
Financial Goal Plan

Sam and Sally Smith

December 31, 2015

RAYMOND JAMES®

Prepared by:

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by Goal Planning & Monitoring 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 Goal Planning & Monitoring 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 Goal Planning & Monitoring. 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.

Goal Planning & Monitoring results may vary with each use and over time.

Goal Planning & Monitoring 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

Goal Planning & Monitoring 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 Goal Planning & Monitoring assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All Goal Planning & Monitoring 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.

Goal Planning & Monitoring does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class	Projected Return Assumption
Cash & Cash Alternatives	1.00%
U.S. Large Cap Blend	6.64%
U.S. Large Cap Value	6.64%
U.S. Large Cap Growth	6.64%
U.S. Mid Cap Equity	7.20%
U.S. Small Cap Equity	8.19%
Non-U.S. Developed Market Equity	7.85%
Non-U.S. Emerging Market Equity	9.34%
Global Equity Strategies	7.76%
Equity Sector Strategies	6.64%
Real Estate	5.94%
Investment Grade Long Maturity Fixed Income	3.12%
Investment Grade Intermediate Maturity Fixed Inc	3.57%
Investment Grade Short Maturity Fixed Income	2.96%
Non-Investment Grade Fixed Income	5.14%
Global Fixed Income Strategies	3.54%
Multi-Sector Fixed Income Strategies	4.74%
Alternative Strategies	4.43%
Commodities	4.12%
Private Market Strategies	9.07%
Allocation Strategies (Equity Weighted)	6.29%
Allocation Strategies (Fixed Income Weighted)	4.83%
World Allocation Strategies	5.91%
AMS Conservative Strategies	5.15%
AMS Moderate Conservative Strategies	5.91%
AMS Moderate Strategies	6.62%
AMS Moderate Aggressive Strategies	7.02%
Equity - Non-classified	7.00%
Fixed Income - Non-classified	3.00%

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. This risk is higher with non-investment grade fixed income securities. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

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

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is 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.

Commodities are generally considered speculative because of the significant potential for investment loss. Commodities are volatile investments and should only form a small part of a diversified portfolio. There may be sharp price fluctuations even during periods when prices overall are rising.

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.

This information is provided for your convenience, but should not be used as a substitute for your account's monthly statements and trade confirmations. It has been gathered from information provided by you and other sources believed to be reliable.

Goal Planning & Monitoring Methodology

Goal Planning & Monitoring 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," "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 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.

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.

IMPORTANT DISCLOSURE INFORMATION

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 Goal Planning & Monitoring, 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.

Goal Planning & Monitoring Presentation of Results

The Results Using Average Returns, 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 Goal Planning & Monitoring, 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 Goal Planning & Monitoring, 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

Even though you are using projected returns for all other Goal Planning & Monitoring results, the Bear Market Loss and Bear Market Test use returns calculated from historical indices. These results are calculated using only three asset classes – Cash, Bonds, and Stocks. Alternative asset classes (e.g., real estate, commodities) are included in the Stocks asset class. The indices and the resulting returns for the Great Recession and the Bond Bear Market are:

Asset Class	Index	Great Recession Return 11/2007 – 02/2009	Bond Bear Market Return 07/1979 – 02/1980
Cash	Ibbotson U.S. 30-day Treasury Bills	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%

*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.

Goal Planning & Monitoring Risk Assessment






The Goal Planning & Monitoring 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.

Goal Planning & Monitoring uses your risk score to select a risk-based portfolio on the Target Band page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your advisor. It is your responsibility to select the Target Portfolio you want Goal Planning & Monitoring 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


Sam and Sally Smith

Needs		
10	Retirement - Living Expense	
	Sam Sally Both Retired (2030-2055) Sally Alone Retired (2056-2060)	65 / 2030 62 / 2030 \$96,000 \$76,800 Base Inflation Rate (2.20%)
10	Health Care	
	Sam Medicare / Sally Retired Before Medicare (2030-2032) Both Medicare (2033-2055) Sally Alone Medicare (2056-2060)	\$8,610 \$13,236 \$6,486 Base Inflation Rate plus 4.30% (6.50%)
Wants		
7	Extra Living Expense	
	When both are retired Recurring every year until end of plan	\$24,000 Base Inflation Rate (2.20%)
7	College - Sam Jr.	
	4 years starting in 2018 Attending College - Public In-State (4 years)	\$23,410 Base Inflation Rate plus 3.80% (6.00%)
Wishes		
3	Vacation Travel	
	When both are retired Recurring every 3 years until end of plan	\$5,000 Base Inflation Rate (2.20%)

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

Personal Information and Summary of Financial Goals

Sam and Sally Smith

3	Leave Bequest to Sam Jr.	
	End of Sam's plan	\$100,000 Base Inflation Rate (2.20%)

Personal Information

Participant Name	Date of Birth	Age	Relationship
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Sammy Jr	05/05/2000	15	Child
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Sam

Male - born 06/06/1965, age 50
Employed - \$100,000

Sally

Female - born 12/15/1968, age 46
Employed - \$100,000

Married, US Citizens living in FL

- 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.

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
401(k)	Sam	\$500,000	\$5,000	Fund All Goals
401(k)	Sally	\$500,000	\$5,000	Fund All Goals
Joint Taxable Account	Joint Survivorship	\$500,000		Fund All Goals

Total Investment Assets : \$1,500,000

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Residence	Joint Survivorship	\$500,000		Not Funding Goals
Cars	Joint Survivorship	\$75,000		Not Funding Goals
Rental Home	Joint Survivorship	\$750,000	\$750,000	Fund All Goals
529	Sam	\$50,000		Not Funding Goals

Total of Other Assets : \$1,375,000

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Insurance Policies Summary (not included in Assets)							
Insurance Company A Term Life	Sam	Sally	Co-Client of Insured - 100%			\$100,000	Until Insured Dies
Insurance Company A Term Life	Sally	Sam	Co-Client of Insured - 100%			\$100,000	Until Insured Dies

Total Death Benefit of All Policies : \$200,000

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

Social Security

Description	Value	Assign to Goal
Social Security	Sam will file a normal application at age 67. He will receive \$29,388 in retirement benefits at age 67.	Fund All Goals

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

Resources Summary

Social Security

Description	Value	Assign to Goal
Social Security	Sally will file a normal application at age 67. She will receive \$29,388 in retirement benefits at age 67.	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Total Amount	Car Loans	Joint	\$50,000		\$1,500
Equity Line	HLOC	Joint	\$15,000	5.000%	\$500
1st Mortgage	Mortgage	Joint	\$750,000	5.000%	\$5,000
Credit Cards	Visa	Joint	\$50,000	15.000%	
Total Outstanding Balance :			\$865,000		

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
Insurance Company A	Sam	Sally	\$100,000			Co-Client of Insured - 100%	
Insurance Company A	Sally	Sam	\$100,000			Co-Client of Insured - 100%	

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

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

Risk and Portfolio Information

Risk Assessment

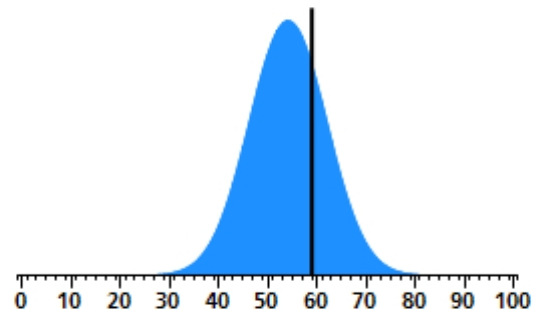
Portfolio Appropriate for Score Balanced



■ Cash: 2%
■ Bond: 31%
■ Stock: 67%

Average Return: 6.11%

Compare Me to my Group Average Under Age 50



You are a Higher than Average Risk-Taker

Bear Market Loss Balanced

Portfolio Value	\$1,500,000
Great Recession Return from November 2007 through February 2009	-29%
Potential loss of Portfolio Value	-\$435,000

You selected a Risk Score for your Household of 59.

- The Bell Curve above shows the normal distribution of risk scores for your group. The average score is 54.
- Your Score indicates that you are a Higher than Average Risk-Taker (scores 59-66) as compared to other Investors of similar age.
- Your Score corresponds to a Balanced Portfolio with 67% Stock .
- You know that the Balanced Portfolio you selected had a -29% return during the Great Recession and are willing to accept the risk that you could experience a similar or worse result.

	Sam	Sally	Household
Risk Score:	None Selected	None Selected	59
Portfolio Selected:			Balanced
% Stock :			67%
Average Return:			6.11%
Great Recession Return:			-29%
Bond Bear Market Return:			7%

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

Presentation



Overview

Welcome Sam and Sally Smith



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

Overview

Goals for Sam and Sally Smith

	Current Scenario
--	------------------

Retirement

Retirement Age

Sam	65 in 2030
Sally	62 in 2030

Planning Age

Sam	90 in 2055
Sally	92 in 2060

Goals

Needs

Retirement - Living Expense	
Both Retired	\$96,000
Sally Alone Retired	\$76,800
Health Care	
Sam Medicare / Sally Retired Before Medicare	\$8,610
Both Medicare	\$13,236
Sally Alone Medicare	\$6,486

Wants

Extra Living Expense	\$24,000
Starting	When both are retired
Years between occurrences	1
Ending	End of plan
College - Sam Jr.	\$23,410
Years of School	4
Start Year	2018

Wishes

Vacation Travel	\$5,000
Starting	When both are retired
Years between occurrences	3
Ending	End of plan
Leave Bequest to Sam Jr.	\$100,000
Starting	End of Sam's Plan

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

Overview

Goals for Sam and Sally Smith

	Current Scenario
--	------------------

Total Spending for Life of Plan	\$4,235,339
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Savings

Qualified	\$10,000
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Taxable	\$0
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Total Savings This Year	\$10,000
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Portfolios

Allocation Before Retirement	Current
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Percent Stock	65%
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Total Return	5.81%
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Standard Deviation	12.75%
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Great Recession Return 11/07 - 2/09	-30%
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Bond Bear Market Return 7/79 - 2/80	9%
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Allocation During Retirement	Current
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Percent Stock	65%
---------------	-----

Total Return	5.81%
--------------	-------

Standard Deviation	12.75%
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Great Recession Return 11/07 - 2/09	-30%
-------------------------------------	------

Bond Bear Market Return 7/79 - 2/80	9%
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Inflation	2.20%
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Investments

Total Investment Portfolio	\$1,500,000
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Total Investment Assets	\$1,500,000
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See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Overview

Goals for Sam and Sally Smith

Social Security

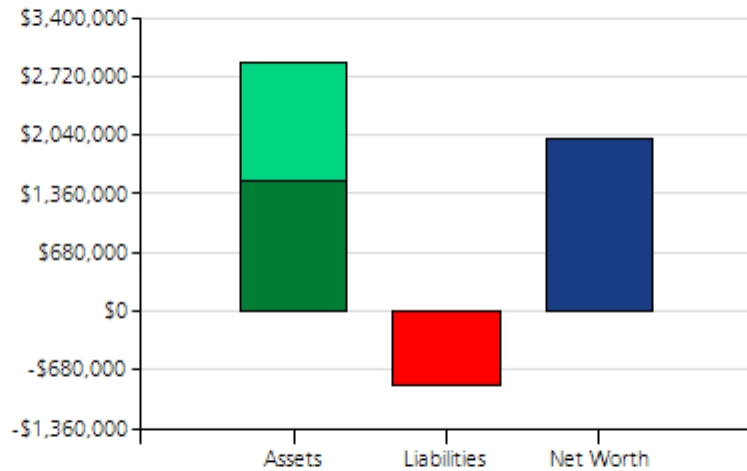
Social Security Strategy	At FRA
Sam	
Filing Method	Normal
Age to File Application	67
Age Retirement Benefits Begin	67
First Year Benefit	\$29,388
Sally	
Filing Method	Normal
Age to File Application	67
Age Retirement Benefits Begin	67
First Year Benefit	\$29,388

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

Overview

Net Worth for Sam and Sally Smith

This is your Net Worth Summary as of 12/31/2015. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.



Investment Assets		\$1,500,000
Other Assets	+	\$1,375,000
Total Assets		\$2,875,000
Total Liabilities	-	\$865,000
Net Worth		\$2,010,000

Description	Total
Investment Assets	
Employer Retirement Plans	\$1,000,000
Taxable and/or Tax-Free Accounts	\$500,000
Total Investment Assets:	\$1,500,000
Other Assets	
Home and Personal Assets	\$575,000
Business and Property	\$750,000
529 Savings Plan	\$50,000
Total Other Assets:	\$1,375,000
Liabilities	
Personal Real Estate Loan:	\$765,000
Vehicle Loan:	\$50,000
Other Personal Debt:	\$50,000
Total Liabilities:	\$865,000
Net Worth:	\$2,010,000

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

Overview

Net Worth for Sam and Sally Smith

This is your Net Worth Detail as of 12/31/2015. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.

Description	Sam	Sally	Joint	Total
Investment Assets				
Employer Retirement Plans				
401(k)	\$500,000			\$500,000
401(k)		\$500,000		\$500,000
Taxable and/or Tax-Free Accounts				
Joint Taxable Account			\$500,000	\$500,000
Total Investment Assets:	\$500,000	\$500,000	\$500,000	\$1,500,000
Other Assets				
Home and Personal Assets				
Cars			\$75,000	\$75,000
Residence			\$500,000	\$500,000
Business and Property				
Rental Home			\$750,000	\$750,000
529 Savings Plan				
529	\$50,000			\$50,000
Total Other Assets:	\$50,000	\$0	\$1,325,000	\$1,375,000
Liabilities				
Personal Real Estate Loan:				
HLOC			\$15,000	\$15,000
Mortgage			\$750,000	\$750,000
Vehicle Loan:				
Car Loans			\$50,000	\$50,000
Other Personal Debt:				
Visa			\$50,000	\$50,000

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

Overview

Net Worth for Sam and Sally Smith

Total Liabilities:	\$0	\$0	\$865,000	\$865,000
Net Worth:				\$2,010,000

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

Overview

Target Band for Sam and Sally Smith

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target 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. The Average Real Return is equal to the Average Total Return minus the inflation rate of 2.20%. Refer to the Standard Deviation column in the chart below to compare the relative risk of your Current Portfolio to the Target Portfolio.

Current	Risk Based	Target Band	Name	Cash	Bond	Stock	Alternative	Average Return		Standard Deviation
								Total	Real	
			Conservative	2%	67%	31%	0%	4.81%	2.61%	6.94%
			Conservative Balanced	2%	47%	51%	0%	5.49%	3.29%	10.10%
→			Current	3%	25%	65%	7%	5.81%	3.61%	12.75%
	→	→	Balanced	2%	31%	67%	0%	6.11%	3.91%	12.81%
			Balanced w/ Growth	2%	15%	78%	5%	6.44%	4.24%	14.34%
			Growth	2%	0%	93%	5%	7.02%	4.82%	17.03%

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

Overview

Retirement Income Sources for Sam and Sally Smith

Social Security

Description	Value	Assign to Goal
Social Security	Sam will file a normal application at age 67. He will receive \$29,388 in retirement benefits at age 67.	Fund All Goals
Social Security	Sally will file a normal application at age 67. She will receive \$29,388 in retirement benefits at age 67.	Fund All Goals

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

Results

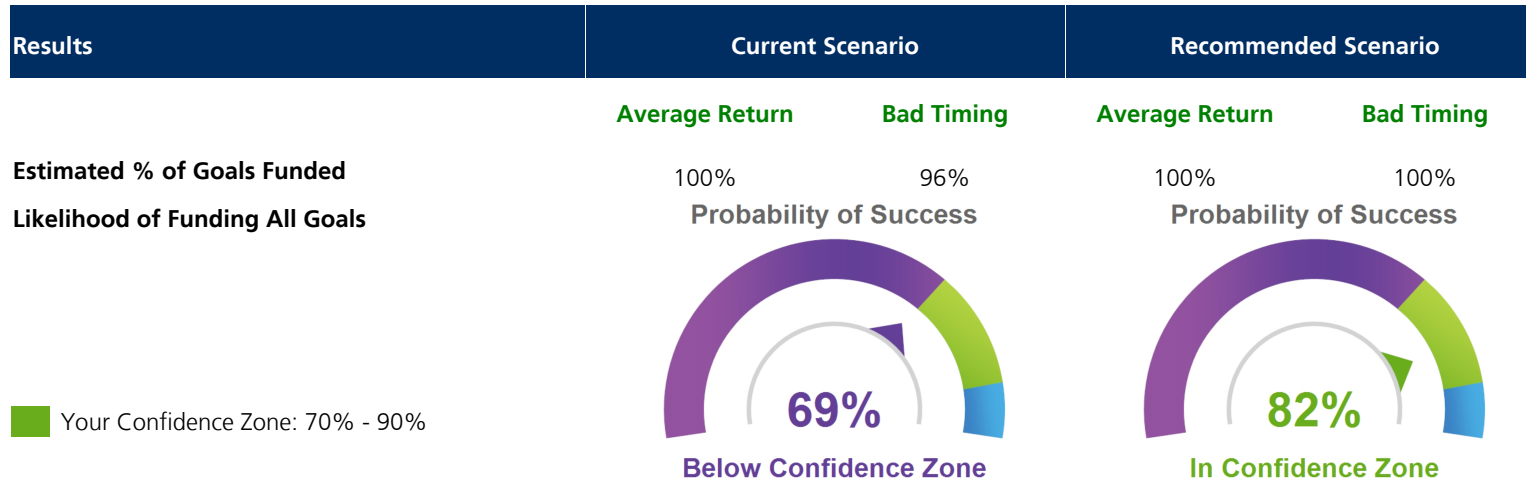
You have a simple question. Can I reach my Goals?

Unfortunately, because FUTURE RETURNS ARE UNPREDICTABLE, there isn't one simple answer. We'll consider 3 different answers: Average Returns, Bad Timing, and Probability of Success.



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

Results



	Current Scenario	What If 1	Changes In Value
66 Retirement			
Retirement Age			
Sam	65 in 2030	66 in 2031	1 year later
Sally	62 in 2030	63 in 2031	1 year later
Planning Age			
Sam	90 in 2055	90 in 2055	
Sally	92 in 2060	92 in 2060	
Goals			
Needs			
Retirement - Living Expense			
Both Retired	\$96,000	\$94,208	Decreased \$1,792
Sally Alone Retired	\$76,800	\$75,366	Decreased \$1,434
Health Care			
Sam Medicare / Sally Retired Before Medicare	\$8,610	\$8,610	
Both Medicare	\$13,236	\$13,236	
Sally Alone Medicare	\$6,486	\$6,486	

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

Results

	Current Scenario	What If 1	Changes In Value
Wants			
Extra Living Expense	\$24,000	\$21,000	
Starting	When both are retired	When both are retired	Decreased \$3,000
Years between occurrences	1	1	
Ending	End of plan	End of plan	
College - Sam Jr.	\$23,410	\$20,484	Decreased \$2,926
Years of School	4	4	
Start Year	2018	2018	
Wishes			
Vacation Travel	\$5,000	\$0	Decreased \$5,000
Starting	When both are retired	When both are retired	
Years between occurrences	3	3	
Ending	End of plan	End of plan	
Leave Bequest to Sam Jr.	\$100,000	\$0	Decreased \$100,000
Starting	End of Sam's Plan	End of Sam's Plan	
Total Spending for Life of Plan	\$4,235,339	\$3,798,055	Decreased 10%
\$ Savings			
Qualified	\$10,000	\$10,000	
Taxable	\$0	\$5,000	Increased \$5,000
Total Savings This Year	\$10,000	\$15,000	Increased \$5,000

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

Results

	Current Scenario	What If 1	Changes In Value
Portfolios			
Allocation Before Retirement	Current	Balanced	2% More Stock
Percent Stock	65%	67%	
Total Return	5.81%	6.11%	
Standard Deviation	12.75%	12.81%	
Great Recession Return 11/07 - 2/09	-30%	-29%	
Bond Bear Market Return 7/79 - 2/80	9%	7%	
Allocation During Retirement	Current	Balanced	2% More Stock
Percent Stock	65%	67%	
Total Return	5.81%	6.11%	
Standard Deviation	12.75%	12.81%	
Great Recession Return 11/07 - 2/09	-30%	-29%	
Bond Bear Market Return 7/79 - 2/80	9%	7%	
Inflation	2.20%	2.20%	
Investments			
Total Investment Portfolio	\$1,500,000	\$1,500,000	
Total Investment Assets	\$1,500,000	\$1,500,000	
Social Security			
Social Security Strategy	At FRA	At FRA	
Sam			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$29,388	\$29,496	

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

Results

	Current Scenario	What If 1	Changes In Value
Sally			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$29,388	\$29,496	

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

Stress Tests

Bear Market Test for Recommended Scenario



This test assumes your investment allocation matches the Balanced portfolio. If your investments suffered a loss of 29% this year, your portfolio value would be reduced by \$435,000. 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.

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

Stress Tests

Special Asset Test for Recommended Scenario



Description	When Sold	Future Amounts		
		Low	Expected	High
Rental Home	in 2025	\$500,000	\$750,000	\$900,000

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

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

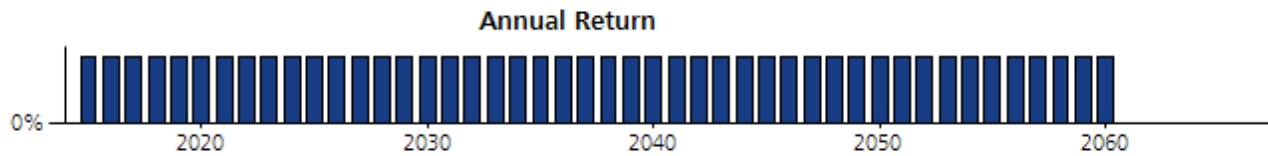
There is a Risk that you will receive the Low values (or less than the Low values). If this causes your Probability of Success to fall below your Confidence Zone, you should consider what adjustments might be necessary.

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

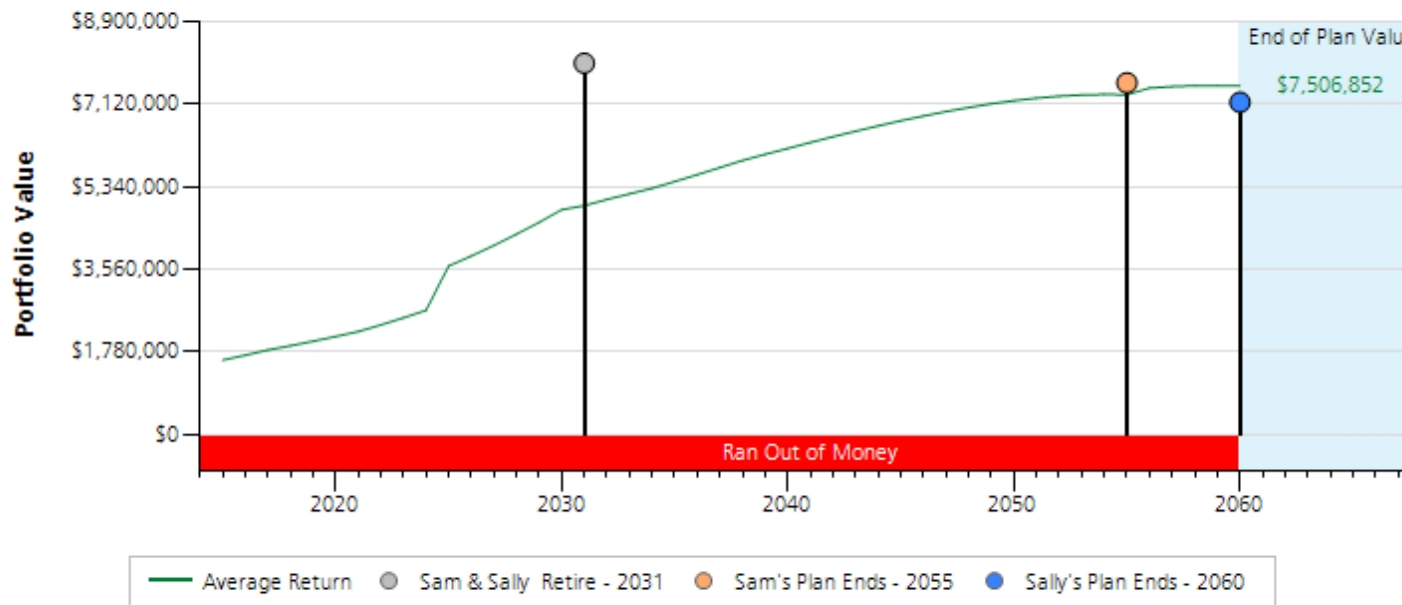
Inside The Numbers

Start with Average Return - Recommended Scenario

- Average Return assumes you receive 6.11% every year before Retirement and 6.11% every year during Retirement.
- This is a good starting point, since it's the calculation method that people find most familiar.
- It provides a good base result for comparison to Bad Timing - a high End of Plan value can help protect against bad returns at retirement.



Return Assumption
Average Return for Entire Plan: 6.11%



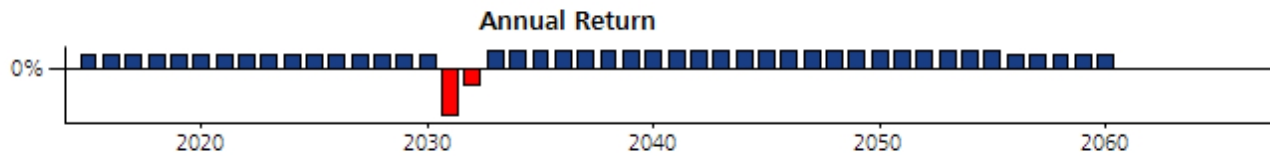
% of All Goals Funded
100%

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

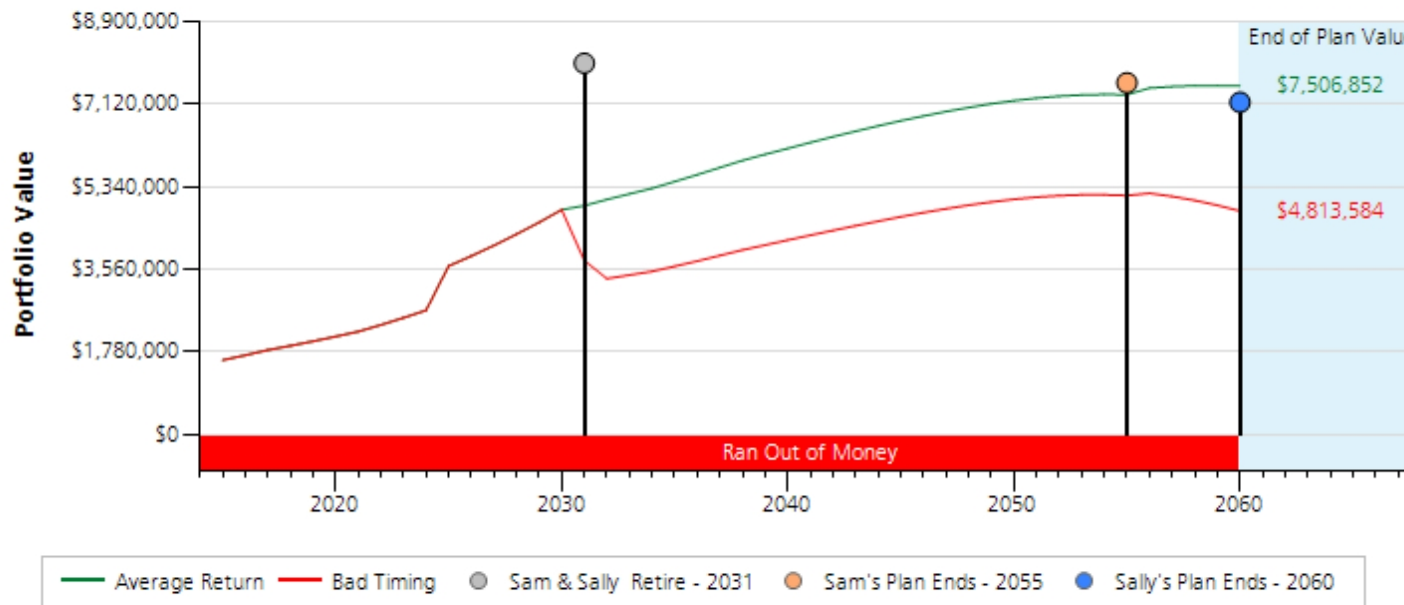
Inside The Numbers

See What Happens if you Experience Bad Timing - Recommended Scenario

- Bad Timing assumes you get the same Average Return over the entire Plan but with 2 year(s) of bad returns at Sam's retirement.
- This illustrates that it's not only the Average Return that matters - the sequence of returns can make a big difference in your results.
- Usually, the worst time to get bad returns is just before or after you retire. That's just bad timing.



Return Assumption
Average Return for Entire Plan: 6.11%
Year(s) of Bad Returns: 2031 : -19.50% 2032 : -6.70%



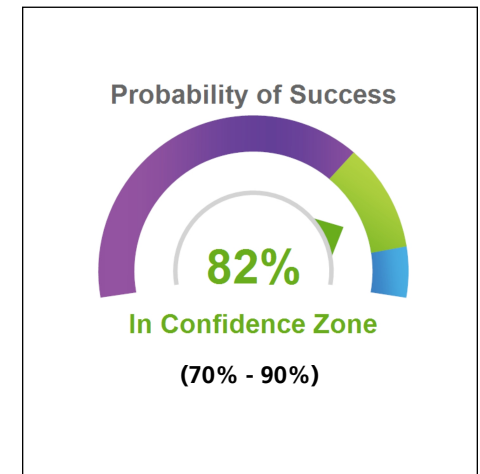
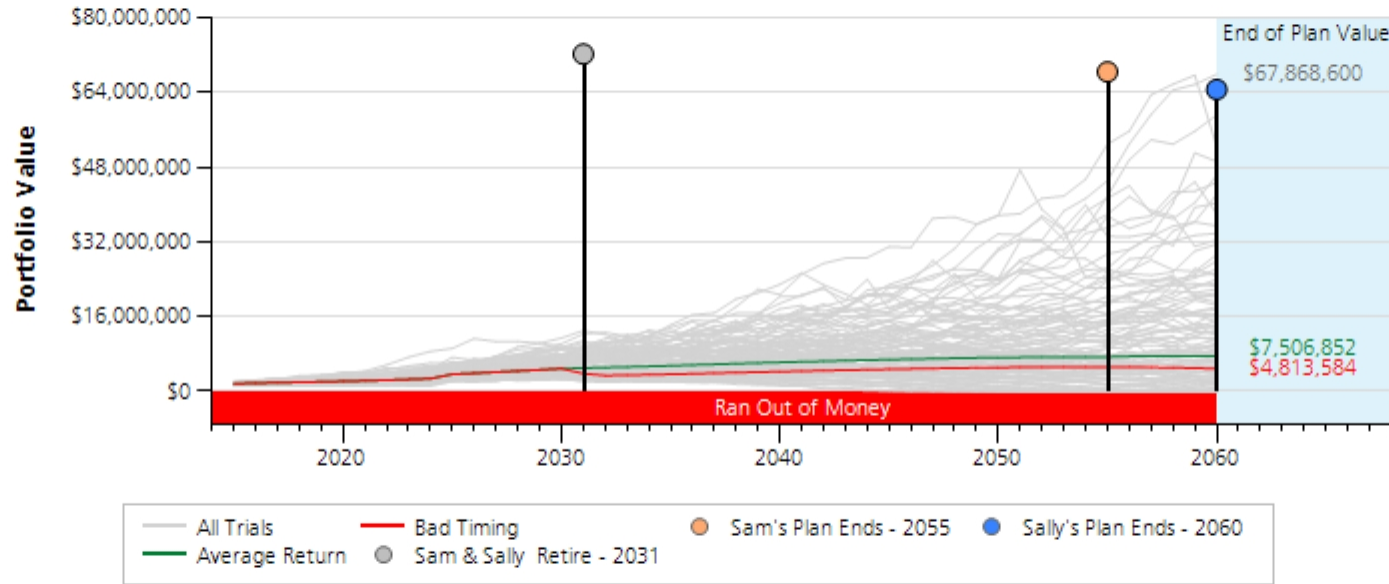
% of All Goals Funded
100%

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Inside The Numbers

Calculate the Probability of Success - Recommended Scenario

- The graph below shows the results for 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, the Best, 25th percentile, 50th percentile, 75th percentile, and Worst trials are ranked based on the End of Plan Value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These years 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 Results, your Probability of Success.

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to \$0
Best	\$1,977,427	\$3,532,225	\$10,253,071	\$11,743,134	\$12,527,772	\$67,868,600	
25th	\$3,450,866	\$8,493,053	\$10,302,471	\$11,665,859	\$16,498,633	\$20,172,782	
50th	\$1,640,892	\$3,660,951	\$4,602,697	\$4,661,775	\$6,498,524	\$9,099,950	
75th	\$1,531,886	\$1,430,842	\$2,696,634	\$3,444,592	\$3,539,862	\$2,357,827	
Worst	\$1,806,177	\$2,512,766	\$2,803,935	\$2,633,924	\$1,290,800	\$0	2045

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

Inside The Numbers

Results Summary

Goals	Estimated % of Goal Funded			
	Current Scenario		What If 1	
	Average Return	Bad Timing	Average Return	Bad Timing
Needs				
10 Retirement	100%	100%	100%	100%
10 Health Care	100%	100%	100%	100%
Wants				
7 Extra Living Expense	100%	100%	100%	100%
7 College - Sam Jr.	100%	100%	100%	100%
Wishes				
3 Vacation Travel	100%	29%	N/A	N/A
3 Leave Bequest to Sam Jr.	100%	0%	N/A	N/A

Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$1,333	\$0	\$2,759	\$1,769
Future dollars (in thousands) :	\$3,628	\$0	\$7,507	\$4,814



Total Spending :	\$4,235,339	\$3,798,055
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See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If 1
Stress Tests		
Method(s)	Bad Timing Program Estimate Years of bad returns: 2030: -19.69% 2031: -6.94%	Bad Timing Program Estimate Years of bad returns: 2031: -19.50% 2032: -6.70%
Funding Order		
Assets - Ignore Earmarks	No	No
Retirement Income - Ignore Earmarks	No	No
Hypothetical Average Rate of Return		
Before Retirement :	Current	● Balanced
Total Return :	5.81%	● 6.11%
Standard Deviation :	12.75%	● 12.81%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	3.61%	● 3.91%
After Retirement :	Current	● Balanced
Total Return :	5.81%	● 6.11%
Standard Deviation :	12.75%	● 12.81%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	3.61%	● 3.91%
Base inflation rate :	2.20%	2.20%
Tax-Free Options		
Before Retirement		
Reallocate a portion of bonds to tax-free:	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%
After Retirement		
Reallocate a portion of bonds to tax-free:	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario		What If 1
Goals			
Living Expense			
Retirement Age			
Sam	65	•	66
Sally	62	•	63
Planning Age			
Sam	90		90
Sally	92		92
One Retired			
Sam Retired and Sally Employed	\$48,000		\$48,000
Sally Retired and Sam Employed	\$48,000		\$48,000
Both Retired			
Both Retired	\$96,000	•	\$94,208
One Alone - Retired			
Sally Alone Retired	\$76,800	•	\$75,366
Sam Alone Retired	\$76,800		\$76,800
One Alone - Employed			
Sam Alone Employed	\$48,000		\$48,000
Sally Alone Employed	\$48,000		\$48,000
Health Care			
Cost determined by Schedule :	See details		See details
Extra Living Expense			
Year :	When both are retired		When both are retired
Cost :	\$24,000	•	\$21,000
Is recurring :	Yes		Yes
Years between occurrences :	1		1
This goal will end at End of plan.			
College - Sam Jr.			

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario		What If 1
Goals			
Year :	2018		2018
Years of Education :	4		4
Annual Cost :	\$23,410	•	\$20,484
Vacation Travel			
Year :	When both are retired		When both are retired
Cost :	\$5,000	•	\$0
Is recurring :	Yes		Yes
Years between occurrences :	3		3
This goal will end at End of plan.			
Leave Bequest to Sam Jr.			
Cost :	\$100,000	•	\$0
Retirement Income			
Social Security			
Select Social Security Strategy	At FRA		At FRA
Sam			
Filing Method :	Normal		Normal
Age to File Application :	67		67
Age Retirement Benefits begin :	67		67
First Year Benefit :	\$29,388	•	\$29,496
Sally			
Filing Method :	Normal		Normal
Age to File Application :	67		67
Age Retirement Benefits begin :	67		67
First Year Benefit :	\$29,388	•	\$29,496
Reduce Benefits By :	0%		0%

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If 1
Asset Additions		
401(k)	5.00%	5.00%
Roth:	0.00%	0.00%
Maximum contribution each year:	No	No
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	\$5,000	\$5,000
Year additions begin:	2015	2015
Sam - Fund All Goals		
401(k)	5.00%	5.00%
Roth:	0.00%	0.00%
Maximum contribution each year:	No	No
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	\$5,000	\$5,000
Year additions begin:	2015	2015
Sally - Fund All Goals		
Extra Savings by Tax Category		
Sam's Qualified		\$0
Sally's Qualified		\$0
Sam's Roth		\$0
Sally's Roth		\$0
Sam's Tax-Deferred		\$0
Sally's Tax-Deferred		\$0
Taxable		\$5,000

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If 1
Other Assets		
Rental Home		
Include in Plan :	Yes	Yes
Select special amount :	Expected	Expected
When received :	2025	2025
Amount of cash received :	\$750,000	\$750,000
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%

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

Executive Summary

Reaching Your Goals

Status

Probability of Success



Net Worth

Assets	\$2,875,000
Liabilities	\$865,000
Net Worth	\$2,010,000

Results

If you implement the following suggestions, there is a 82% 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.

Executive Summary

Goals

Plan to reduce your Total Goal Spending to \$3,798,055 which is \$437,284, or 10%, less than your Target.

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

Sally retires at age 63, in the year 2031. This is 1 year(s) later than your retirement age.

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

Executive Summary

Goal	Amount	Changes
Needs		
10 Retirement - Living Expense		
Both Retired	\$94,208	Decreased \$1,792
Sally Alone Retired	\$75,366	Decreased \$1,434
10 Health Care		
Sam Medicare / Sally Retired Before Medicare	\$8,610	
Both Medicare	\$13,236	
Sally Alone Medicare	\$6,486	
Wants		
7 Extra Living Expense		
	\$21,000	Decreased \$3,000
Starting	When both are retired	
Years between occurrences	1	
Ending	End of plan	
7 College - Sam Jr.		
	\$20,484	Decreased \$2,926
Years of School	4	
Start Year	2018	
Wishes		
3 Vacation Travel		
	\$0	Decreased \$5,000
Starting	When both are retired	
Years between occurrences	3	
Ending	End of plan	
3 Leave Bequest to Sam Jr.		
	\$0	Decreased \$100,000
Starting	End of Sam's Plan	

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Executive Summary

Save and Invest

Status

Savings

Consider the following changes in order to increase your savings by \$5,000 to a total of \$15,000 per year.

Increase taxable additions by \$5,000. Make this change in 2015.

Risk Management

Status

Life

Consider a review of your life insurance to determine if you have adequate coverage.

Estate

Status

Estate Strategies

Consider reviewing your beneficiary designations and estate planning documents (Will, Power of Attorney, Medical Directive, etc.) to make sure they are aligned with your plan.

Banking

Status

Cash Management

Managing spending and savings effectively is a key component of a successful plan. A review of debt, such as credit cards and mortgages, as well as spending and savings accounts can help to ensure that you are getting the most from your money and not paying too much in unnecessary interest or fees.

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

Executive 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.

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

Sally's FRA is 67 and 0 months in 2035.

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.

Sam's estimated annual PIA is \$29,496

Sally's estimated annual PIA is \$29,496

Strategy Information

Sam files a normal application at 67 in 2032.

Sally files a normal application at 67 in 2035.

Using this strategy, your household's total lifetime benefits would be \$1,474,800 in today's dollars.

Other Suggestions	Status
-------------------	--------

Other

Next plan review meeting.

06/01/2016

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

Executive Summary

Investment Policy

Status

Roles and Responsibilities

You have selected John Planner to assist in the managing and implementation of your investment portfolio. The primary responsibilities of your financial advisor are:

- Prepare and maintain this Goal Planning & Monitoring (GPM) plan ("The Plan") which includes:
 - *A risk/return profile of the target portfolio
 - *Time horizons of your goals for the portfolio
 - *A schedule of your liquidity needs to fund your goals
- Prudently recommend investment options within the Target Portfolios
- Avoid conflicts of interest and prohibited transactions
- Monitor and review your portfolio in accordance with the Plan
- Communicate fees and investment expenses

Clients

Any successful relationship depends upon personal commitment, regular and open communication and informed decision making. Your primary responsibilities are:

- Be forthcoming about your current financial situation, as well as your goals (Needs, Wants & Wishes) as reflected in the Plan.
- Read and carefully review all trade confirmations and account statements for accuracy and promptly report any errors
- Read carefully any investment literature, prospectuses and/or other offering documents, when applicable, prior to making investment decisions and purchases.
- Understand the total of all fees & commissions given the specific investment services provided.
- Report changes in your financial and personal circumstances in a timely manner to assure that all relevant factors are reflected in your Plan.
- Understand all investments have some degree of risk and it is possible to lose money on any investment.
- Understand that any results contained in your Goal Planning & Monitoring plan are based upon assumptions and can significantly change either positively or negatively based upon any changes to the assumptions

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

Executive Summary

Monitoring

The percentage weighting to each asset class within the portfolio will vary over time relative to the Target Portfolio. The percentage weighting within each asset class will be allowed to vary within a reasonable range depending on market conditions.

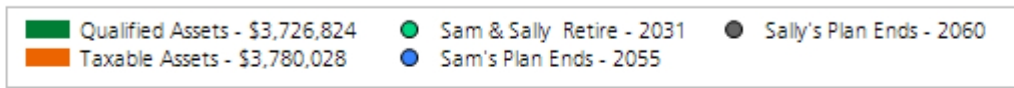
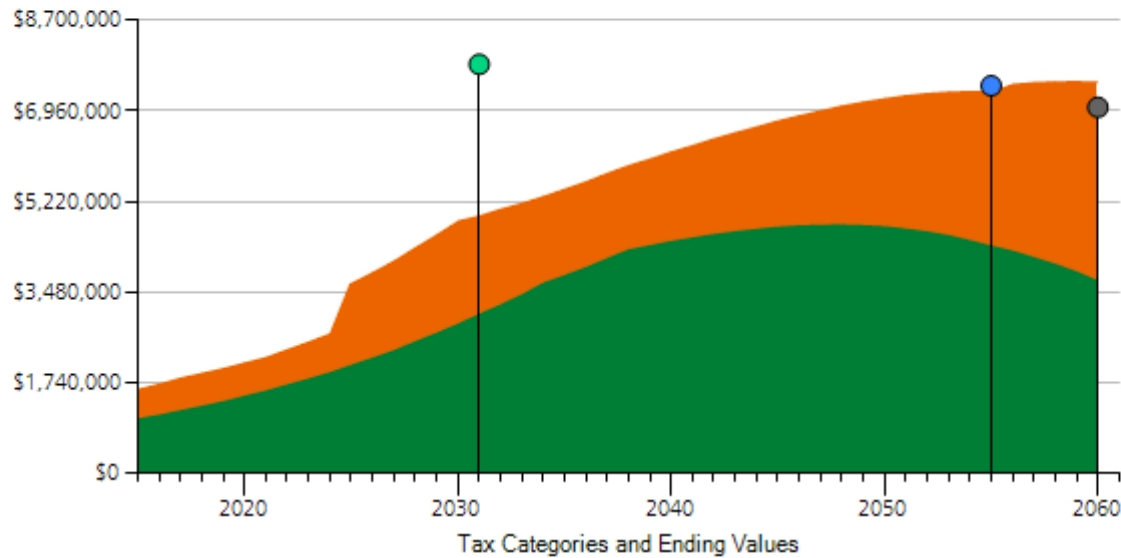
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Presentation - Combined Details

Scenario : What If 1 using Average Returns

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

Total Portfolio Value Graph



x - denotes shortfall

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

Presentation - Combined Details

Scenario : What If 1 using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used	
		Earmarked	Fund All Goals						All Goals	Ending Portfolio Value
50 / 47	2015	0	1,500,000	15,000	0	0	92,567	7,837	0	1,599,729
51 / 48	2016	0	1,599,729	15,220	0	0	98,673	8,272	0	1,705,350
52 / 49	2017	0	1,705,350	15,445	0	0	105,141	8,727	0	1,817,209
53 / 50	2018	0	1,817,209	15,675	0	0	110,499	8,824	24,397	1,910,162
54 / 51	2019	0	1,910,162	15,909	0	0	116,103	8,902	25,861	2,007,412
55 / 52	2020	0	2,007,412	16,149	0	0	121,965	8,960	27,412	2,109,154
56 / 53	2021	0	2,109,154	16,395	0	0	128,096	8,995	29,057	2,215,592
57 / 54	2022	0	2,215,592	16,645	0	0	136,390	9,483	0	2,359,145
58 / 55	2023	0	2,359,145	16,902	0	0	145,176	9,992	0	2,511,230
59 / 56	2024	0	2,511,230	17,163	0	0	154,485	10,525	0	2,672,353
60 / 57	2025	0	2,672,353	17,431	750,000	0	210,171	22,722	0	3,627,233
61 / 58	2026	0	3,627,233	17,705	0	0	222,706	23,836	0	3,843,807
62 / 59	2027	0	3,843,807	17,984	0	0	235,955	25,000	0	4,072,747
63 / 60	2028	0	4,072,747	18,270	0	0	249,961	26,217	0	4,314,761
64 / 61	2029	0	4,314,761	18,562	0	0	264,766	27,489	0	4,570,600
65 / 62	2030	0	4,570,600	18,860	0	0	280,416	28,820	0	4,841,056
Sam & Sally Retire	2031	0	4,841,056	0	0	0	284,377	6,918	186,775	4,931,740
67 / 64	2032	0	4,931,740	0	0	42,700	292,185	11,935	191,898	5,062,792
68 / 65	2033	0	5,062,792	0	0	43,639	299,047	11,300	211,572	5,182,606
69 / 66	2034	0	5,182,606	0	0	44,600	306,045	10,380	217,994	5,304,876
70 / 67	2035	0	5,304,876	0	0	91,161	315,060	35,969	224,673	5,450,455
71 / 68	2036	0	5,450,455	0	0	93,167	323,611	36,735	231,622	5,598,877
72 / 69	2037	0	5,598,877	0	0	95,217	332,319	37,516	238,853	5,750,043
73 / 70	2038	0	5,750,043	0	0	97,311	341,176	38,312	246,383	5,903,836
74 / 71	2039	0	5,903,836	0	0	99,452	348,817	63,180	254,226	6,034,699
75 / 72	2040	0	6,034,699	0	0	101,640	356,302	66,486	262,399	6,163,756
76 / 73	2041	0	6,163,756	0	0	103,876	363,650	69,990	270,919	6,290,374
77 / 74	2042	0	6,290,374	0	0	106,162	370,829	73,565	279,806	6,413,993
78 / 75	2043	0	6,413,993	0	0	108,497	377,789	77,483	289,078	6,533,718

x - denotes shortfall

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

Presentation - Combined Details

Scenario : What If 1 using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used		Ending Portfolio Value
		Earmarked	Fund All Goals						All Goals		
79 / 76	2044	0	6,533,718	0	0	110,884	384,489	81,465	298,757	6,648,870	
80 / 77	2045	0	6,648,870	0	0	113,324	390,888	85,487	308,865	6,758,729	
81 / 78	2046	0	6,758,729	0	0	115,817	396,913	89,876	319,424	6,862,158	
82 / 79	2047	0	6,862,158	0	0	118,365	402,518	94,282	330,461	6,958,298	
83 / 80	2048	0	6,958,298	0	0	120,969	407,642	98,875	342,001	7,046,032	
84 / 81	2049	0	7,046,032	0	0	123,630	412,217	103,657	354,073	7,124,149	
85 / 82	2050	0	7,124,149	0	0	126,350	416,182	108,339	366,706	7,191,636	
86 / 83	2051	0	7,191,636	0	0	129,129	419,460	113,155	379,931	7,247,139	
87 / 84	2052	0	7,247,139	0	0	131,970	421,966	118,093	393,783	7,289,200	
88 / 85	2053	0	7,289,200	0	0	134,874	423,632	122,800	408,296	7,316,609	
89 / 86	2054	0	7,316,609	0	0	137,841	424,363	127,866	423,509	7,327,437	
Sam's Plan Ends	2055	0	7,327,437	0	0	140,873	424,066	132,395	439,462	7,320,520	
- / 88	2056	0	7,320,520	0	100,000	71,986	432,744	139,323	320,953	7,464,975	
- / 89	2057	0	7,464,975	0	0	73,570	434,706	145,188	331,702	7,496,361	
- / 90	2058	0	7,496,361	0	0	75,189	435,902	149,960	342,927	7,514,563	
- / 91	2059	0	7,514,563	0	0	76,843	436,273	154,574	354,655	7,518,449	
Sally's Plan Ends	2060	0	7,518,449	0	0	78,533	435,751	158,970	366,912	7,506,852	

x - denotes shortfall

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

Presentation - Combined Details

Scenario : What If 1 using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	Health Care	Extra Living Expense	College - Sam Jr.	Vacation Travel	Leave Bequest to Sam Jr.	
50 / 47	2015	0	0	0	0	0	0	1,599,729
51 / 48	2016	0	0	0	0	0	0	1,705,350
52 / 49	2017	0	0	0	0	0	0	1,817,209
53 / 50	2018	0	0	0	24,397	0	0	1,910,162
54 / 51	2019	0	0	0	25,861	0	0	2,007,412
55 / 52	2020	0	0	0	27,412	0	0	2,109,154
56 / 53	2021	0	0	0	29,057	0	0	2,215,592
57 / 54	2022	0	0	0	0	0	0	2,359,145
58 / 55	2023	0	0	0	0	0	0	2,511,230
59 / 56	2024	0	0	0	0	0	0	2,672,353
60 / 57	2025	0	0	0	0	0	0	3,627,233
61 / 58	2026	0	0	0	0	0	0	3,843,807
62 / 59	2027	0	0	0	0	0	0	4,072,747
63 / 60	2028	0	0	0	0	0	0	4,314,761
64 / 61	2029	0	0	0	0	0	0	4,570,600
65 / 62	2030	0	0	0	0	0	0	4,841,056
Sam & Sally Retire	2031	133,445	23,583	29,746	0	0	0	4,931,740
67 / 64	2032	136,381	25,116	30,401	0	0	0	5,062,792
68 / 65	2033	139,381	41,121	31,070	0	0	0	5,182,606
69 / 66	2034	142,447	43,794	31,753	0	0	0	5,304,876
70 / 67	2035	145,581	46,640	32,452	0	0	0	5,450,455
71 / 68	2036	148,784	49,672	33,166	0	0	0	5,598,877
72 / 69	2037	152,057	52,901	33,895	0	0	0	5,750,043
73 / 70	2038	155,403	56,339	34,641	0	0	0	5,903,836
74 / 71	2039	158,821	60,001	35,403	0	0	0	6,034,699
75 / 72	2040	162,316	63,901	36,182	0	0	0	6,163,756
76 / 73	2041	165,887	68,055	36,978	0	0	0	6,290,374
77 / 74	2042	169,536	72,479	37,791	0	0	0	6,413,993

x - denotes shortfall

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

Presentation - Combined Details

Scenario : What If 1 using Average Returns

Event or Ages	Year	Funds Used					Ending Portfolio Value	
		Retirement	Health Care	Extra Living Expense	College - Sam Jr.	Vacation Travel		Leave Bequest to Sam Jr.
78 / 75	2043	173,266	77,190	38,623	0	0	0	6,533,718
79 / 76	2044	177,078	82,207	39,473	0	0	0	6,648,870
80 / 77	2045	180,973	87,550	40,341	0	0	0	6,758,729
81 / 78	2046	184,955	93,241	41,228	0	0	0	6,862,158
82 / 79	2047	189,024	99,302	42,135	0	0	0	6,958,298
83 / 80	2048	193,182	105,756	43,062	0	0	0	7,046,032
84 / 81	2049	197,432	112,631	44,010	0	0	0	7,124,149
85 / 82	2050	201,776	119,952	44,978	0	0	0	7,191,636
86 / 83	2051	206,215	127,748	45,968	0	0	0	7,247,139
87 / 84	2052	210,752	136,052	46,979	0	0	0	7,289,200
88 / 85	2053	215,388	144,896	48,012	0	0	0	7,316,609
89 / 86	2054	220,127	154,314	49,069	0	0	0	7,327,437
Sam's Plan Ends	2055	224,969	164,344	50,148	0	0	0	7,320,520
- / 88	2056	183,934	85,768	51,251	0	0	0	7,464,975
- / 89	2057	187,981	91,343	52,379	0	0	0	7,496,361
- / 90	2058	192,116	97,280	53,531	0	0	0	7,514,563
- / 91	2059	196,343	103,603	54,709	0	0	0	7,518,449
Sally's Plan Ends	2060	200,662	110,337	55,913	0	0	0	7,506,852

x - denotes shortfall

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

Presentation - 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 This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- 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.
- The Retirement Cash Reserve is the total funding amount for the Cash Reserve at the beginning of each year. The Retirement Cash Reserve is funded from the Earmarked and Fund All Goals columns, and the Cash Reserve amount is included in both the Beginning and Ending Portfolio Values.

x - denotes shortfall

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Worksheet Detail - Allocation Detail by Asset Class by Holding

Scenario: What If 1

Holding	Account	Current Portfolio		Target Portfolio		Difference
		%	\$	%	\$	
Cash & Cash Alternatives		3.33%	\$50,000	2%	\$30,000	-\$20,000
Account Total	401(k)		\$25,000			
Account Total	401(k)		\$25,000			
U.S. Large Cap Blend				15%	\$225,000	\$225,000
No Holdings are allocated to this asset class						
U.S. Large Cap Value		11.67%	\$175,000	13%	\$195,000	\$20,000
Account Total	401(k)		\$50,000			
Taxable Account Total	Joint Taxable Account		\$125,000			
U.S. Large Cap Growth		8.33%	\$125,000	7%	\$105,000	-\$20,000
Account Total	401(k)		\$125,000			
U.S. Mid Cap Equity		16.67%	\$250,000	9%	\$135,000	-\$115,000
Account Total	401(k)		\$125,000			
Taxable Account Total	Joint Taxable Account		\$125,000			
U.S. Small Cap Equity		8.33%	\$125,000	5%	\$75,000	-\$50,000
Taxable Account Total	Joint Taxable Account		\$125,000			
Non-U.S. Developed Market Equity		3.33%	\$50,000	14%	\$210,000	\$160,000
Account Total	401(k)		\$50,000			
Non-U.S. Emerging Market Equity				4%	\$60,000	\$60,000
No Holdings are allocated to this asset class						
Equity Sector Strategies		10.00%	\$150,000			-\$150,000
Account Total	401(k)		\$50,000			
Account Total	401(k)		\$100,000			
Investment Grade Long Maturity Fixed Income		11.67%	\$175,000			-\$175,000
Account Total	401(k)		\$50,000			
Taxable Account Total	Joint Taxable Account		\$125,000			

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

Worksheet Detail - Allocation Detail by Asset Class by Holding

Scenario: What If 1

Holding	Account	Current Portfolio		Target Portfolio		Difference
		%	\$	%	\$	
Investment Grade Intermediate Maturity Fixed Inc		3.33%	\$50,000	17%	\$255,000	\$205,000
Account Total	401(k)		\$50,000			
Investment Grade Short Maturity Fixed Income		1.67%	\$25,000			-\$25,000
Account Total	401(k)		\$25,000			
Non-Investment Grade Fixed Income				4%	\$60,000	\$60,000
No Holdings are allocated to this asset class						
Global Fixed Income Strategies		8.33%	\$125,000	4%	\$60,000	-\$65,000
Account Total	401(k)		\$125,000			
Multi-Sector Fixed Income Strategies				6%	\$90,000	\$90,000
No Holdings are allocated to this asset class						
Alternative Strategies		3.33%	\$50,000			-\$50,000
Account Total	401(k)		\$50,000			
Private Market Strategies		3.33%	\$50,000			-\$50,000
Account Total	401(k)		\$50,000			
AMS Conservative Strategies		3.33%	\$50,000			-\$50,000
Account Total	401(k)		\$50,000			
AMS Moderate Conservative Strategies		3.33%	\$50,000			-\$50,000
Account Total	401(k)		\$50,000			

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

Risk Management

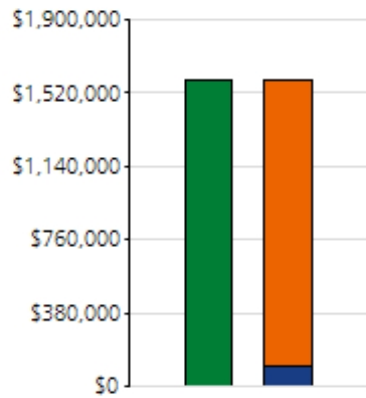
Life Insurance Needs Analysis

Scenario : What If 1

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

If Sam Dies

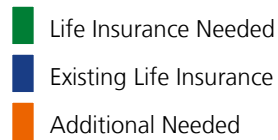
Living Expenses covered until Sally is 92



\$1,583,136

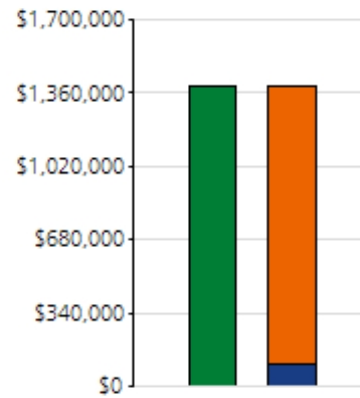
\$100,000

\$1,483,136



If Sally Dies

Living Expenses covered until Sam is 90



\$1,395,967

\$100,000

\$1,295,967

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

Life Insurance Needs Analysis Detail

Scenario : What If 1

Life Insurance

If Sam Dies		If Sally Dies
\$100,000	Existing Life Insurance	\$100,000
\$0	Additional Death Benefit	\$0

Liabilities and Final Expenses

If Sam Dies		If Sally Dies
\$865,000	Debts Paid Off	\$865,000
\$10,000	Final Expenses and Estate Taxes	\$10,000
\$0	Bequests	\$0
\$0	Other Payments	\$0

Living Expenses for Survivors

Sally's Age	Event	Sam's Age
63	Retirement	66
92	Plan Ends	90

If Sam Dies		If Sally Dies
	First Living Expense	
\$120,000	Annual Expense (current dollars, after-tax)	\$120,000
92	Cover expense until Co-Client is this age	90
	Second Living Expense	
\$0	Annual Expense (current dollars, after-tax)	\$0
0	Cover expense until Co-Client is this age	0

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

Life Insurance Needs Analysis Detail

Scenario : What If 1

Financial Goals

Checked boxes indicate goals to be funded upon death.

If Sam Dies		If Sally Dies
<input checked="" type="checkbox"/>	Health Care	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Extra Living Expense	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	College - Sam Jr.	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Vacation Travel	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Leave Bequest to Sam Jr.	<input checked="" type="checkbox"/>

Sell Other Assets

If Sam Dies		If Sally 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
Residence	\$500,000
Cars	\$75,000
529	\$50,000

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

If Sam Dies		If Sally Dies
<input type="checkbox"/>	Rental Home	<input type="checkbox"/>

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

Life Insurance Needs Analysis Detail

Scenario : What If 1

Other Income (Income other than employment income)

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

Tax Rate (Estimated average tax rate)

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

Rate of Return

Use Return in the Plan you selected	Rate of Return
	6.11%

Dependents

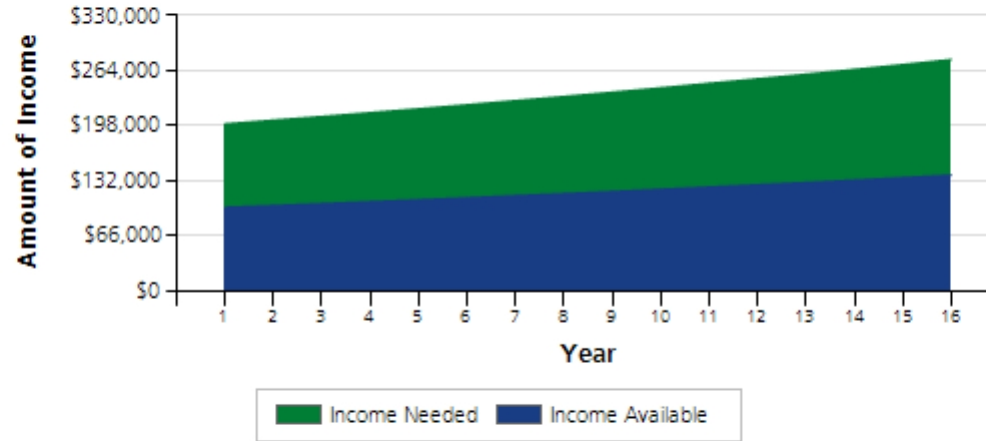
Name	Date of Birth	Age	Relationship
Sammy Jr	05/05/2000	15	Both Are Parents

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Disability Needs Analysis - Sam

If Sam 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)	\$200,000	\$100,000	\$0	\$0	\$0	\$0	-\$100,000
2 year(s)	\$204,404	\$102,200	\$0	\$0	\$0	\$0	-\$102,204
5 year(s)	\$218,194	\$109,095	\$0	\$0	\$0	\$0	-\$109,099
10 year(s)	\$243,275	\$121,635	\$0	\$0	\$0	\$0	-\$121,640
16 year(s)	\$277,206	\$138,600	\$0	\$0	\$0	\$0	-\$138,606

* 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 - Sam

If Sam is Disabled

Refine Needs Analysis

Social Security

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

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$16,674 per month	Year 2	\$16,667 per month	\$200,004 per year
Month 2 & 3	\$16,666 per month	Year 3 - 5	\$16,667 per month	\$200,004 per year
Month 4 & 5	\$16,666 per month	Year 6 to Age 65	\$16,667 per month	\$200,004 per year
Month 6 - 12	\$16,666 per month			

Surplus or Shortfall During First Year

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

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$16,674	\$8,333	\$0	\$0	\$0	\$0	-\$8,341
2	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
3	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
4	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
5	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
6	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
7	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
8	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
9	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
10	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
11	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
12	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333

* 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 - Sam

If Sam 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)
51	\$204,404	\$102,200	\$0	\$0	\$0	\$0	-\$102,204
52	\$208,901	\$104,448	\$0	\$0	\$0	\$0	-\$104,453
53	\$213,497	\$106,746	\$0	\$0	\$0	\$0	-\$106,751
54	\$218,194	\$109,095	\$0	\$0	\$0	\$0	-\$109,099
55	\$222,994	\$111,495	\$0	\$0	\$0	\$0	-\$111,499
56	\$227,900	\$113,948	\$0	\$0	\$0	\$0	-\$113,952
57	\$232,914	\$116,454	\$0	\$0	\$0	\$0	-\$116,459
58	\$238,038	\$119,016	\$0	\$0	\$0	\$0	-\$119,021
59	\$243,275	\$121,635	\$0	\$0	\$0	\$0	-\$121,640
60	\$248,627	\$124,311	\$0	\$0	\$0	\$0	-\$124,316
61	\$254,096	\$127,046	\$0	\$0	\$0	\$0	-\$127,051
62	\$259,687	\$129,841	\$0	\$0	\$0	\$0	-\$129,846
63	\$265,400	\$132,697	\$0	\$0	\$0	\$0	-\$132,702
64	\$271,238	\$135,617	\$0	\$0	\$0	\$0	-\$135,622
65	\$277,206	\$138,600	\$0	\$0	\$0	\$0	-\$138,606

* 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 - Sally

If Sally 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)	\$200,000	\$100,000	\$0	\$0	\$0	\$0	-\$100,000
2 year(s)	\$204,400	\$102,200	\$0	\$0	\$0	\$0	-\$102,200
5 year(s)	\$218,189	\$109,095	\$0	\$0	\$0	\$0	-\$109,095
10 year(s)	\$243,270	\$121,635	\$0	\$0	\$0	\$0	-\$121,635
20 year(s)	\$302,411	\$151,205	\$0	\$0	\$0	\$0	-\$151,205

* 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 - Sally

If Sally is Disabled

Refine Needs Analysis

Social Security

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

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$16,674 per month	Year 2	\$16,667 per month	\$200,000 per year
Month 2 & 3	\$16,666 per month	Year 3 - 5	\$16,667 per month	\$200,000 per year
Month 4 & 5	\$16,666 per month	Year 6 to Age 65	\$16,667 per month	\$200,000 per year
Month 6 - 12	\$16,666 per month			

Surplus or Shortfall During First Year

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

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$16,674	\$8,333	\$0	\$0	\$0	\$0	-\$8,341
2	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
3	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
4	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
5	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
6	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
7	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
8	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
9	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
10	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
11	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333
12	\$16,666	\$8,333	\$0	\$0	\$0	\$0	-\$8,333

* 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 - Sally

If Sally 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)
47	\$204,400	\$102,200	\$0	\$0	\$0	\$0	-\$102,200
48	\$208,897	\$104,448	\$0	\$0	\$0	\$0	-\$104,448
49	\$213,493	\$106,746	\$0	\$0	\$0	\$0	-\$106,746
50	\$218,189	\$109,095	\$0	\$0	\$0	\$0	-\$109,095
51	\$222,990	\$111,495	\$0	\$0	\$0	\$0	-\$111,495
52	\$227,895	\$113,948	\$0	\$0	\$0	\$0	-\$113,948
53	\$232,909	\$116,454	\$0	\$0	\$0	\$0	-\$116,454
54	\$238,033	\$119,016	\$0	\$0	\$0	\$0	-\$119,016
55	\$243,270	\$121,635	\$0	\$0	\$0	\$0	-\$121,635
56	\$248,622	\$124,311	\$0	\$0	\$0	\$0	-\$124,311
57	\$254,091	\$127,046	\$0	\$0	\$0	\$0	-\$127,046
58	\$259,681	\$129,841	\$0	\$0	\$0	\$0	-\$129,841
59	\$265,394	\$132,697	\$0	\$0	\$0	\$0	-\$132,697
60	\$271,233	\$135,617	\$0	\$0	\$0	\$0	-\$135,617
61	\$277,200	\$138,600	\$0	\$0	\$0	\$0	-\$138,600
62	\$283,299	\$141,649	\$0	\$0	\$0	\$0	-\$141,649
63	\$289,531	\$144,766	\$0	\$0	\$0	\$0	-\$144,766
64	\$295,901	\$147,950	\$0	\$0	\$0	\$0	-\$147,950
65	\$302,411	\$151,205	\$0	\$0	\$0	\$0	-\$151,205

* 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.

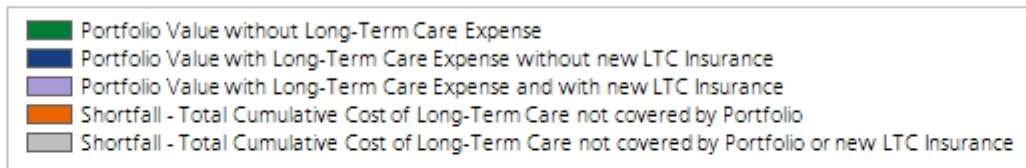
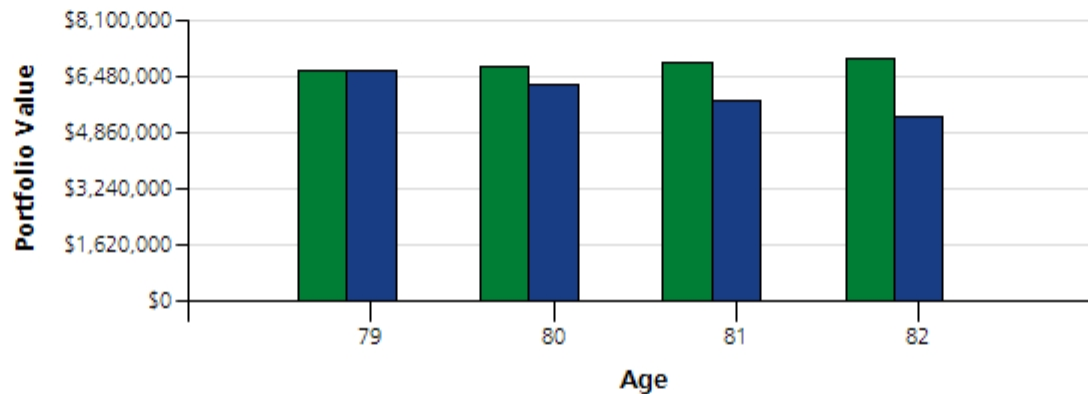
Long-Term Care Needs Analysis - Sam

Scenario : What If 1

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

This graph shows what would happen to your portfolio if Sam enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$91,615 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$1,076,399
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
Net Cost of care to be paid from Portfolio :	\$1,076,399

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

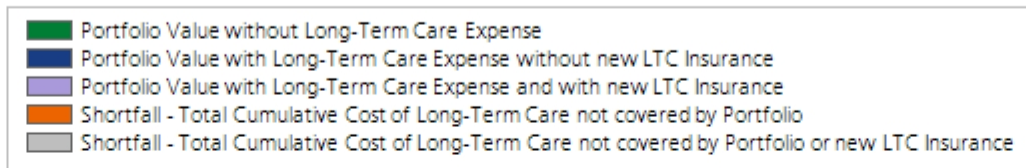
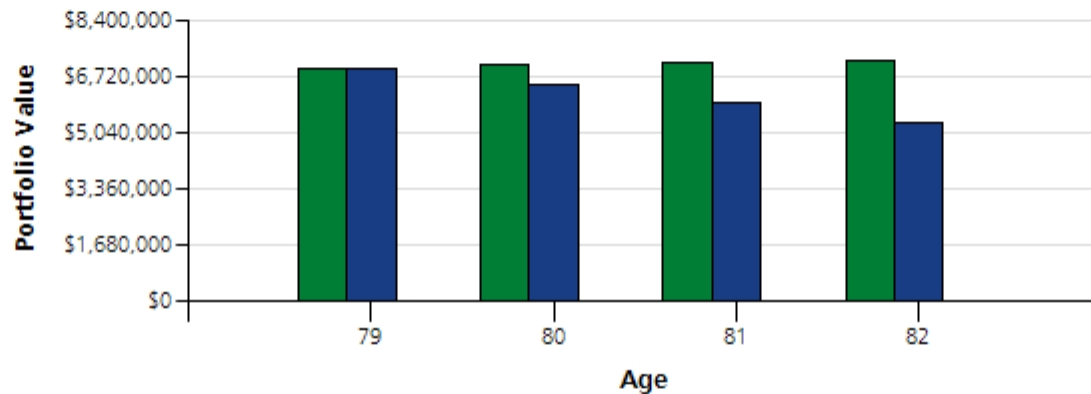
Long-Term Care Needs Analysis - Sally

Scenario : What If 1

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

This graph shows what would happen to your portfolio if Sally enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$91,615 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$1,228,350
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 :	\$1,228,350

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;

- Both Sam and Sally have Wills.
- Both Sam and Sally have Medical Directives.
- Both Sam and Sally have 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, estate or gift taxes have not been incorporated.
- Gift taxes are not calculated every year, but are totaled and settled at the death of the donor.
- Generation-skipping taxes, if applicable, have not been calculated.
- All custodial accounts (UGMA and/or UTMA) are not included in the estate calculations.
- All amounts contributed to 529 Savings Plans are treated as completed gifts and there is no recapture provision for any 5-year pre-funding contribution elections.
- Prior gifts above the annual exclusion and for which no taxes have been paid are included in your Taxable Estate. Prior gifts above the annual exclusion and for which taxes have been paid are not included in your Taxable Estate.
- Financial Goals such as "Gift or Donation" or "Leave a Bequest" are not reflected in the Estate Analysis.

- Bequests stipulated in your will, including charitable bequests, are not reflected in the Estate Analysis.
- If applicable, reverted gifts and/or life insurance proceeds transferred to a Trust or third-party within three years of death are included in your Gross Estate and Taxable Estate.
- In certain calculations, the Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.
- The current values of vested stock options are included in the gross estate. The current values of unvested stock options are included if you indicated, on the Stock Options page, that the options vest at death.
- In the event Qualified Retirement Plans, IRAs, and Tax-deferred Annuities are used to fund the Bypass Trust, the program assumes the spouse has disclaimed the assets and the contingent beneficiary is a 'qualified' trust.
- In the event Other Assets, such as a Primary Residence or Personal Property, are used to fund the Bypass Trust, the program assumes these assets have a specific value and can in fact be used to fund the Bypass Trust.
- If applicable, the value of any payment that continues past death created by the Immediate Annuity Goal Strategy is not included in the estate calculations.

See Important 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 = \$865,000) :	\$865,000
Die in fixed number of years :	\$0
Die at Life Expectancy (last death) :	\$0

Taxable Gifts since 1976 on which no gift tax was paid

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

Addition to Estate Value

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

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

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

Final Expenses

What costs do you want to include for Final Expenses?

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

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	Sam	Sally	Joint (Sally)				Joint (Other)	Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property			
Investment Assets									
Employer Retirement Plans									
401(k)	\$500,000							\$500,000	
401(k)		\$500,000						\$500,000	
Taxable and/or Tax-Free Accounts									
Joint Taxable Account			\$500,000					\$500,000	
<i>Total Investment Assets</i>	<i>\$500,000</i>	<i>\$500,000</i>	<i>\$500,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$1,500,000</i>	
Other Assets									
Home and Personal Assets									
Cars			\$75,000					\$75,000	
Residence			\$500,000					\$500,000	
Business and Property									
Rental Home			\$750,000					\$750,000	
529 Savings Plan									
529	\$50,000							\$50,000	
<i>Total Other Assets</i>	<i>\$50,000</i>	<i>\$0</i>	<i>\$1,325,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$1,375,000</i>	
Total Assets :	\$550,000	\$500,000	\$1,825,000	\$0	\$0	\$0	\$0	\$2,875,000	

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 1 - Both Die today - Sam Predeceases Sally

Existing Estate



Total Estate :	\$3,025,000
■ Federal Estate Tax** :	\$0
■ Estate Expenses :	\$975,750
■ Amount to Heirs :	\$2,049,250

Additional Value to Heirs :

Amount to Heirs

Net Estate Value :	\$2,049,250
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0
Total :	\$2,049,250

Cash Needed to Pay Tax and Expenses

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

Bypass Trust Funding

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

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

Notes

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

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 1 - Both Die today - Sally Predeceases Sam

Existing Estate



Total Estate :	\$3,025,000
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Amount to Heirs

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Total :	\$2,049,250

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Funding Shortfall :	\$0
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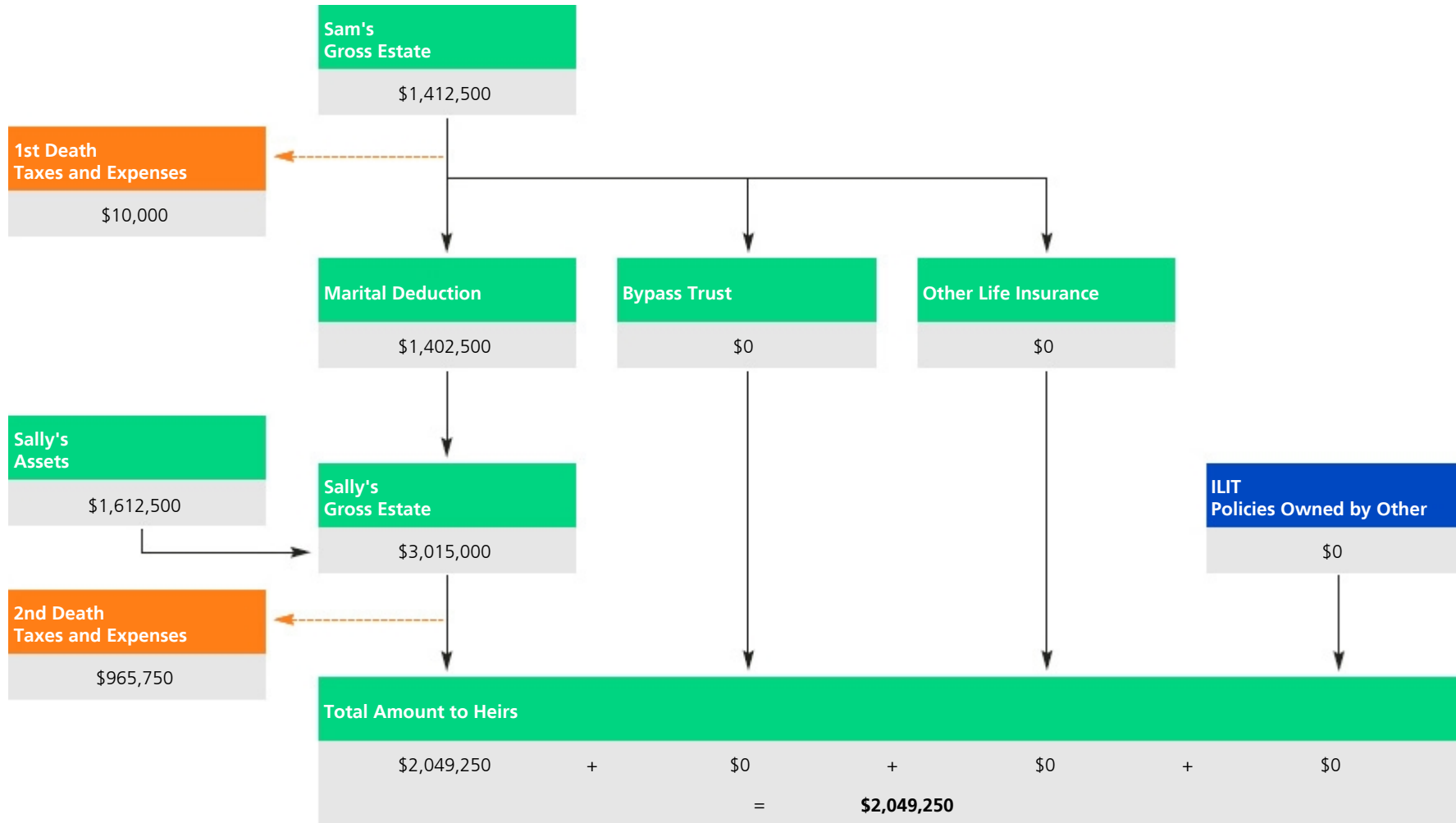
Notes

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

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Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using What If 1 - Both Die today - Sam Predeceases Sally



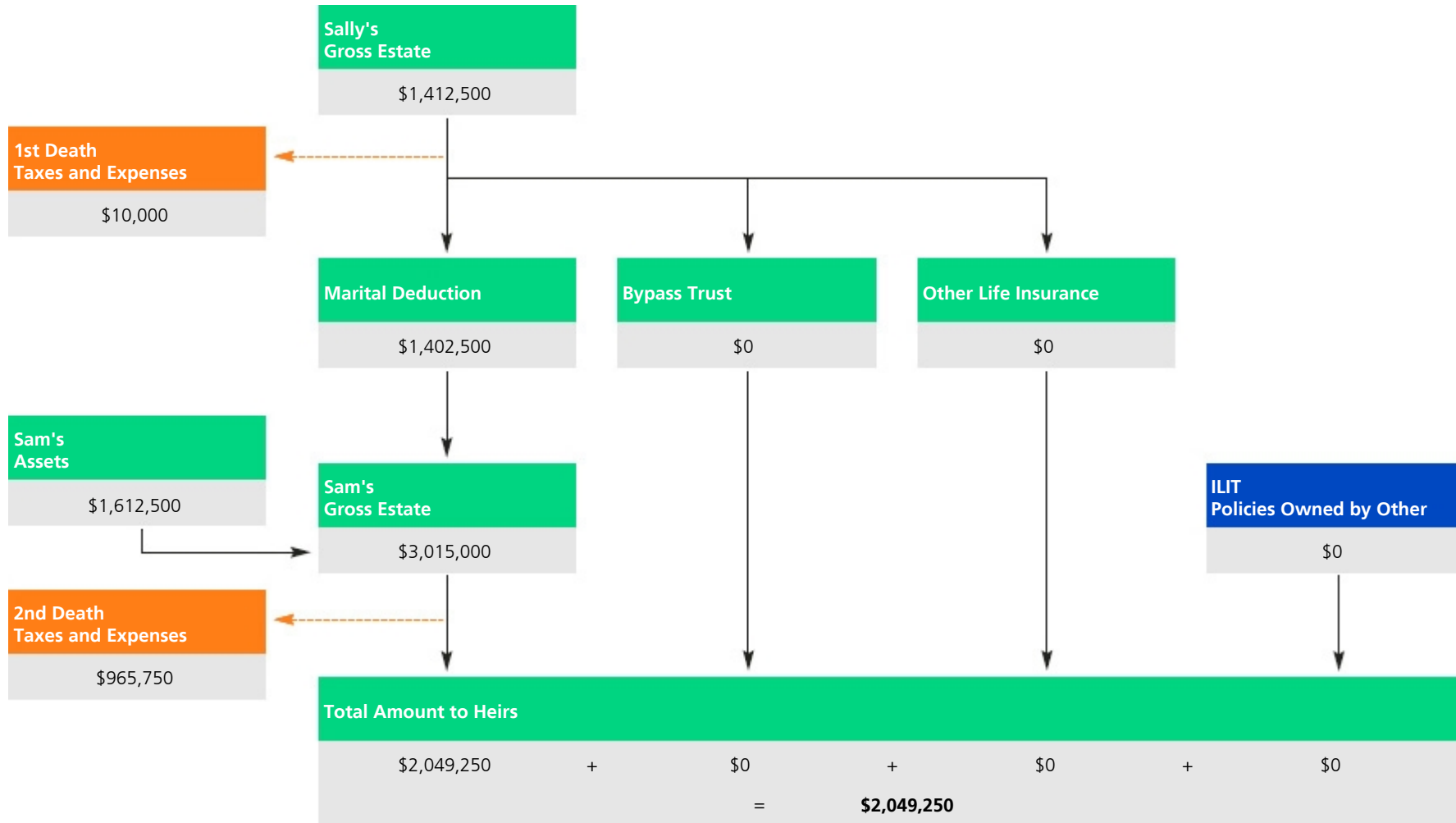
Notes

- 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

Existing Estate without Bypass Trust using What If 1 - Both Die today - Sally Predeceases Sam



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.

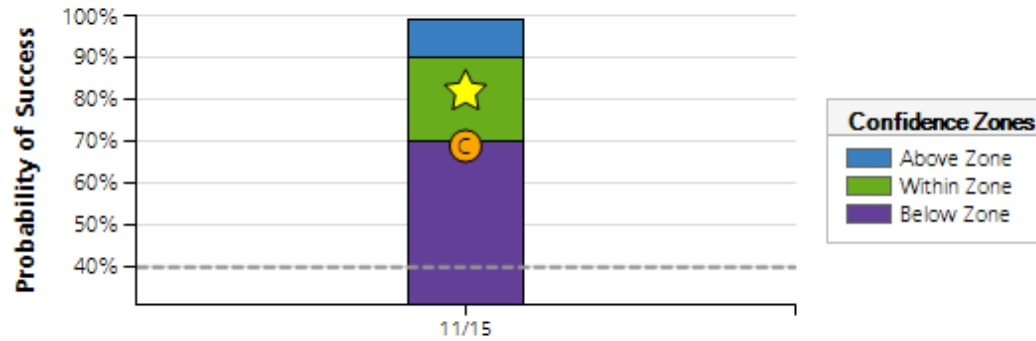
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Employer Stock Plans

Star Track

Star Track

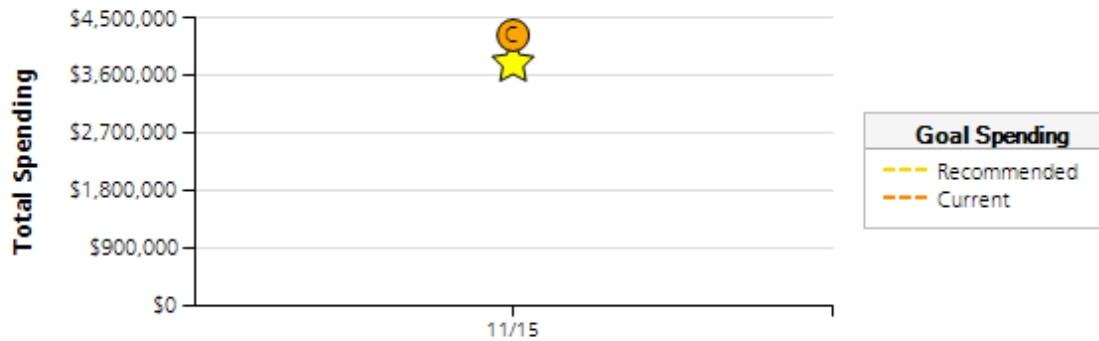
Star Track History



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.

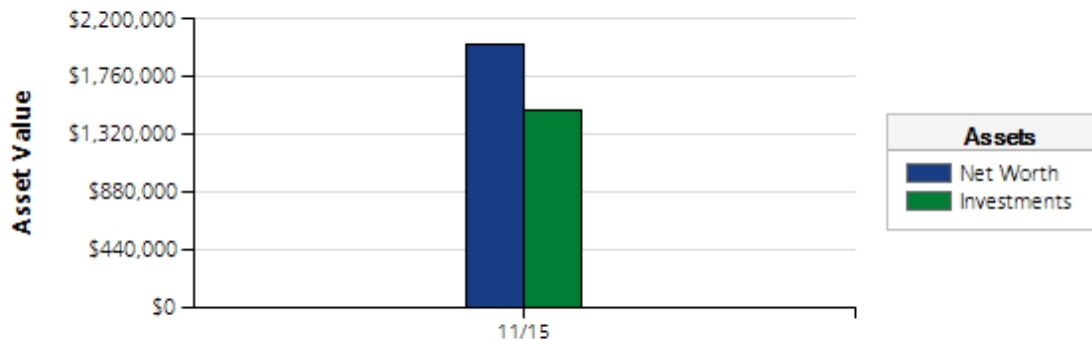
Total Goal Spending



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

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.)

Commodities

A commodity is food, metal, or another fixed physical substance that investors buy or sell, usually via futures contracts, and generally traded in very large quantities.

Bonds

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

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

Stocks

Stocks are equity securities of domestic and foreign corporations. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in stocks.)

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

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

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

Asset Mix

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

Bear Market Loss

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

Glossary

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. Goal Planning & Monitoring 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.

Bypass Trust

An estate planning device used to pass down assets after death without subjecting them to the estate tax.

Cash Receipt Schedule

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

Concentrated Position

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

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of Goal Planning & Monitoring 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.

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 Goal Planning & Monitoring calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. Goal Planning & Monitoring 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 Goal Planning & Monitoring, the Inflation Rate is selected by your advisor, and can be adjusted in different scenarios.

Irrevocable Life Insurance Trust

An irrevocable trust set up with a life insurance policy as the asset, allowing the grantor of the policy to exempt the asset away from his or her taxable estate.

Liquidity

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

Monte Carlo Confidence Zone

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

Glossary

Monte Carlo Probability of Success / Probability of Failure

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

Monte Carlo Simulations

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

Needs / Wants / Wishes

In Goal Planning & Monitoring, 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 Goal Planning & Monitoring, 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.

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

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

Recommended Scenario

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

Retirement Start Date

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

Risk

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

Risk-based Portfolio

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

Safety Margin

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

Standard Deviation

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

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows the Monte Carlo Probability of Success for your Recommended Scenario, on the date specified, compared to the Monte Carlo Probability of Success for a scenario using all Target values.

Target Band

The Target Band is the portfolio(s) that could be appropriate for you, based upon the risk-based portfolio.

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.

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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 Goal Planning & Monitoring, 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 Goal Planning & Monitoring, 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".

Plan Delivery Acknowledgement

This plan should be reviewed periodically to ensure that the decisions made continue to be appropriate, particularly if there are changes in family circumstances including, but not limited to an inheritance, birth of a child, death of a family member, or material change in incomes or expenses.

We (Sam and Sally Smith) have reviewed and accept the information contained within this plan and understand the assumptions associated with it. We believe that all information provided by us is complete and accurate to the best of our knowledge. We recognize that performance is not guaranteed and that all future projections are included simply as a tool for decision making and do not represent a forecast of our financial future.

Your advisor (John Planner) will review this plan with you on a periodic basis to determine whether your stated goals and assumptions in this plan are still relevant. It is not expected that the plan will change frequently. In particular, short-term changes in the financial markets should not generally require adjustments to the plan. It is your obligation to notify all interested parties of any material changes that would alter the objectives of this plan. If all interested parties are not notified of any material changes, then the current plan document would become invalid.

Client signature & date

Advisor signature & date

Delivery Date

Notes

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

Financial Advisor : John Planner

Plan Name : Financial Goal Plan

Report Name : Financial Goal Plan

12/31/2015