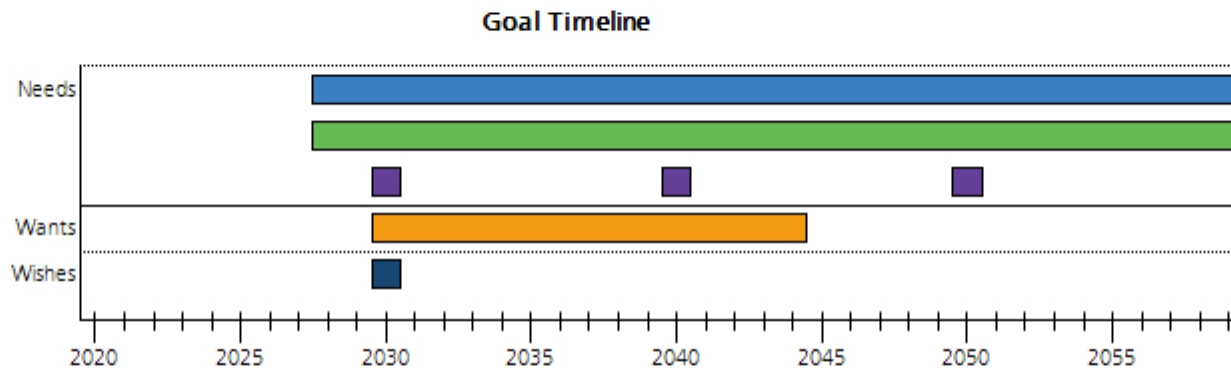
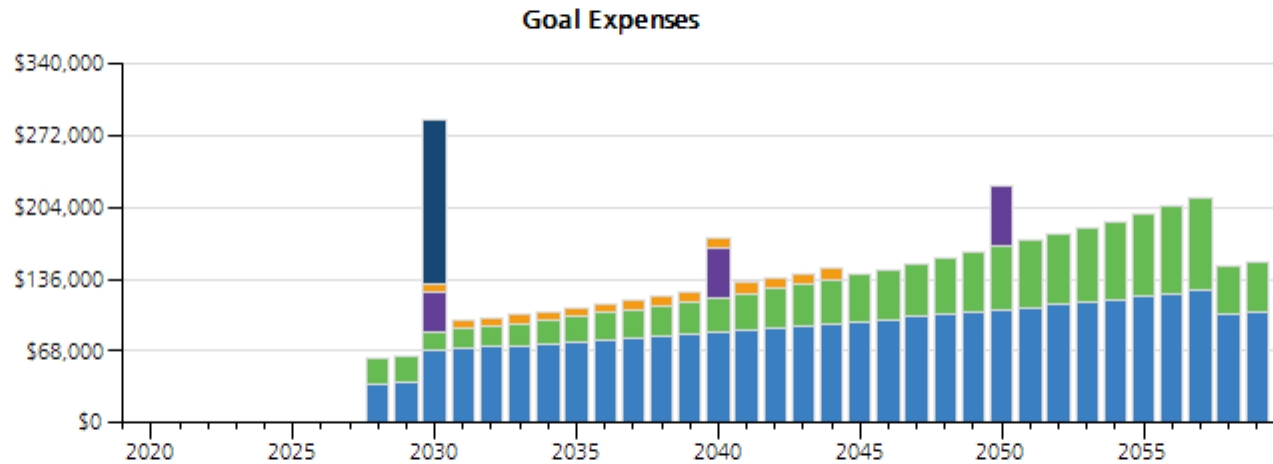
Married, US Citizens living in MD

- 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.

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.



■ Retirement - Basic Living Expense
 ■ Health Care
 ■ Car / Truck
 ■ Travel
 ■ Home Improvement

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Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
401(k)	Timothy	\$120,000	\$27,800	Fund All Goals
Savings	Joint Survivorship	\$75,000		Fund All Goals
Traditional IRA - Account	Timothy	\$55,000	\$7,000	Fund All Goals
Total :		\$250,000		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	\$350,000		Not Funding Goals
Real Estate	Timothy	\$200,000	\$400,000	Fund All Goals
Total of Other Assets :		\$550,000		

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	\$12,000 from Timothy's Retirement to 2051	Yes at 2.25%	Fund All Goals
Part-Time Employment	Susan	\$15,000 from Susan's Retirement to 2032	Yes at 2.25%	Fund All Goals

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Resources Summary

Retirement Income

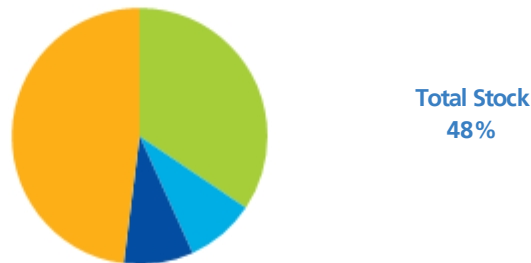
Description	Owner	Value	Inflate?	Assign to Goal
Part-Time Employment	Timothy	\$15,000 from Timothy's Retirement to 2034	Yes at 2.25%	Fund All Goals

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Risk and Portfolio Information

Current Portfolio Allocation

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



Projected Returns

Total Return	4.40%
Base Inflation Rate	2.25%
Real Return	2.15%
Standard Deviation	8.94%

Bear Market Returns

Great Recession November 2007 thru February 2009	-21%
Bond Bear Market July 1979 thru February 1980	8%

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
Cash & Cash Alternatives	2.25%	\$86,000	34%
Short Term Bonds	3.05%	\$22,000	9%
Intermediate Term Bonds	3.05%	\$0	0%
Long Term Bonds	3.05%	\$22,000	9%
Large Cap Value Stocks	6.65%	\$0	0%
Large Cap Growth Stocks	6.45%	\$120,000	48%
Mid Cap Stocks	7.45%	\$0	0%
Small Cap Stocks	7.25%	\$0	0%
International Developed Stocks	7.25%	\$0	0%
International Emerging Stocks	8.25%	\$0	0%
REITs	5.75%	\$0	0%
Commodities	4.25%	\$0	0%
Fixed Index	3.68%	\$0	0%
3% Fixed	3.00%	\$0	0%
Unclassified	4.40%	\$0	0%

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

Current Portfolio Allocation

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
	Total :	\$250,000	100%
Tax-Free Rates of Return			
Cash & Cash Alternatives	1.65%		
Short Term Bonds	2.25%		
Intermediate Term Bonds	2.35%		
Long Term Bonds	2.25%		

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Risk Assessment

You chose a Risk Score of 60.

Appropriate Portfolio: Total Return I

Percentage Stock: 61%

Average Return: 5.35%



Cash: 4% Bond: 35% Stock: 61%

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:

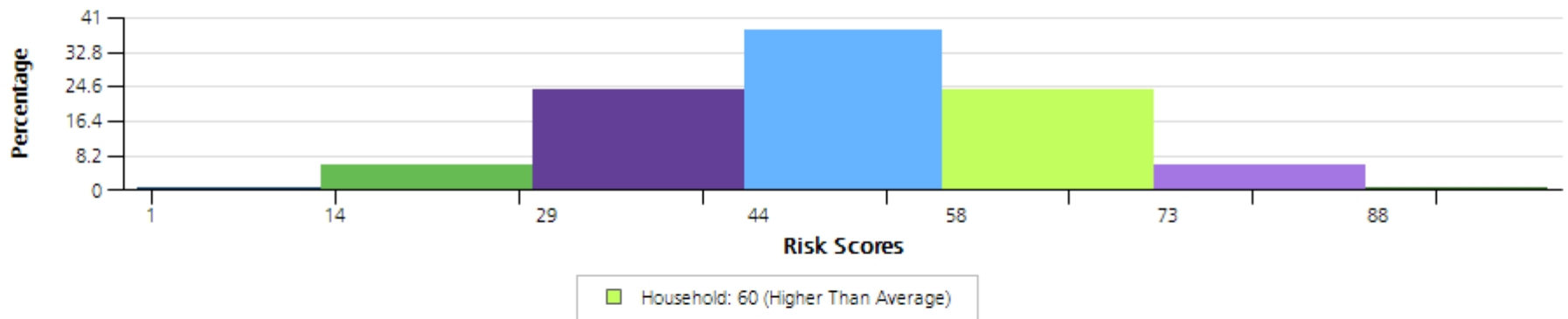
-26%

If you invest \$250,000 in this portfolio and the same loss occurred again, you would lose:

-\$63,809

Risk Score Chart for Ages Between 50 to 64

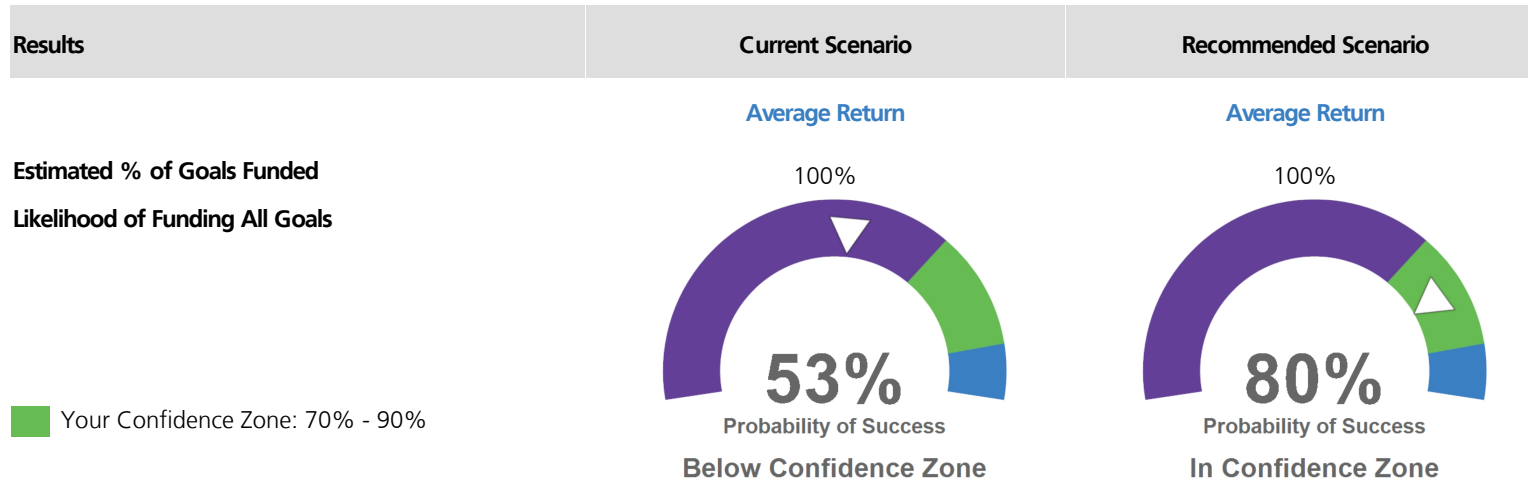
Your Risk Tolerance is Higher Than Average when compared to others in your age group



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Results

Results - Current and Recommended



	Current Scenario	What If Scenario 1	Changes In Value
Retirement			
Retirement Age			
Timothy	65 in 2030	65 in 2030	
Susan	63 in 2028	64 in 2029	1 year later
Planning Age			
Timothy	92 in 2057	92 in 2057	
Susan	94 in 2059	94 in 2059	



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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expense			
Susan Retired and Timothy Employed	\$31,380	\$31,380	
Both Retired	\$54,914	\$54,914	
Susan Alone Retired	\$43,931	\$43,931	
Health Care			
Timothy Employed / Susan Retired Before Medicare	\$15,457	\$15,758	Increased \$300
Both Medicare	\$10,700	\$10,700	
Susan Alone Medicare	\$6,948	\$6,948	
Car / Truck	\$30,000	\$30,000	
Starting	When both are retired	When both are retired	
Years between occurrences	10	10	
Ending	End of Plan	End of Plan	
Wants			
Travel	\$6,000	\$6,000	
Starting	When both are retired	When both are retired	
Years between occurrences	1	1	
Number of occurrences	15	15	
Wishes			
Home Improvement	\$125,000	\$125,000	
Starting	When both are retired	When both are retired	
Total Spending for Life of Plan	\$2,391,808	\$2,344,971	Decreased 2%
Savings			
Qualified	\$34,800	\$34,800	
Taxable	\$0	\$4,000	Increased \$4,000
Total Savings This Year	\$34,800	\$38,800	Increased \$4,000
Portfolios			
Allocation Before Retirement	CURRENT	Total Return I	13% More Stock

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
Percent Stock	48%	61%	
Composite Return	4.40%	5.35%	
Composite Standard Deviation	8.94%	11.29%	
Great Recession Return 11/07 - 2/09	-21%	-26%	
Bond Bear Market Return 7/79 - 2/80	8%	6%	
Allocation During Retirement	CURRENT	Total Return I	13% More Stock
Percent Stock	48%	61%	
Composite Return	4.40%	5.35%	
Composite Standard Deviation	8.94%	11.29%	
Great Recession Return 11/07 - 2/09	-21%	-26%	
Bond Bear Market Return 7/79 - 2/80	8%	6%	
Inflation	2.25%	2.25%	
 Investments			
Total Investment Portfolio	\$250,000	\$250,000	
 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	\$27,840	
Susan			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$31,691	\$31,700	

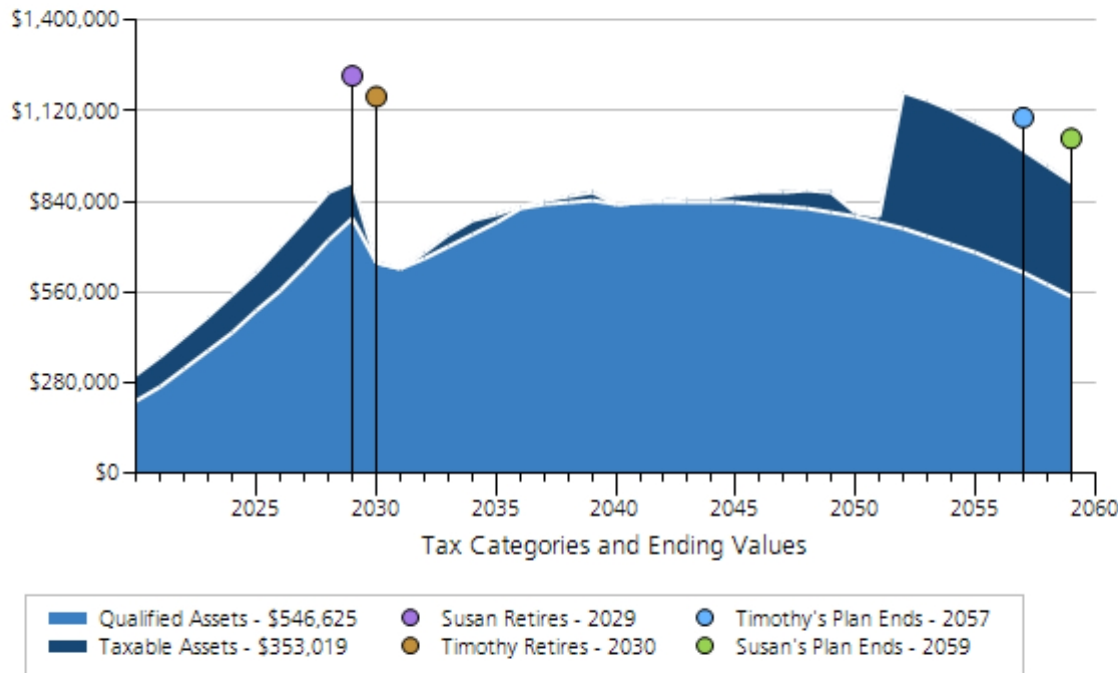
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Worksheet Detail - Combined Details

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

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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	0	250,000	38,800	0	0	15,468	5.36%	1,073	0	303,196
56/56	2021	0	303,196	38,841	0	0	18,319	5.36%	1,170	0	359,186
57/57	2022	0	359,186	39,382	0	0	21,347	5.36%	1,271	0	418,644
58/58	2023	0	418,644	39,924	0	0	24,561	5.36%	1,376	0	481,753
59/59	2024	0	481,753	41,468	0	0	28,024	5.36%	1,485	0	549,759
60/60	2025	0	549,759	42,012	0	0	31,695	5.36%	1,599	0	621,867
61/61	2026	0	621,867	42,557	0	0	35,587	5.36%	1,717	0	698,293
62/62	2027	0	698,293	44,103	0	0	39,763	5.36%	1,840	0	780,319
63/63	2028	0	780,319	44,651	0	0	44,185	5.36%	1,968	0	867,187
Susan Retires	2029	0	867,187	37,199	0	18,326	45,790	5.36%	6,332	62,888	899,282
Timothy Retires	2030	0	899,282	0	0	52,467	33,244	5.36%	43,835	287,233	653,925
66/66	2031	0	653,925	0	0	53,647	32,047	5.36%	12,864	96,370	630,385
67/67	2032	0	630,385	0	0	132,617	34,761	5.36%	14,848	99,280	683,636
68/68	2033	0	683,636	0	0	135,601	37,592	5.36%	15,325	102,337	739,166
69/69	2034	0	739,166	0	0	118,169	39,626	5.36%	12,251	105,556	779,153
70/70	2035	0	779,153	0	0	99,885	40,781	5.36%	8,890	108,924	802,005
71/71	2036	0	802,005	0	0	102,133	41,926	5.36%	8,946	112,446	824,672
72/72	2037	0	824,672	0	0	104,431	42,769	5.36%	14,548	116,115	841,209
73/73	2038	0	841,209	0	0	106,780	43,553	5.36%	15,063	119,911	856,567
74/74	2039	0	856,567	0	0	109,183	44,266	5.36%	15,594	123,862	870,560
75/75	2040	0	870,560	0	0	111,639	42,211	5.36%	19,298	174,788	830,325
76/76	2041	0	830,325	0	0	114,151	42,631	5.36%	16,295	132,252	838,562
77/77	2042	0	838,562	0	0	116,720	42,945	5.36%	16,816	136,706	844,705
78/78	2043	0	844,705	0	0	119,346	43,141	5.36%	17,381	141,268	848,543
79/79	2044	0	848,543	0	0	122,031	43,208	5.36%	17,924	146,013	849,845
80/80	2045	0	849,845	0	0	124,777	43,692	5.36%	18,554	140,479	859,281
81/81	2046	0	859,281	0	0	127,584	44,055	5.36%	19,198	145,377	866,346
82/82	2047	0	866,346	0	0	130,455	44,284	5.36%	19,852	150,476	870,756
83/83	2048	0	870,756	0	0	133,390	44,373	5.36%	20,519	155,569	872,432
84/84	2049	0	872,432	0	0	136,392	44,308	5.36%	21,196	160,858	871,076
85/85	2050	0	871,076	0	0	139,460	40,941	5.36%	21,368	224,879	805,231
86/86	2051	0	805,231	0	0	142,598	40,375	5.36%	21,966	172,180	794,058
87/87	2052	0	794,058	0	400,000	121,349	59,929	5.36%	21,378	178,212	1,175,747

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	1,175,747	0	0	124,080	58,734	5.36%	21,840	184,469	1,152,252
89/89	2054	0	1,152,252	0	0	126,872	57,256	5.36%	22,279	190,901	1,123,199
90/90	2055	0	1,123,199	0	0	129,726	55,462	5.36%	22,595	197,826	1,087,966
91/91	2056	0	1,087,966	0	0	132,645	53,331	5.36%	22,865	204,926	1,046,152
Timothy's Plan Ends	2057	0	1,046,152	0	0	135,630	50,842	5.36%	23,085	212,233	997,306
-/93	2058	0	997,306	0	0	73,836	48,599	5.36%	21,075	147,500	951,167
Susan's Plan Ends	2059	0	951,167	0	0	75,498	45,966	5.36%	20,779	152,207	899,645

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	Home Improvement	
55/55	2020	0	0	0	0	0	303,196
56/56	2021	0	0	0	0	0	359,186
57/57	2022	0	0	0	0	0	418,644
58/58	2023	0	0	0	0	0	481,753
59/59	2024	0	0	0	0	0	549,759
60/60	2025	0	0	0	0	0	621,867
61/61	2026	0	0	0	0	0	698,293
62/62	2027	0	0	0	0	0	780,319
63/63	2028	0	0	0	0	0	867,187
Susan Retires	2029	38,337	24,550	0	0	0	899,282
Timothy Retires	2030	68,599	17,512	37,476	7,495	156,150	653,925
66/66	2031	70,142	18,563	0	7,664	0	630,385
67/67	2032	71,720	19,723	0	7,836	0	683,636
68/68	2033	73,334	20,990	0	8,013	0	739,166
69/69	2034	74,984	22,379	0	8,193	0	779,153
70/70	2035	76,671	23,876	0	8,377	0	802,005
71/71	2036	78,396	25,484	0	8,566	0	824,672
72/72	2037	80,160	27,196	0	8,758	0	841,209
73/73	2038	81,964	28,992	0	8,956	0	856,567
74/74	2039	83,808	30,897	0	9,157	0	870,560
75/75	2040	85,694	32,916	46,815	9,363	0	830,325
76/76	2041	87,622	35,056	0	9,574	0	838,562
77/77	2042	89,593	37,323	0	9,789	0	844,705
78/78	2043	91,609	39,649	0	10,009	0	848,543
79/79	2044	93,670	42,108	0	10,235	0	849,845
80/80	2045	95,778	44,700	0	0	0	859,281
81/81	2046	97,933	47,444	0	0	0	866,346
82/82	2047	100,137	50,339	0	0	0	870,756
83/83	2048	102,390	53,179	0	0	0	872,432
84/84	2049	104,693	56,165	0	0	0	871,076
85/85	2050	107,049	59,348	58,482	0	0	805,231
86/86	2051	109,458	62,722	0	0	0	794,058

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	Home Improvement	
87/87	2052	111,920	66,291	0	0	0	1,175,747
88/88	2053	114,439	70,031	0	0	0	1,152,252
89/89	2054	117,013	73,887	0	0	0	1,123,199
90/90	2055	119,646	78,180	0	0	0	1,087,966
91/91	2056	122,338	82,587	0	0	0	1,046,152
Timothy's Plan Ends	2057	125,091	87,142	0	0	0	997,306
-/93	2058	102,324	45,176	0	0	0	951,167
Susan's Plan Ends	2059	104,626	47,581	0	0	0	899,645

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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

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

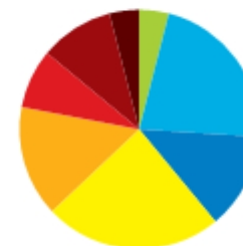
These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



Projected Returns		
4.40%	Total Return	5.35%
2.25%	Base Inflation Rate	2.25%
2.15%	Real Return	3.10%
8.94%	Standard Deviation	11.29%
Bear Market Returns		
-21%	Great Recession	-26%
8%	Bond Bear Market	6%

**Composite Portfolio
Total Return I**



Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$86,000	34%	Cash & Cash Alternatives	4%	\$10,000	-\$76,000
\$22,000	9%	Short Term Bonds	22%	\$55,000	\$33,000
\$0	0%	Intermediate Term Bonds	13%	\$32,500	\$32,500
\$22,000	9%	Long Term Bonds	0%	\$0	-\$22,000
\$0	0%	Large Cap Value Stocks	24%	\$60,000	\$60,000
\$120,000	48%	Large Cap Growth Stocks	15%	\$37,500	-\$82,500
\$0	0%	Mid Cap Stocks	0%	\$0	\$0
\$0	0%	Small Cap Stocks	8%	\$20,000	\$20,000
\$0	0%	International Developed Stocks	10%	\$25,000	\$25,000
\$0	0%	International Emerging Stocks	4%	\$10,000	\$10,000
\$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

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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
\$250,000				\$250,000	\$0

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Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 1

Likelihood of Reaching Goals After Loss of 26% - 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"/>
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Wishes

3 - Home Improvement			<input checked="" type="checkbox"/>
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This test assumes your investment allocation matches the Total Return I portfolio. If your investments suffered a loss of 26% this year, your portfolio value would be reduced by \$65,000. 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.

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Timothy / Susan)		2030 65 / 65	2031 66 / 66	2032 67 / 67	2033 68 / 68	2034 69 / 69	2035 70 / 70	2036 71 / 71	2037 72 / 72
Retirement and Strategy Income	Assign To								
Part-Time Employment	Fund All Goals	18,738	19,160	19,591	20,032	0	0	0	0
Part-Time Employment	Fund All Goals	18,738	19,160	19,591	20,032	20,482	0	0	0
Rental Property Income	Fund All Goals	14,990	15,328	15,673	16,025	16,386	16,754	17,131	17,517
Social Security - Susan	Fund All Goals	0	0	41,402	42,334	43,286	44,260	45,256	46,274
Social Security - Timothy	Fund All Goals	0	0	36,360	37,179	38,015	38,870	39,745	40,639
Total Retirement and Strategy Income		52,467	53,647	132,617	135,601	118,169	99,885	102,133	104,431
Other Additions	Assign To								
Real Estate	Fund All Goals	0	0	0	0	0	0	0	0
Total Other Additions		0	0	0	0	0	0	0	0
Total Income		52,467	53,647	132,617	135,601	118,169	99,885	102,133	104,431
Cash Used To Fund Goals	Estimated % Funded								
Car / Truck	100.00%	37,476	0	0	0	0	0	0	0
Health Care	100.00%	17,512	18,563	19,723	20,990	22,379	23,876	25,484	27,196
Retirement - Basic Living Expense	100.00%	68,599	70,142	71,720	73,334	74,984	76,671	78,396	80,160
Travel	100.00%	7,495	7,664	7,836	8,013	8,193	8,377	8,566	8,758
Home Improvement	100.00%	156,150	0	0	0	0	0	0	0
Total Goal Funding		(287,233)	(96,370)	(99,280)	(102,337)	(105,556)	(108,924)	(112,446)	(116,115)
Total Taxes and Tax Penalty		(43,835)	(12,864)	(14,848)	(15,325)	(12,251)	(8,890)	(8,946)	(14,548)
Total Outflows		(331,068)	(109,233)	(114,128)	(117,663)	(117,808)	(117,814)	(121,393)	(130,663)
Cash Surplus/Deficit (Net Income)		(278,601)	(55,586)	18,489	17,938	362	(17,929)	(19,260)	(26,232)
Portfolio Value									
Future Dollars									
Beginning Value		899,282	653,925	630,385	683,636	739,166	779,153	802,005	824,672
Strategy Reductions		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)	2030 65 / 65	2031 66 / 66	2032 67 / 67	2033 68 / 68	2034 69 / 69	2035 70 / 70	2036 71 / 71	2037 72 / 72
Investment Earnings	33,244	32,047	34,761	37,592	39,626	40,781	41,926	42,769
Cash Surplus/Deficit	(278,601)	(55,586)	18,489	17,938	362	(17,929)	(19,260)	(26,232)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	653,925	630,385	683,636	739,166	779,153	802,005	824,672	841,209

Current Dollars

Ending Value	523,473	493,525	523,438	553,501	570,606	574,417	577,654	576,272
Cash Surplus/Deficit	(223,023)	(43,518)	14,156	13,432	265	(12,841)	(13,491)	(17,970)

Taxes

Total Taxes	43,835	12,864	14,848	15,325	12,251	8,890	8,946	14,548
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	5.00%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%

Estimated Required Minimum

Distribution (RMD)

Timothy	0	0	0	0	0	0	0	31,964
Susan	0	0	0	0	0	0	0	0

Adjusted Portfolio Value	899,282	653,925	630,385	683,636	739,166	779,153	802,005	824,672
Portfolio Withdrawal Rate	30.98%	8.50%	-2.93%	-2.62%	-0.05%	2.30%	2.40%	3.18%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2038	2039	2040	2041	2042	2043	2044	2045	
Age (Timothy / Susan)		73 / 73	74 / 74	75 / 75	76 / 76	77 / 77	78 / 78	79 / 79	80 / 80	
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	17,911	18,314	18,726	19,147	19,578	20,019	20,469	20,930	
Social Security - Susan	Fund All Goals	47,316	48,380	49,469	50,582	51,720	52,884	54,073	55,290	
Social Security - Timothy	Fund All Goals	41,554	42,489	43,445	44,422	45,422	46,444	47,489	48,557	
Total Retirement and Strategy Income		106,780	109,183	111,639	114,151	116,720	119,346	122,031	124,777	
Other Additions		Assign To								
Real Estate	Fund All Goals	0	0	0	0	0	0	0	0	
Total Other Additions		0	0	0	0	0	0	0	0	
Total Income		106,780	109,183	111,639	114,151	116,720	119,346	122,031	124,777	
Cash Used To Fund Goals		Estimated % Funded								
Car / Truck	100.00%	0	0	46,815	0	0	0	0	0	
Health Care	100.00%	28,992	30,897	32,916	35,056	37,323	39,649	42,108	44,700	
Retirement - Basic Living Expense	100.00%	81,964	83,808	85,694	87,622	89,593	91,609	93,670	95,778	
Travel	100.00%	8,956	9,157	9,363	9,574	9,789	10,009	10,235	0	
Home Improvement	100.00%	0	0	0	0	0	0	0	0	
Total Goal Funding		(119,911)	(123,862)	(174,788)	(132,252)	(136,706)	(141,268)	(146,013)	(140,479)	
Total Taxes and Tax Penalty		(15,063)	(15,594)	(19,298)	(16,295)	(16,816)	(17,381)	(17,924)	(18,554)	
Total Outflows		(134,974)	(139,456)	(194,086)	(148,546)	(153,521)	(158,649)	(163,937)	(159,033)	
Cash Surplus/Deficit (Net Income)		(28,194)	(30,273)	(82,446)	(34,395)	(36,802)	(39,303)	(41,905)	(34,256)	
Portfolio Value										
Future Dollars										
Beginning Value		841,209	856,567	870,560	830,325	838,562	844,705	848,543	849,845	
Strategy Reductions		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)	2038 73 / 73	2039 74 / 74	2040 75 / 75	2041 76 / 76	2042 77 / 77	2043 78 / 78	2044 79 / 79	2045 80 / 80
Investment Earnings	43,553	44,266	42,211	42,631	42,945	43,141	43,208	43,692
Cash Surplus/Deficit	(28,194)	(30,273)	(82,446)	(34,395)	(36,802)	(39,303)	(41,905)	(34,256)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	856,567	870,560	830,325	838,562	844,705	848,543	849,845	859,281

Current Dollars

Ending Value	573,881	570,421	532,086	525,540	517,740	508,648	498,219	492,665
Cash Surplus/Deficit	(18,889)	(19,836)	(52,833)	(21,556)	(22,557)	(23,560)	(24,567)	(19,641)

Taxes

Total Taxes	15,063	15,594	19,298	16,295	16,816	17,381	17,924	18,554
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
State Marginal and Local Tax Rate	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%

Estimated Required Minimum

Distribution (RMD)

Timothy	33,540	35,188	36,910	37,742	39,388	41,294	43,059	44,880
Susan	0	0	0	0	0	0	0	0

Adjusted Portfolio Value	841,209	856,567	870,560	830,325	838,562	844,705	848,543	849,845
Portfolio Withdrawal Rate	3.35%	3.53%	9.47%	4.14%	4.39%	4.65%	4.94%	4.03%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2046	2047	2048	2049	2050	2051	2052	2053	
Age (Timothy / Susan)		81 / 81	82 / 82	83 / 83	84 / 84	85 / 85	86 / 86	87 / 87	88 / 88	
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	21,401	21,882	22,375	22,878	23,393	23,919	0	0	
Social Security - Susan	Fund All Goals	56,534	57,806	59,107	60,437	61,797	63,187	64,609	66,062	
Social Security - Timothy	Fund All Goals	49,650	50,767	51,909	53,077	54,271	55,492	56,741	58,017	
Total Retirement and Strategy Income		127,584	130,455	133,390	136,392	139,460	142,598	121,349	124,080	
Other Additions		Assign To								
Real Estate	Fund All Goals	0	0	0	0	0	0	400,000	0	
Total Other Additions		0	0	0	0	0	0	400,000	0	
Total Income		127,584	130,455	133,390	136,392	139,460	142,598	521,349	124,080	
Cash Used To Fund Goals		Estimated % Funded								
Car / Truck	100.00%	0	0	0	0	58,482	0	0	0	
Health Care	100.00%	47,444	50,339	53,179	56,165	59,348	62,722	66,291	70,031	
Retirement - Basic Living Expense	100.00%	97,933	100,137	102,390	104,693	107,049	109,458	111,920	114,439	
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		(145,377)	(150,476)	(155,569)	(160,858)	(224,879)	(172,180)	(178,212)	(184,469)	
Total Taxes and Tax Penalty		(19,198)	(19,852)	(20,519)	(21,196)	(21,368)	(21,966)	(21,378)	(21,840)	
Total Outflows		(164,575)	(170,328)	(176,088)	(182,055)	(246,247)	(194,146)	(199,590)	(206,309)	
Cash Surplus/Deficit (Net Income)		(36,990)	(39,873)	(42,697)	(45,663)	(106,786)	(51,548)	321,759	(82,229)	
Portfolio Value										
Future Dollars										
Beginning Value		859,281	866,346	870,756	872,432	871,076	805,231	794,058	1,175,747	
Strategy Reductions		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)	2046 81 / 81	2047 82 / 82	2048 83 / 83	2049 84 / 84	2050 85 / 85	2051 86 / 86	2052 87 / 87	2053 88 / 88
Investment Earnings	44,055	44,284	44,373	44,308	40,941	40,375	59,929	58,734
Cash Surplus/Deficit	(36,990)	(39,873)	(42,697)	(45,663)	(106,786)	(51,548)	321,759	(82,229)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	866,346	870,756	872,432	871,076	805,231	794,058	1,175,747	1,152,252

Current Dollars

Ending Value	485,786	477,515	467,906	456,899	413,068	398,373	576,883	552,914
Cash Surplus/Deficit	(20,741)	(21,866)	(22,899)	(23,951)	(54,779)	(25,861)	157,872	(39,458)

Taxes

Total Taxes	19,198	19,852	20,519	21,196	21,368	21,966	21,378	21,840
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%
State Marginal and Local Tax Rate	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%

Estimated Required Minimum

Distribution (RMD)

Timothy	46,756	48,684	50,662	52,687	54,383	56,077	57,758	59,414
Susan	0	0	0	0	0	0	0	0

Adjusted Portfolio Value	859,281	866,346	870,756	872,432	871,076	805,231	1,194,058	1,175,747
Portfolio Withdrawal Rate	4.30%	4.60%	4.90%	5.23%	12.26%	6.40%	6.55%	6.99%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2054	2055	2056	2057	2058	2059
Age (Timothy / Susan)		89 / 89	90 / 90	91 / 91	92 / 92	- / 93	- / 94
Retirement and Strategy Income		Assign To					
Part-Time Employment	Fund All Goals	0	0	0	0	0	0
Part-Time Employment	Fund All Goals	0	0	0	0	0	0
Rental Property Income	Fund All Goals	0	0	0	0	0	0
Social Security - Susan	Fund All Goals	67,549	69,069	70,623	72,212	73,836	75,498
Social Security - Timothy	Fund All Goals	59,323	60,658	62,022	63,418	0	0
Total Retirement and Strategy Income		126,872	129,726	132,645	135,630	73,836	75,498
Other Additions		Assign To					
Real Estate	Fund All Goals	0	0	0	0	0	0
Total Other Additions		0	0	0	0	0	0
Total Income		126,872	129,726	132,645	135,630	73,836	75,498
Cash Used To Fund Goals		Estimated % Funded					
Car / Truck	100.00%	0	0	0	0	0	0
Health Care	100.00%	73,887	78,180	82,587	87,142	45,176	47,581
Retirement - Basic Living Expense	100.00%	117,013	119,646	122,338	125,091	102,324	104,626
Travel	100.00%	0	0	0	0	0	0
Home Improvement	100.00%	0	0	0	0	0	0
Total Goal Funding		(190,901)	(197,826)	(204,926)	(212,233)	(147,500)	(152,207)
Total Taxes and Tax Penalty		(22,279)	(22,595)	(22,865)	(23,085)	(21,075)	(20,779)
Total Outflows		(213,180)	(220,420)	(227,791)	(235,317)	(168,575)	(172,986)
Cash Surplus/Deficit (Net Income)		(86,309)	(90,694)	(95,146)	(99,688)	(94,738)	(97,488)
Portfolio Value							
Future Dollars							
Beginning Value		1,152,252	1,123,199	1,087,966	1,046,152	997,306	951,167
Strategy Reductions		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)	2054 89 / 89	2055 90 / 90	2056 91 / 91	2057 92 / 92	2058 - / 93	2059 - / 94
Investment Earnings	57,256	55,462	53,331	50,842	48,599	45,966
Cash Surplus/Deficit	(86,309)	(90,694)	(95,146)	(99,688)	(94,738)	(97,488)
Investment Asset Additions	0	0	0	0	0	0
Ending Value	1,123,199	1,087,966	1,046,152	997,306	951,167	899,645

Current Dollars

Ending Value	527,113	499,343	469,586	437,810	408,367	377,747
Cash Surplus/Deficit	(40,505)	(41,626)	(42,708)	(43,762)	(40,674)	(40,934)

Taxes

Total Taxes	22,279	22,595	22,865	23,085	21,075	20,779
Tax Penalty	0	0	0	0	0	0
Federal Marginal Tax Rate	12.00%	12.00%	12.00%	12.00%	22.00%	22.00%
State Marginal and Local Tax Rate	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%

Estimated Required Minimum

Distribution (RMD)

Timothy	61,031	62,044	62,946	63,717	0	0
Susan	0	0	0	0	64,332	64,054

Adjusted Portfolio Value	1,152,252	1,123,199	1,087,966	1,046,152	997,306	951,167
Portfolio Withdrawal Rate	7.49%	8.07%	8.75%	9.53%	9.50%	10.25%

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.

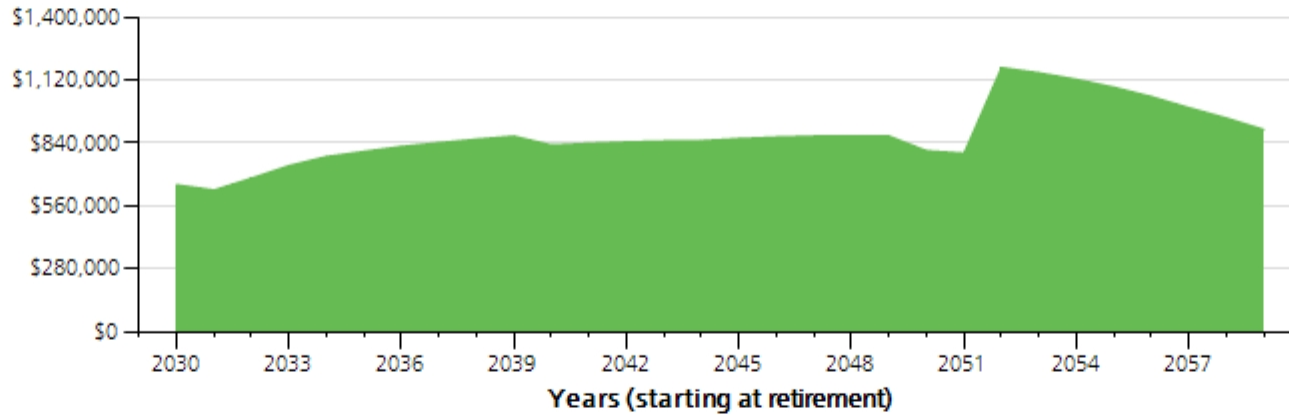
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

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)**

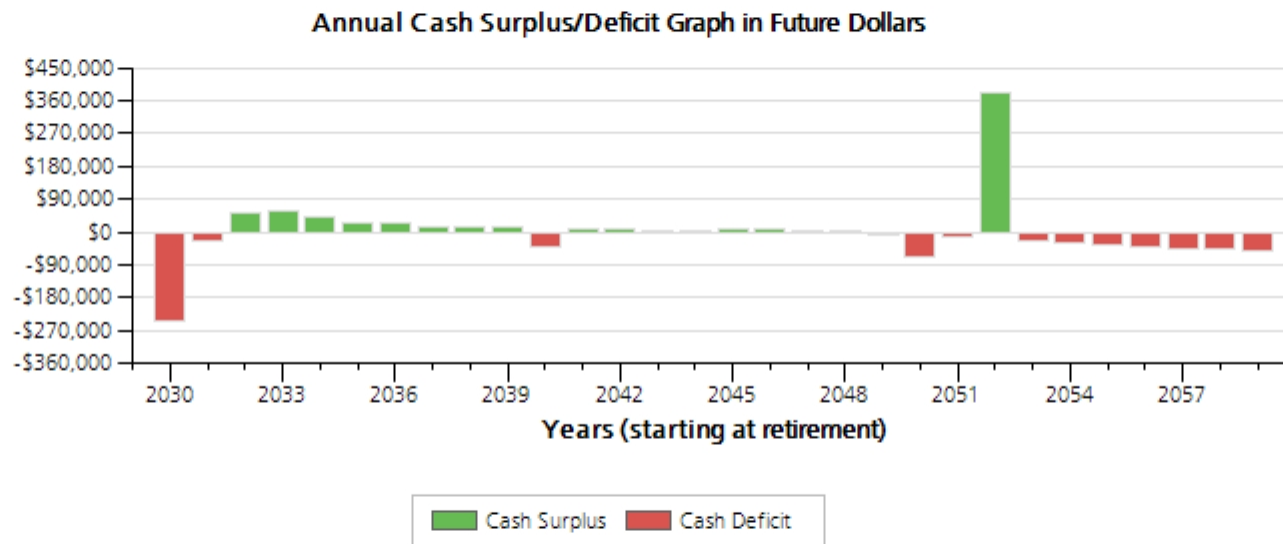


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

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.



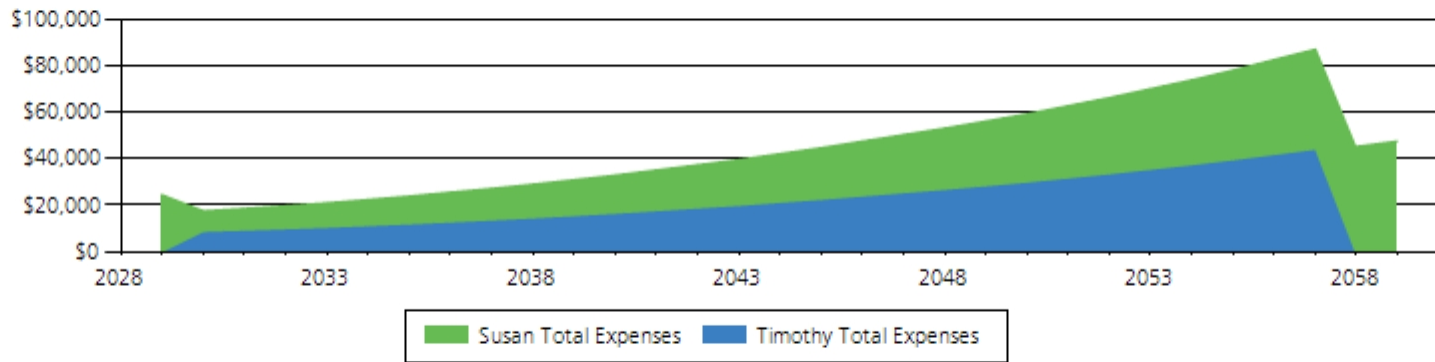
Notes

- 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 - Health Care Expense Schedule

Scenario : What If Scenario 1



Year	Age/Event	Timothy							Timothy's Total	Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare			
2029	Susan retires	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$24,550	
2030	Timothy retires and starts Medicare, Susan starts Medicare	\$0	\$0	\$2,661	\$638	\$2,578	\$2,995	\$8,872	\$17,512	
2031	66/66	\$0	\$0	\$2,796	\$671	\$2,777	\$3,164	\$9,406	\$18,563	
2032	67/67	\$0	\$0	\$2,937	\$704	\$3,014	\$3,340	\$9,995	\$19,723	
2033	68/68	\$0	\$0	\$3,085	\$740	\$3,288	\$3,525	\$10,638	\$20,990	
2034	69/69	\$0	\$0	\$3,241	\$777	\$3,602	\$3,723	\$11,343	\$22,379	
2035	70/70	\$0	\$0	\$3,405	\$817	\$3,951	\$3,930	\$12,102	\$23,876	
2036	71/71	\$0	\$0	\$3,576	\$858	\$4,333	\$4,151	\$12,918	\$25,484	
2037	72/72	\$0	\$0	\$3,757	\$901	\$4,746	\$4,383	\$13,788	\$27,196	
2038	73/73	\$0	\$0	\$3,947	\$947	\$5,192	\$4,617	\$14,702	\$28,992	
2039	74/74	\$0	\$0	\$4,146	\$994	\$5,668	\$4,863	\$15,672	\$30,897	
2040	75/75	\$0	\$0	\$4,356	\$1,045	\$6,177	\$5,124	\$16,702	\$32,916	

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Worksheet Detail - Health Care Expense Schedule

Scenario : What If Scenario 1

Year	Age/Event	Timothy							Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Timothy's Total	
2041	76/76	\$0	\$0	\$4,575	\$1,097	\$6,723	\$5,397	\$17,793	\$35,056
2042	77/77	\$0	\$0	\$4,807	\$1,153	\$7,304	\$5,685	\$18,948	\$37,323
2043	78/78	\$0	\$0	\$5,049	\$1,211	\$7,919	\$5,950	\$20,129	\$39,649
2044	79/79	\$0	\$0	\$5,304	\$1,272	\$8,573	\$6,231	\$21,380	\$42,108
2045	80/80	\$0	\$0	\$5,572	\$1,336	\$9,266	\$6,521	\$22,696	\$44,700
2046	81/81	\$0	\$0	\$5,854	\$1,404	\$10,008	\$6,826	\$24,091	\$47,444
2047	82/82	\$0	\$0	\$6,149	\$1,475	\$10,793	\$7,144	\$25,561	\$50,339
2048	83/83	\$0	\$0	\$6,460	\$1,549	\$11,628	\$7,373	\$27,011	\$53,179
2049	84/84	\$0	\$0	\$6,786	\$1,628	\$12,512	\$7,608	\$28,533	\$56,165
2050	85/85	\$0	\$0	\$7,129	\$1,710	\$13,464	\$7,856	\$30,158	\$59,348
2051	86/86	\$0	\$0	\$7,489	\$1,796	\$14,484	\$8,110	\$31,879	\$62,722
2052	87/87	\$0	\$0	\$7,867	\$1,887	\$15,574	\$8,370	\$33,697	\$66,291
2053	88/88	\$0	\$0	\$8,264	\$1,982	\$16,716	\$8,640	\$35,602	\$70,031
2054	89/89	\$0	\$0	\$8,681	\$2,082	\$17,886	\$8,922	\$37,571	\$73,887
2055	90/90	\$0	\$0	\$9,120	\$2,187	\$19,070	\$9,372	\$39,749	\$78,180
2056	91/91	\$0	\$0	\$9,580	\$2,298	\$20,262	\$9,845	\$41,986	\$82,587
2057	Timothy's plan ends	\$0	\$0	\$10,064	\$2,414	\$21,477	\$10,343	\$44,298	\$87,142
2058	-/93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,176
2059	Susan's plan ends	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$47,581
Total Lifetime Cost of Health Care				\$637,222					

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

Worksheet Detail - Health Care Expense Schedule

Scenario : What If Scenario 1

Year	Age/Event	Susan							Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Susan's Total	
2029	Susan retires	\$18,047	\$6,503	\$0	\$0	\$0	\$0	\$24,550	\$24,550
2030	Timothy retires and starts Medicare, Susan starts Medicare	\$0	\$0	\$2,661	\$638	\$2,578	\$2,763	\$8,640	\$17,512
2031	66/66	\$0	\$0	\$2,796	\$671	\$2,777	\$2,914	\$9,157	\$18,563
2032	67/67	\$0	\$0	\$2,937	\$704	\$3,014	\$3,072	\$9,728	\$19,723
2033	68/68	\$0	\$0	\$3,085	\$740	\$3,288	\$3,239	\$10,352	\$20,990
2034	69/69	\$0	\$0	\$3,241	\$777	\$3,602	\$3,416	\$11,036	\$22,379
2035	70/70	\$0	\$0	\$3,405	\$817	\$3,951	\$3,601	\$11,774	\$23,876
2036	71/71	\$0	\$0	\$3,576	\$858	\$4,333	\$3,799	\$12,566	\$25,484
2037	72/72	\$0	\$0	\$3,757	\$901	\$4,746	\$4,004	\$13,409	\$27,196
2038	73/73	\$0	\$0	\$3,947	\$947	\$5,192	\$4,204	\$14,290	\$28,992
2039	74/74	\$0	\$0	\$4,146	\$994	\$5,668	\$4,416	\$15,226	\$30,897
2040	75/75	\$0	\$0	\$4,356	\$1,045	\$6,177	\$4,637	\$16,214	\$32,916
2041	76/76	\$0	\$0	\$4,575	\$1,097	\$6,723	\$4,868	\$17,264	\$35,056
2042	77/77	\$0	\$0	\$4,807	\$1,153	\$7,304	\$5,111	\$18,375	\$37,323
2043	78/78	\$0	\$0	\$5,049	\$1,211	\$7,919	\$5,341	\$19,520	\$39,649
2044	79/79	\$0	\$0	\$5,304	\$1,272	\$8,573	\$5,578	\$20,728	\$42,108
2045	80/80	\$0	\$0	\$5,572	\$1,336	\$9,266	\$5,829	\$22,004	\$44,700
2046	81/81	\$0	\$0	\$5,854	\$1,404	\$10,008	\$6,088	\$23,353	\$47,444
2047	82/82	\$0	\$0	\$6,149	\$1,475	\$10,793	\$6,361	\$24,778	\$50,339
2048	83/83	\$0	\$0	\$6,460	\$1,549	\$11,628	\$6,531	\$26,168	\$53,179
2049	84/84	\$0	\$0	\$6,786	\$1,628	\$12,512	\$6,707	\$27,632	\$56,165

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

Worksheet Detail - Health Care Expense Schedule

Scenario : What If Scenario 1

Year	Age/Event	Susan							Annual Total	
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Susan's Total		
2050	85/85	\$0	\$0	\$7,129	\$1,710	\$13,464	\$6,887	\$29,189	\$59,348	
2051	86/86	\$0	\$0	\$7,489	\$1,796	\$14,484	\$7,074	\$30,843	\$62,722	
2052	87/87	\$0	\$0	\$7,867	\$1,887	\$15,574	\$7,267	\$32,594	\$66,291	
2053	88/88	\$0	\$0	\$8,264	\$1,982	\$16,716	\$7,466	\$34,428	\$70,031	
2054	89/89	\$0	\$0	\$8,681	\$2,082	\$17,886	\$7,667	\$36,316	\$73,887	
2055	90/90	\$0	\$0	\$9,120	\$2,187	\$19,070	\$8,054	\$38,431	\$78,180	
2056	91/91	\$0	\$0	\$9,580	\$2,298	\$20,262	\$8,461	\$40,601	\$82,587	
2057	Timothy's plan ends	\$0	\$0	\$10,064	\$2,414	\$21,477	\$8,888	\$42,844	\$87,142	
2058	-/93	\$0	\$0	\$10,572	\$2,536	\$22,731	\$9,337	\$45,176	\$45,176	
2059	Susan's plan ends	\$0	\$0	\$11,106	\$2,664	\$24,002	\$9,808	\$47,581	\$47,581	
Total Lifetime Cost of Health Care				\$734,767						

Notes

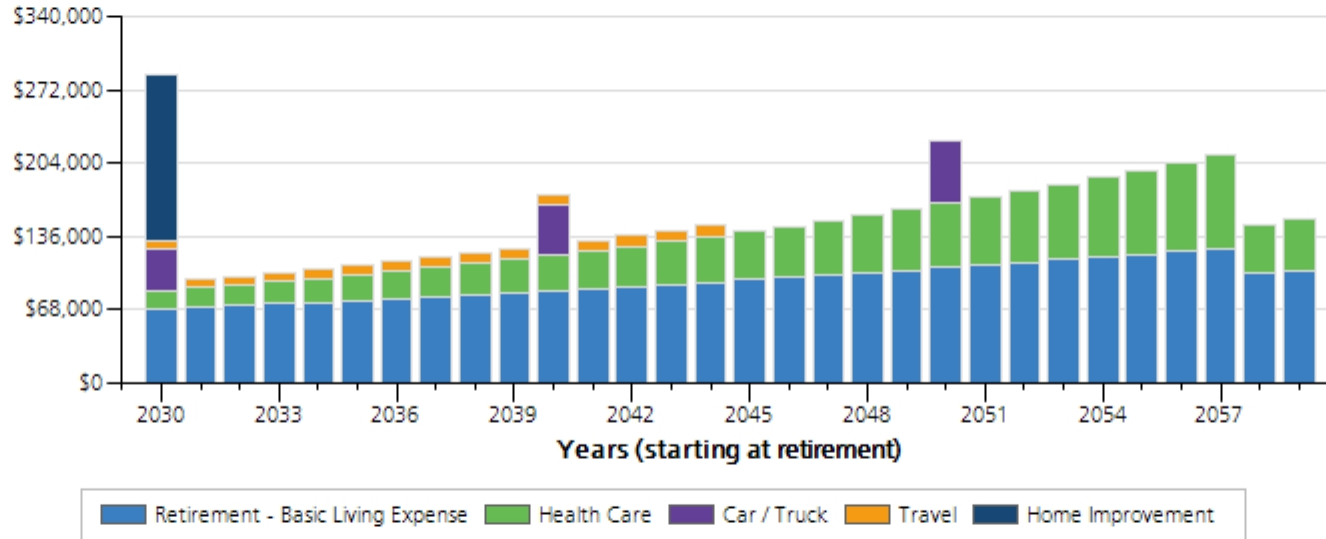
- Program assumptions:
 - The scenario assumes that client and co-client will each use a combination of Medicare Part A (Hospital Insurance), Part B (Medical Insurance), Part D (Prescription Drug Insurance), Medigap insurance, and Out-of-Pocket expenses. Alternatively, Medicare Advantage may be selected instead of Medigap and a Part D plan. The program uses initial default values that may have been adjusted based on your preferences and information provided by you.
 - The scenario assumes that client and co-client each qualify to receive Medicare Part A at no charge and therefore it is not reflected in the Health Care Expense schedule.
 - Medicare and Medigap costs begin at the later of age 65, your retirement age, or the current year.
- All costs are in future dollars.
- Costs associated with Long Term Care needs are not addressed by this goal. A separate LTC goal can be created.
- General Information regarding Medicare:
 - Part B premiums are uniform nationally and are increased for those with a higher Modified Adjusted Gross Income.
 - Part D coverage is optional. Premiums are increased for those with a higher Modified Adjusted Gross Income, differ from state to state, and vary based on the specific plan and level of benefit selected.
 - Medigap coverage is optional and policies (Plans A-N) are issued by private insurers.
 - Clients may incur out-of-pocket healthcare expenses, for costs not covered by Medicare benefits and Medigap insurance.
 - If clients retire before age 65, they may choose to purchase private health insurance or to self-insure. Costs and coverage for private health insurance varies greatly.

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

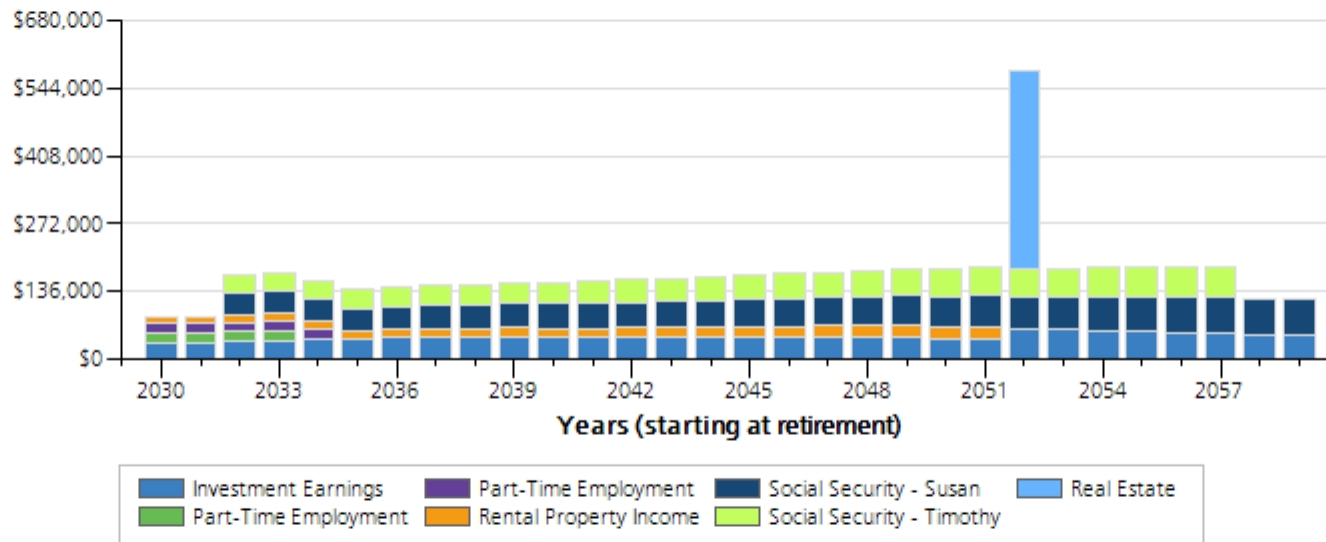
- The value shown for each Goal is the amount available to fund the Goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the Goal expense. This graph does not indicate whether or not you have a Goal shortfall in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

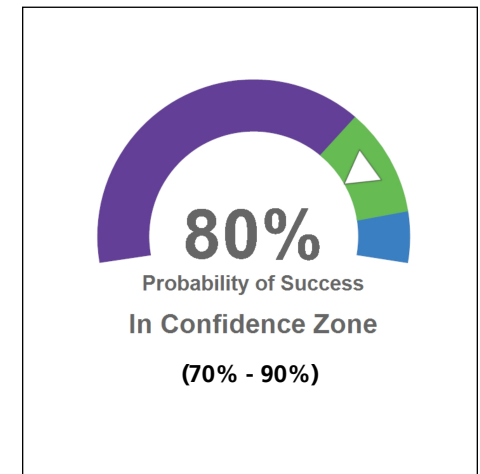
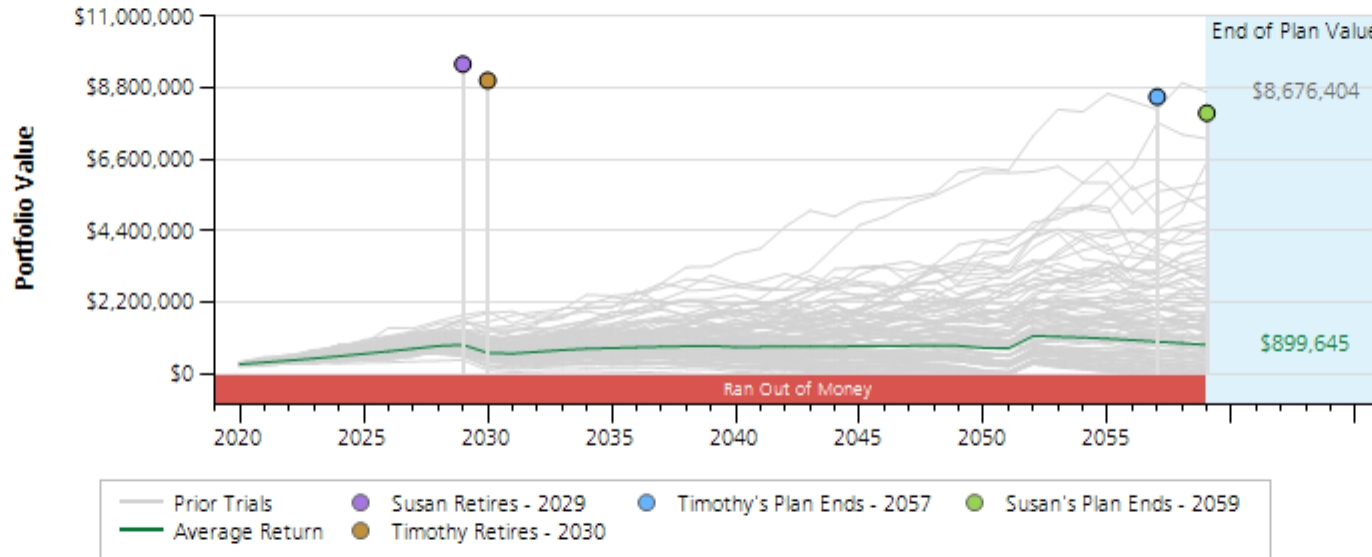
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater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

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

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	\$609,446	\$1,253,055	\$1,590,972	\$3,313,054	\$4,846,295	\$8,676,404	\$3,643,094	
250	75th Percentile	\$671,080	\$1,352,613	\$1,302,202	\$1,401,935	\$1,348,677	\$2,375,262	\$997,337	
500	50th Percentile	\$511,874	\$710,008	\$529,383	\$616,035	\$722,079	\$1,133,424	\$475,908	
750	25th Percentile	\$492,698	\$858,981	\$750,648	\$584,620	\$481,720	\$224,895	\$94,430	
990	1st Percentile	\$334,668	\$433,974	\$94,069	\$0	\$0	\$0	\$0	2039

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. MoneyGuideOne 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 MoneyGuideOne 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 MoneyGuideOne 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 MoneyGuideOne 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. MoneyGuideOne 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 MoneyGuideOne, 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 MoneyGuideOne, 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 MoneyGuideOne, 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 MoneyGuideOne 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 MoneyGuideOne, 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 MoneyGuideOne, 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.