KEMPER CAPITAL MANAGEMENT LLC

Retirement Plan

Jim and Sally Sample

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuidePro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The return assumptions in MoneyGuidePro are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in MoneyGuidePro. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

MoneyGuidePro results may vary with each use and over time.

MoneyGuidePro Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the Report sections titled "Personal Information and Summary of Financial Goals", "Current Portfolio Allocation", and "Tax and Inflation Options" to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

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

Assumptions and Limitations

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the MoneyGuidePro assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuidePro calculations use asset class returns, not returns of actual investments. The projected return assumptions used in this Report are estimates based on average annual returns for each asset class. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuidePro does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class	Projected Return Assumption
Cash Equivalent	3.50%
Cash Equivalent (Tax-Free)	3.00%
Short Term Bonds	4.50%
Short Term Bonds (Tax-Free)	3.40%
Intermediate Term Bonds	5.50%
Intermediate Term Bonds (Tax-Free)	4.10%
Long Term Bonds	5.50%
Long Term Bonds (Tax-Free)	4.00%
Large Cap Value Stocks	10.00%
Large Cap Growth Stocks	8.00%
Large Cap Blend	9.00%
Mid Cap Stocks	9.50%
Mid Cap Blend	9.50%
Mid Cap Value	9.50%
Small Cap Stocks	10.00%
Small Cap Blend	9.92%
Small Cap Value	9.00%
International Developed Stocks	9.00%
International Emerging Stocks	11.00%
REIT	9.00%
REIT International	9.00%

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at $1.00 per share. 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.

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

MoneyGuidePro Methodology

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. The methods used are: "Average Returns," "Historical Index Back Test," "Historical Rolling Periods," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Index Back Test, Historical Rolling Periods, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

The Results Using Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. In the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Results Using Historical Index Back Test

The Results Using Historical Index Back Test are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan.

Results Using Historical Rolling Periods

The Results Using Historical Rolling Periods is a series of Historical Index Back Tests, each of which uses the actual historical returns and inflations rates, in sequence, from a starting year to an ending year, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan.

Indices in Results Using Historical Rolling Periods may be different from indices used in other MoneyGuidePro calculations. Rolling Period Results are calculated using only three asset classes -- Cash, Bonds, and Stocks. The indices used as proxies for these asset classes when calculating Results Using Historical Rolling Periods are:

- Cash - Ibbotson U.S. 30-day Treasury Bills (1926-2009)
- Bonds - Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2009)
- Stocks - Ibbotson Large Company Stocks - Total Return (1926-2009)

IMPORTANT DISCLOSURE INFORMATION

Results with Bad Timing

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

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is shown as the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuidePro, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is shown as the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuidePro uses a specialized methodology called Beyond Monte Carlo™, a statistical analysis technique that provides results that are as accurate as traditional Monte Carlo simulations with 10,000 trials, but with fewer iterations and greater consistency. Beyond Monte Carlo™ is based on Sensitivity Simulations, which re-runs the Plan only 50 to 100 times using small changes in the return. This allows a sensitivity of the results to be calculated, which, when analyzed with the mean return and standard deviation of the portfolio, allows the Probability of Success for your Plan to be directly calculated.

MoneyGuidePro Presentation of Results

The Results Using Average Returns, Historical Index Back Test, Historical Rolling Periods, Bad Timing, and Class Sensitivity display the results using an "Estimated % of Goal Funded" and a "Safety Margin."

Estimated % of Goal Funded

For each Goal, the "Estimated % of Goal Funded" is the sum of the assets used to fund the Goal divided by the sum of the Goal's expenses. All values are in current dollars. A result of 100% or more does not guarantee that you will reach a Goal, nor does a result under 100% guarantee that you will not. Rather, this information is meant to identify possible shortfalls in this Plan, and is not a guarantee that a certain percentage of your Goals will be funded. The percentage reflects a projection of the total cost of the Goal that was actually funded based upon all the assumptions that are included in this Plan, and assumes that you execute all aspects of the Plan as you have indicated.

Safety Margin

The Safety Margin is the estimated value of your assets at the end of this Plan, based on all the assumptions included in this Report. Only you can determine if that Safety Margin is sufficient for your needs.

Bear Market Test

The Presentation section of MoneyGuidePro includes the Bear Market Test, which shows how much a portfolio (similar to your Target Portfolio) would have lost in the recession of November 2007 through February 2009.

IMPORTANT DISCLOSURE INFORMATION

Regardless of whether you are using historical or projected returns for all other MoneyGuidePro results, the Bear Market Test uses returns calculated from historical indices. If you are using historical returns, the indices in the Bear Market Test may be different from indices used in other calculations. The Bear Market Test is calculated using only three asset classes – Cash, Bonds, and Stocks. The indices and the resulting returns used for the Bear Market Test are:

- Cash = 1.97% = Ibbotson U.S. 30-day Treasury Bills (Nov. 2007 – Feb. 2009)
- Bonds = 3.51% = Ibbotson Intermediate-Term Government Bonds – Total Return (Nov. 2007 – Feb. 2009)
- Stocks = -48.81% = Ibbotson Large Company Stocks – Total Return (Nov. 2007 – Feb. 2009)

Glossary

Acceptable Goal Amount

For each financial goal, you enter an Ideal Amount and an Acceptable Amount. The Acceptable Amount is the minimum amount that would be acceptable to you for funding this goal. The Ideal Amount is the most that you would expect to spend on this goal, or the amount that you would like to have.

Acceptable Goal Result

The Acceptable Goal Result shows your Monte Carlo Probability of Success when each financial goal is funded at its Acceptable Goal Amount. The Acceptable Goal Result is often used in combination with the Loss Cushion.

Acceptable Retirement Age

You can enter both an Ideal and an Acceptable Retirement Age. The Acceptable Age is the latest you are willing to retire. The Ideal Age is the age at which you would like to retire.

Acceptable Savings Amount

In the Resources section of MoneyGuidePro, you enter additions for your investment assets. We assume that the total of these additions is your Ideal Savings Amount. You can also enter an Acceptable Extra Savings amount, which, when added to the Ideal Savings Amount, is used as your Acceptable Savings Amount.

Asset Allocation

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

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.

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments.

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

Stocks

Stocks are equity securities of domestic and foreign corporations.

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

IMPORTANT DISCLOSURE INFORMATION

Asset Class (continued)

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

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

Asset Mix

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

Bear Market Test

The Bear Market Test shows how much a portfolio (similar to your Target Portfolio) would have lost in the recession of November 2007 through February 2009.

Concentrated Position

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

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

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

Current Portfolio

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

Expense Adjustments

When using historical returns, some users of MoneyGuidePro include Expense Adjustments. These adjustments (which are specified by the user) reduce the return for each Asset Class and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations. The MoneyGuidePro default is Fund All Goals, except for 529 Plans and Coverdell IRAs, which are generally used only for college goals. Fund All Goals is implemented as either Importance Order or Time Order funding. Importance Order means that all assets are used first for the most important goal, then the next most important goal, and so on. Time Order means that all assets are used first for the goal that occurs earliest, then the next chronological goal, and so on.

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Ideal Goal Amount

For each financial goal, you can enter both an Ideal Amount and an Acceptable Amount. The Ideal Amount is the most that you would expect to spend on this goal, or the amount that you would like to have. The Acceptable Amount is the minimum amount that would be acceptable to you for funding this goal.

Ideal Retirement Age

You can enter both an Ideal and an Acceptable Retirement Age. The Ideal Age is the age at which you would like to retire. The Acceptable Age is the latest you are willing to retire.

IMPORTANT DISCLOSURE INFORMATION

Ideal Savings Amount

In the Resources section of MoneyGuidePro, you enter additions for your investment assets. We assume that the total of these additions is your Ideal Savings Amount. You can also enter an Acceptable Extra Savings amount, which, when added to the Ideal Savings Amount, is used as your Acceptable Savings Amount.

Inflation Rate

The Inflation Rate is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI).

Liquidity

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

Loss Cushion

The Loss Cushion shows how much of your portfolio you could lose today while still funding each financial goal at its Acceptable Goal Amount and having a Monte Carlo Probability of Success within the Confidence Zone.

Monte Carlo Confidence Zone

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

Monte Carlo Probability of Success / Probability of Failure

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

Monte Carlo Simulations

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

Needs / Wants / Wishes

In MoneyGuidePro, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the "dream goals" that you would like to fund, although you won't be too dissatisfied if you can't fund them. In MoneyGuidePro, Needs are your most important goals, then Wants, then Wishes. Since you can specify Ideal and Acceptable amounts for all your financial goals, there can be many possible combinations of funding levels among your Needs, Wants, and Wishes.

Portfolio Set

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

Portfolio Return

A Portfolio Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. If you choose, you or your advisor can override this return on the What If Worksheet, by entering your own return.

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

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

Risk

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

Standard Deviation

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

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows your results on the date specified, along with your results using all Ideal values, your results using all Acceptable values, and your Monte Carlo Confidence Zone.

IMPORTANT DISCLOSURE INFORMATION

Target Portfolio

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

Time Horizon

Time Horizon is the period from now until the time the assets in this portfolio will begin to be used.

Total Return

Total Return is the assumed growth rate of your portfolio for a specified time period. The Total Return is either (1) determined by weighting the return assumption for each Asset Class according to the Asset Mix or (2) is entered by you or your advisor (on the What If Worksheet). Also see "Real Return."

Wants

See "Needs / Wants / Wishes".

Willingness

In MoneyGuidePro, in addition to specifying Ideal and Acceptable Goal Amounts, Ideal and Acceptable Savings Amounts, and Ideal and Acceptable Retirement Ages, you specify a Willingness to adjust from an Ideal Amount (or Age) to an Acceptable Amount (or Age). The Willingness choices are Slightly Willing, Somewhat Willing, and Very Willing. If you are unwilling to adjust from your specified Ideal Amount or Age, enter the same value for Ideal and Acceptable.

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

The Worst One-Year Loss is the lowest annual return that a portfolio with the specified asset mix and asset class indices would have received during the historical period specified.

Presentation

Overview

Presentation of Results for Jim and Sally Sample

Presentation Steps

1. **Review Your Preferences** - These are the key items you control. Do they reflect what you really want?

2. **Jump to the Bottom Line** - Can you reach your Goals?
3. **Look Inside the Numbers** - What do your results really mean?
4. **Discuss your Action Items** - What steps should you take to get started?

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

Preferences

Preferences for Jim and Sally Sample

This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.

Retirement Ages

Client	Ideal	Acceptable
Jim	65	67
Sally	62	65

Goals

Importance	Description	Ideal	Acceptable
Needs			
10	Retirement Home	$200,000 in 2012	$175,000
10	Retirement - Living Expense		
	Both retired	$70,000	$70,000
	Sally retired	$30,000	$30,000
	Sally alone - retired	$70,000	$70,000
8	Leave Bequest	$200,000 in 2042	$150,000
Total Spending for Life of Plan		**$2,530,000**	**$2,285,000**
Percent Change from Ideal			**-10%**

Savings

Tax Category	Current	Acceptable
Qualified (Employer Plans & Traditional IRA)	$17,263	
Roth (Employer Plans & Roth IRA)	$5,000	
Total	$22,263	$28,063

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

Preferences

Preferences for Jim and Sally Sample

This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.

Investments

Investment Portfolio	Current
Portfolio Value	$465,000
Portfolio Allocation Before Retirement	Current
Percentage Stock	46%
Total Return	6.33%
Risk - Standard Deviation	9.47%
Portfolio Allocation During Retirement	Current
Percentage Stock	46%
Total Return	6.33%
Risk - Standard Deviation	9.47%
Inflation	3.00%

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

The Bottom Line

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

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

Let's look at 3 possibilities

1. Average Return

What happens if you get Average Returns?

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

Your Answer - 3 Ways

Estimated % of Goal Funded	
Average Return	Bad Timing
?%	?%

Likelihood of Funding All Goals

Probability of Success: ?%

? Confidence Zone

2. Bad Timing

What happens if you experience Bad Timing?

- Assume Average Return overall, but with 2 bad years at retirement
- % equals portion of Goals funded - not probability

3. Probability of Success

What is the likelihood you can Fund All Your Goals?

- Monte Carlo analysis simulates thousands of possible return sequences
- % equals Probability of Success

Are you in your Confidence Zone?

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

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

The Bottom Line

Improve the Likelihood of Reaching Your Goals

Current Scenario

RETIREMENT AGE	GOALS	SAVINGS	INVESTMENTS
Ideal Age Jim 65 Sally 62	Ideal Amount Total Spending for Life of Plan $2,530,000	Current Savings $22,263 this Year	Current : $465,000 46% Stock Total Return 6.33% Risk 9.47%

Estimated % of Goals Funded

Average Return	Bad Timing
100%	100%

Likelihood of Funding All Goals

Probability of Success: 79%
In Confidence Zone
(75% - 90%)

What If Scenario 1- All Values are between Ideal and Acceptable.

Suggested Changes

Jim - 1 year later **Sally - 1 year later**	**Reduced by 3%**	**Increased by $5,800**	**7% more stock**

Results

Jim 66 Sally 63	Total Spending for Life of Plan $2,460,000	Savings $28,063 this Year	60/40 Model : $465,000 53% Stock Total Return 7.45% Risk 11.21%

Estimated % of Goals Funded

Average Return	Bad Timing
100%	100%

Likelihood of Funding All Goals

Probability of Success: 99%
Above Confidence Zone
(75% - 90%)

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

The Bottom Line

Preferences with Suggested Changes for Jim and Sally Sample

This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.

Changes: ↑ Better than Ideal ● Changed, Between Ideal And Acceptable ↓ Worse than Acceptable

Retirement Ages

Client	Ideal	What If Scenario 1	Acceptable
Jim	65	● 66	67
Sally	62	● 63	65

Goals

Importance	Description	Ideal	What If Scenario 1	Acceptable
Needs				
10	Retirement Home	$200,000 in 2012	$200,000 in 2012	$175,000
10	Retirement - Living Expense			
	Both retired	$70,000	$70,000	$70,000
	Sally retired	$30,000	$30,000	$30,000
	Sally alone - retired	$70,000	$70,000	$70,000
8	Leave Bequest	$200,000 in 2042	$200,000 in 2042	$150,000
Total Spending for Life of Plan		**$2,530,000**	**$2,460,000**	**$2,285,000**
Percent Change from Ideal			**-3%**	**-10%**

Savings

Tax Category	Current	What If Scenario 1	Acceptable
Qualified (Employer Plans & Traditional IRA)	$17,263	$17,263	
Roth (Employer Plans & Roth IRA)	$5,000	$5,000	
Taxable	$0	$5,800	
Total	$22,263	● $28,063	$28,063

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

The Bottom Line

Preferences with Suggested Changes for Jim and Sally Sample

This page summarizes your preferences for Retirement Age (if applicable), Goals and Savings.

Review your Ideal and Acceptable values below and consider whether you would be satisfied with a Plan that is within the Acceptable Range for each of these items.

Investments

Investment Portfolio	Current	What If Scenario 1
Portfolio Value	$465,000	$465,000
Portfolio Allocation Before Retirement	Current	60/40 Model
Percentage Stock	46%	53%
Total Return	6.33%	7.45%
Risk - Standard Deviation	9.47%	11.21%
Portfolio Allocation During Retirement	Current	40/60 Model
Percentage Stock	46%	36%
Total Return	6.33%	6.44%
Risk - Standard Deviation	9.47%	7.67%
Inflation	3.00%	3.00%

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

Loss Cushion

Acceptable Goal Result

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

Start with your What If Scenario 1...

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

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

Result with Goals as shown in What If Scenario 1

Likelihood of Funding All Goals

Probability of Success: 99%

Above Confidence Zone

(75% - 90%)

Portfolio $465,000

You have a 99% likelihood of having $2,460,000 or more to spend on your Goals.

All Goals set to Acceptable

Result with Goals set to Acceptable

Likelihood of Funding All Goals

Probability of Success: 99%

Above Confidence Zone

(75% - 90%)

Portfolio $465,000

You have a 99% likelihood of having $2,285,000 or more to spend on your Goals.

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

Loss Cushion

Loss Cushion

Now, we'll calculate how much of your Investment Portfolio you could lose today and still be in your Confidence Zone for your Acceptable Goals.

Start with the results for your Acceptable Goals.

Then calculate the maximum loss your portfolio could sustain today...

...and still be in the Confidence Zone for your Acceptable Goals.

Acceptable Goals - Result Before Loss

Likelihood of Funding All Goals

Probability of Success: 99%
Above Confidence Zone
(75% - 90%)

Portfolio $465,000

Loss Cushion

58%

Loss $268,828

Acceptable Goals - Result After Loss

Likelihood of Funding All Goals

Probability of Success: 76%
In Confidence Zone
(75% - 90%)

Portfolio $196,172

If your Portfolio lost $268,828 today (that's 58%) the Probability of Success for your Acceptable Goals would be 76%, which is still in your Confidence Zone.

The Bear Market Test - Is your Loss Cushion enough to withstand another Bear Market?

The worst Bear Market since the Great Depression occurred from November 2007 to February 2009. For this test, we calculated the loss suffered by a portfolio with the same percentages of stock, bonds, and cash as your Recommended Portfolio. Your Loss Cushion is greater than this Bear Market Loss of 27%.

See the Bear Market Test section of IMPORTANT DISCLOSURE INFORMATION for details of the returns used in this calculation.

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

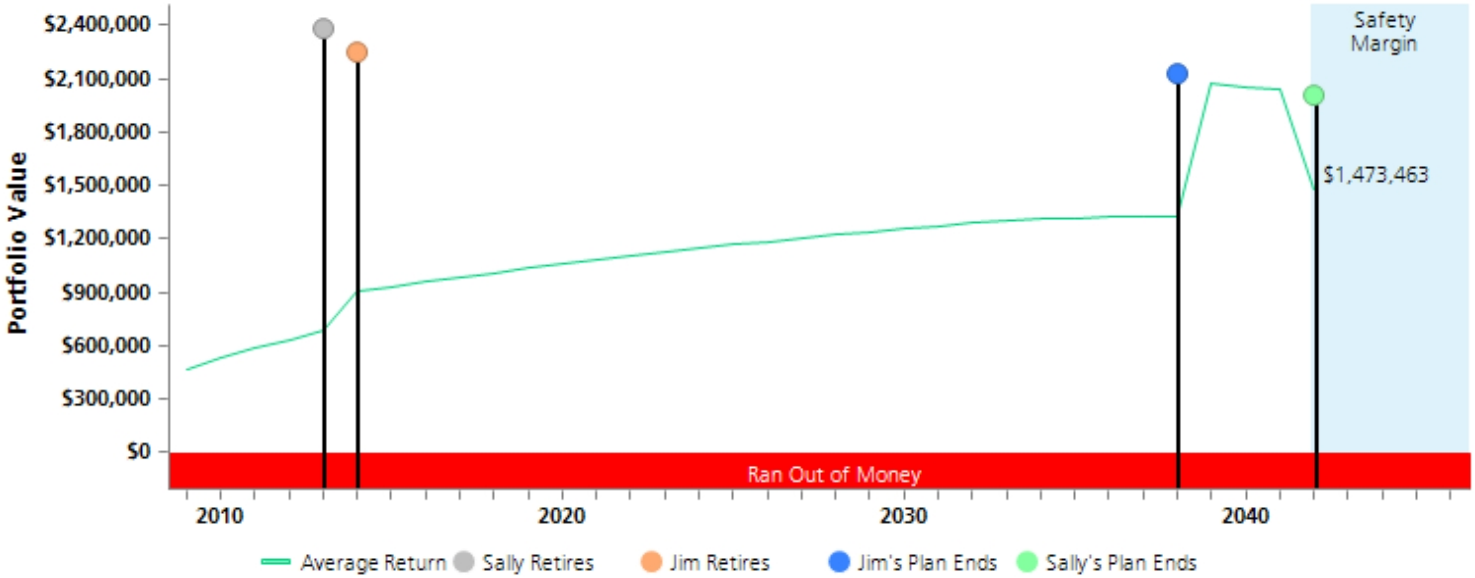
Inside The Numbers

Start with Average Return - What If Scenario 1

- Average Return assumes you receive 7.45% every year before Retirement and 6.44% every year during Retirement.
- This is a good starting point, since it's the calculation method that people find most familiar.
- It provides a good base result for comparison to Bad Timing - a high Safety Margin will help protect against bad returns at retirement.

Return Assumptions

Average Return for Entire Plan:	6.56%



% of All Goals Funded

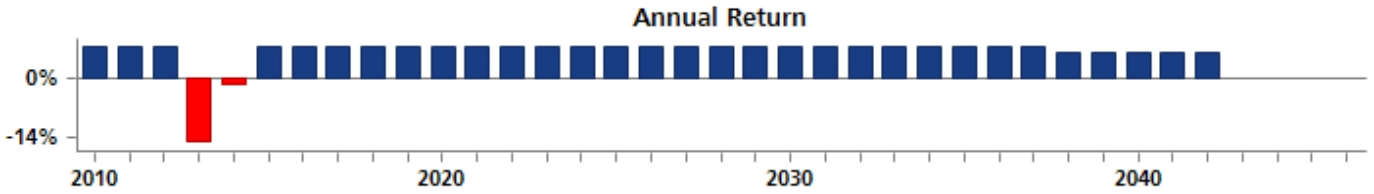
100%

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

Inside The Numbers

See What Happens if you Experience Bad Timing - What If Scenario 1

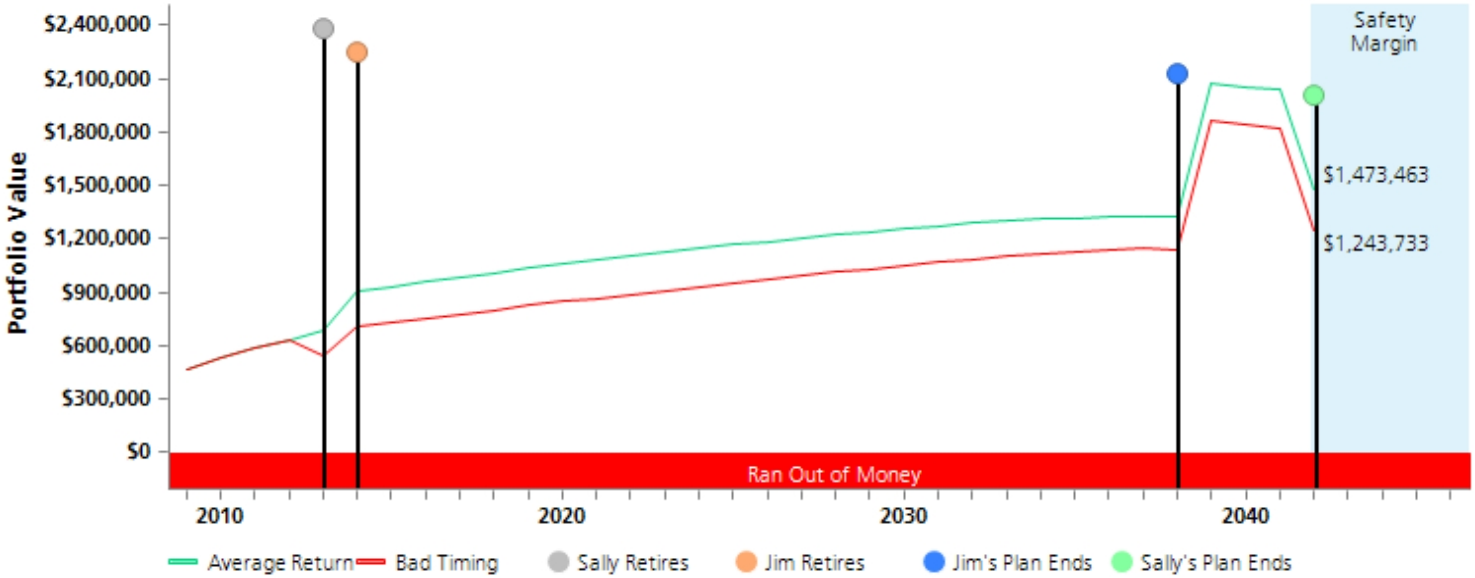
- Bad Timing assumes you get the same Average Return over the entire Plan but with two years of bad returns at retirement.
- This illustrates that it's not only the Average Return that matters - the sequence of returns can make a big difference in your results.
- Usually, the worst time to get bad returns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



Return Assumptions

Average Return for Entire Plan: 6.56%

Years of Bad Returns
2013 : -14.98%
2014 : -1.23%



% of All Goals Funded

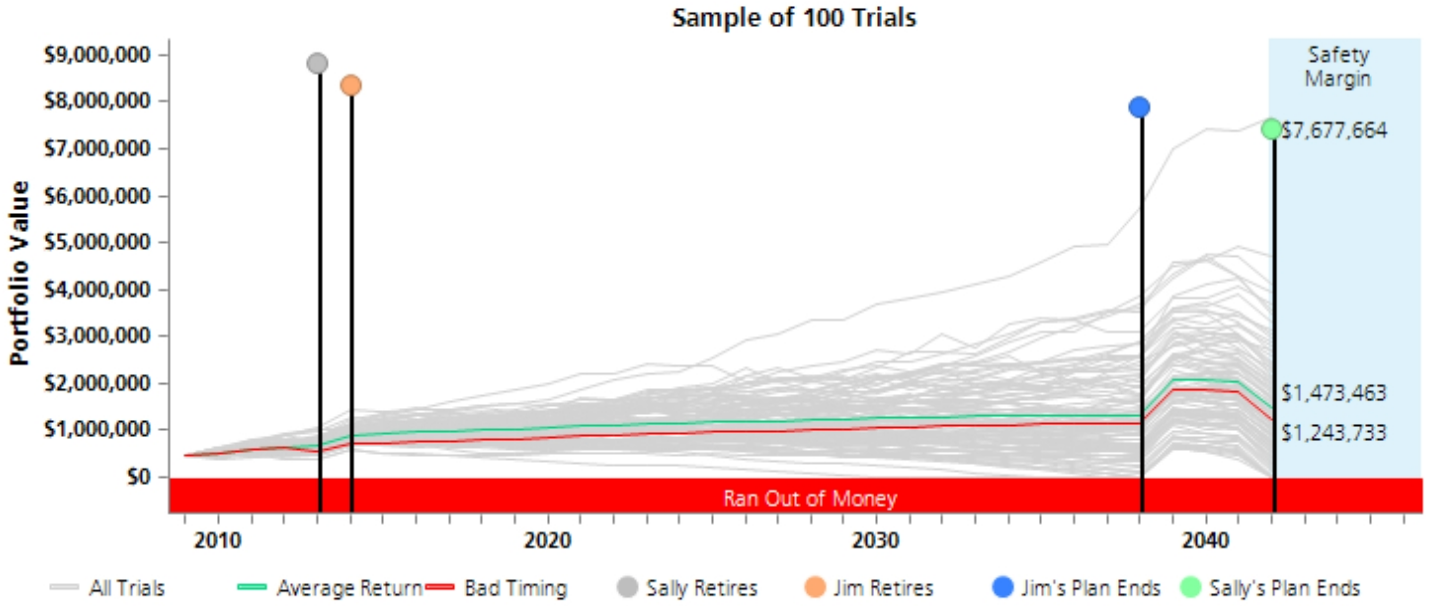
100%

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

Inside The Numbers

Calculate the Probability of Success - What If Scenario 1

- The graph below shows the results for a Sample of 100 Monte Carlo Trials, but that is not enough Trials to determine your Probability of Success.
- Your Probability of Success, as shown by the meter, uses a mathematical simulation, equivalent to 10,000 Trials, to calculate your Final Result.
- Your Probability of Success represents the percentage of 10,000 Trials in which you could expect to attain all your Goals.



Final Result

Simulation Equivalent to 10,000 Trials

Probability of Success: 99%
Above Confidence Zone
(75% - 90%)

The table below is a numerical representation of the above Sample of 100 trials. It is provided for informational purposes to illustrate the general range of results you might expect. However, neither the graph nor the table reflects the Final Result, which is your Probability of Success as shown by the meter to the right.

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

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to $0
Best	$1,162,508	$1,570,934	$2,239,438	$3,327,771	$4,262,866	$7,677,664	
25th	$871,748	$829,593	$1,165,256	$1,529,366	$1,990,960	$2,018,412	
50th	$829,313	$889,170	$1,011,292	$934,717	$966,563	$1,250,482	
75th	$971,486	$1,144,778	$1,023,930	$753,385	$726,365	$630,647	
Worst	$592,678	$369,280	$255,832	$19,293	$0	$0	2030

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

Inside The Numbers

Results Summary

Goals	Estimated % of Goal Funded			
	Current Scenario		What If Scenario 1	
	Average Return	Bad Timing	Average Return	Bad Timing
Needs				
10 Retirement Home	100%	100%	100%	100%
10 Retirement - Living Expense	100%	100%	100%	100%
8 Leave Bequest	100%	100%	100%	100%
Safety Margin (Value at End of Plan)				
Current dollars (in thousands) :	$322	$258	$556	$469
Future dollars (in thousands) :	$855	$684	$1,473	$1,244

Monte Carlo Results	Likelihood of Funding All Goals
Your Confidence Zone: 75% - 90%	

Probability of Success: 79%
In Confidence Zone

Probability of Success: 99%
Above Confidence Zone

Summary of Changes	
Retirement Age	Jim retires 1 year later at age 66 in 2014 Sally retires 1 year later at age 63 in 2013
Goals	Reduce Total Goal Amounts by 3% from $2,530,000 to $2,460,000
Savings	Increase savings by $5,800 per year, from $22,263 to $28,063
Investments	Re-allocate to 60/40 Model Increase stock from 46% to 53% Increase risk(standard deviation) from 9.47% to 11.21%

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If Scenario 1
Stress Tests		
Method(s) :	Bad Timing Program Estimate Years of bad returns : 2012: -12.61% 2013: -3.14%	Bad Timing Program Estimate Years of bad returns : 2013: -14.98% 2014: -1.23%
Funding Order		
Assets - Ignore Earmarks (except for College Savings Plans) :		No
Retirement Income - Ignore Earmarks :		No
Hypothetical Average Rate of Return		
Before retirement portfolio set :		Models
Portfolio :	Current	60/40 Model
Total Return :	6.33%	7.45%
Standard Deviation :	9.47%	11.21%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	3.33%	4.45%
During retirement portfolio set :		Models
Portfolio :	Current	40/60 Model
Total Return :	6.33%	6.44%
Standard Deviation :	9.47%	7.67%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	3.33%	3.44%
Base inflation rate :	3.00%	3.00%
Tax-Free Options		
Before Retirement		
Reallocate a portion of bonds to tax-free		No
Percentage of bond allocation to treat as tax-free :		0%
During Retirement		
Reallocate a portion of bonds to tax-free		No
Percentage of bond allocation to treat as tax-free :		0%

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If Scenario 1
Goals		
Retirement Home		
Year :	2012	2012
Cost :	$200,000	$200,000
Retirement - Living Expense		
Retirement Age		
Jim :	65	66
Sally :	62	63
Planning Age		
Jim :	90	90
Sally :	92	92
One Retired		
Jim retired and Sally working :	$0	$0
Sally retired and Jim working :	$30,000	$30,000
Both Retired		
Jim and Sally retired :	$70,000	$70,000
One Alone - Retired		
Sally alone :	$70,000	$70,000
Jim alone :	$70,000	$70,000
One Alone - Employed		
Jim employed alone :	$0	$0
Sally employed alone :	$0	$0
Leave Bequest		
Cost :	$200,000	$200,000

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If Scenario 1
Social Security		
Jim		
Select when benefits will begin :	At age of full eligibility	At age of full eligibility
If you selected enter your own, age to begin retirement benefits :	years months	years months
Annual benefit - Enter your own - Evaluate annually :	$24,948	$24,948
Widow(er) benefit :	$0	$0
Percentage of benefit to use :	100%	100%
Sally		
Select when benefits will begin :	Enter your own age	Enter your own age
If you selected enter your own, age to begin retirement benefits :	62 years months	62 years months
Annual benefit - Enter your own - Evaluate annually :	$14,904	$14,904
Widow(er) benefit :	$0	$0
Percentage of benefit to use :	100%	100%

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If Scenario 1
Asset Additions		
401k		
Qualified :	15.00%	15.00%
Roth :		
% Designated as Roth:		
Plan addition amount :	$11,318	$11,318
Year additions begin :	2010	2010
Jim - Fund All Goals		
401k- Sally		
Qualified :	11.80%	11.80%
Roth :		
% Designated as Roth:		
Plan addition amount :	$5,945	$5,945
Year additions begin :	2010	2010
Sally - Fund All Goals		
Roth IRA	$5,000	$5,000
Year additions begin :	2010	2010
Jim - Fund All Goals		
Extra Savings by Tax Category		
Jim's Qualified (Employer Plans & Traditional IRA)		$0
Sally's Qualified (Employer Plans & Traditional IRA)		$0
Jim's Roth (Employer Plans & Roth IRA)		$0
Sally's Roth (Employer Plans & Roth IRA)		$0
Jim's Tax-Deferred		$0
Sally's Tax-Deferred		$0
Taxable		$5,800

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	What If Scenario 1
Other Assets		
Home		
Net amount received :	$125,000	$125,000
Year when available :	2012	2012
Inheritance		
Net amount received :	$200,000	$200,000
Year when available :	2014	2014
Inheritance		
Net amount received :	$60,000	$60,000
Year when available :	2012	2012
Tax Options		
Include Tax Penalties :	Yes	Yes
Change Tax Rate?	No	No

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Action Items

Action Items

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

Action Items generated from What If Scenario 1

Savings

Consider Increasing Taxable additions by $5,800

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

Action Items

Action Items

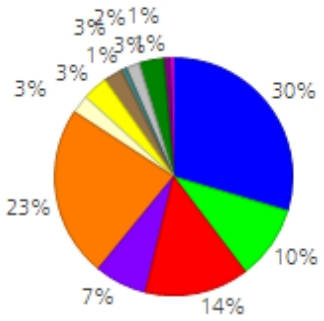
It's time to take Action! These are the Action Items that need to be considered.

Investments

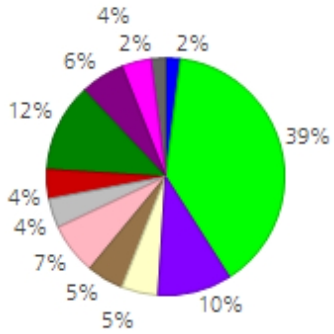
Your Portfolio should be reallocated.

Investment Portfolio Asset Allocation

Current



60/40 Model



Changes Required to match 60/40 Model

Asset Class	Increase By	Decrease By
Cash Equivalent		-$186,504
Short Term Bonds	$195,082	
Intermediate Term Bonds		-$95,010
Long Term Bonds		
Large Cap Value Stocks	$19,580	
Large Cap Growth Stocks		-$157,200
Large Cap Blend	$16,740	
Mid Cap Stocks		-$23,350
Mid Cap Blend	$16,740	
Mid Cap Value	$47,236	
Small Cap Stocks		-$5,100
Small Cap Blend	$14,692	
Small Cap Value	$26,992	
International Developed Stocks	$58,476	
International Emerging Stocks	$34,538	
REIT	$23,592	
REIT International	$13,496	
Unclassified		
Total :	**$467,164**	**-$467,164**

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

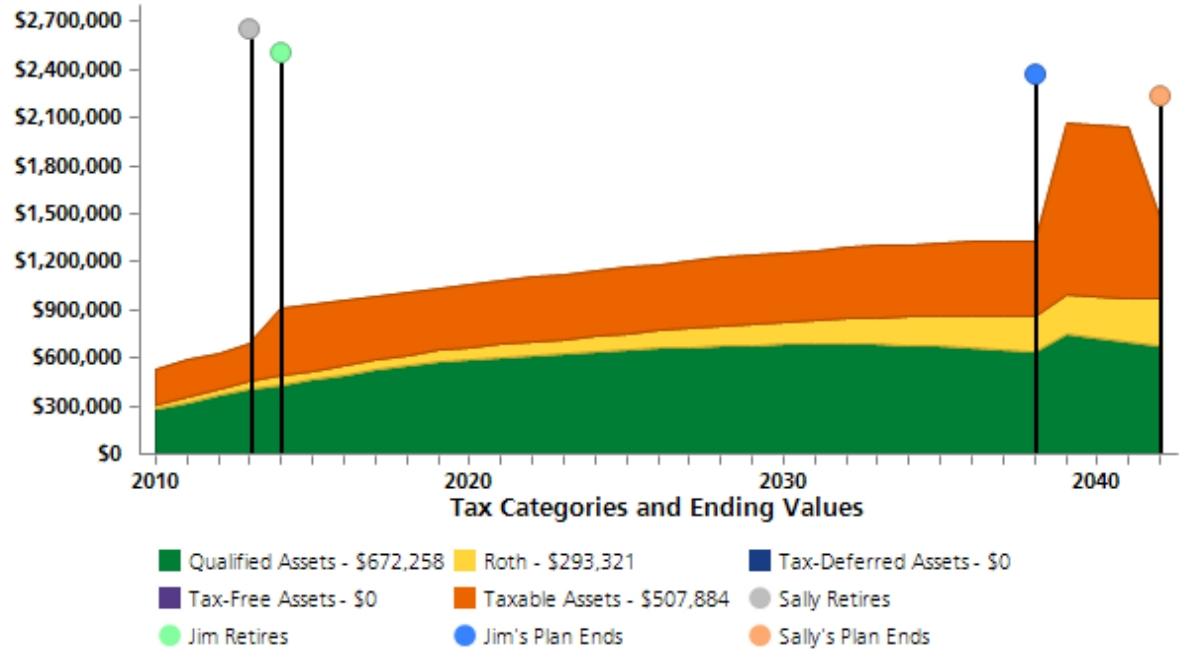
Portfolio Details

Presentation - Combined Details

Scenario : What If Scenario 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 Disclosures section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Presentation - Combined Details

Scenario : What If Scenario 1 using Average Returns

		Beginning Portfolio Value							Funds Used			
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement Home	Retirement	Leave Bequest	Ending Portfolio Value
62/60	2010	0	465,000	28,063	0	0	36,733	3,871	0	0	0	525,924
63/61	2011	0	525,924	28,580	0	0	41,311	4,362	0	0	0	591,453
64/62	2012	0	591,453	29,114	185,000	0	44,207	4,184	212,180	0	0	633,410
Sally Retires	2013	0	633,410	23,167	5,000	16,286	47,676	9,337	0	32,782	0	683,421
Jim Retires	2014	0	683,421	0	213,000	44,854	55,228	9,842	0	78,786	0	907,875
67/65	2015	0	907,875	0	13,000	46,199	56,745	9,648	0	81,149	0	933,023
68/66	2016	0	933,023	0	13,000	47,585	58,293	9,623	0	83,584	0	958,694
69/67	2017	0	958,694	0	13,000	49,013	59,872	9,582	0	86,091	0	984,905
70/68	2018	0	984,905	0	13,000	50,483	61,381	11,202	0	88,674	0	1,009,894
71/69	2019	0	1,009,894	0	13,000	51,998	62,906	11,307	0	91,334	0	1,035,156
72/70	2020	0	1,035,156	0	13,000	53,558	64,281	14,078	0	94,074	0	1,057,843
73/71	2021	0	1,057,843	0	13,000	55,164	65,642	14,462	0	96,896	0	1,080,291
74/72	2022	0	1,080,291	0	13,000	56,819	66,985	14,864	0	99,803	0	1,102,428
75/73	2023	0	1,102,428	0	13,000	58,524	68,303	15,284	0	102,797	0	1,124,173
76/74	2024	0	1,124,173	0	13,000	60,280	69,593	15,724	0	105,881	0	1,145,441
77/75	2025	0	1,145,441	0	13,000	62,088	70,848	16,171	0	109,058	0	1,166,148
78/76	2026	0	1,166,148	0	13,000	63,951	72,063	16,652	0	112,329	0	1,186,181
79/77	2027	0	1,186,181	0	13,000	65,869	73,233	17,122	0	115,699	0	1,205,462
80/78	2028	0	1,205,462	0	13,000	67,845	74,349	17,630	0	119,170	0	1,223,855
81/79	2029	0	1,223,855	0	13,000	69,881	75,404	18,138	0	122,745	0	1,241,256
82/80	2030	0	1,241,256	0	13,000	71,977	76,392	18,665	0	126,428	0	1,257,532
83/81	2031	0	1,257,532	0	13,000	74,136	77,303	19,212	0	130,221	0	1,272,539
84/82	2032	0	1,272,539	0	13,000	76,361	78,128	19,777	0	134,127	0	1,286,123
85/83	2033	0	1,286,123	0	13,000	78,651	78,858	20,337	0	138,151	0	1,298,145
86/84	2034	0	1,298,145	0	13,000	81,011	79,484	20,911	0	142,296	0	1,308,433
87/85	2035	0	1,308,433	0	13,000	83,441	79,996	21,458	0	146,564	0	1,316,847
88/86	2036	0	1,316,847	0	13,000	85,944	80,383	22,011	0	150,961	0	1,323,202
89/87	2037	0	1,323,202	0	13,000	88,523	80,633	22,566	0	155,490	0	1,327,301
Jim's Plan Ends	2038	0	1,327,301	0	13,000	91,178	80,737	23,081	0	160,155	0	1,328,981
91/89	2039	0	1,328,981	0	753,300	58,792	126,260	34,160	0	164,960	0	2,068,214
92/90	2040	0	2,068,214	0	5,000	60,555	125,427	34,822	0	169,908	0	2,054,466

x - denotes shortfall

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

Presentation - Combined Details

Scenario : What If Scenario 1 using Average Returns

		Beginning Portfolio Value							Funds Used			
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement Home	Retirement	Leave Bequest	Ending Portfolio Value
93/91	2041	0	2,054,466	0	5,000	62,372	124,296	35,231	0	175,006	0	2,035,898
Sally's Plan Ends	2042	0	2,035,898	0	5,000	64,243	89,682	26,088	0	180,256	515,017	1,473,463

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

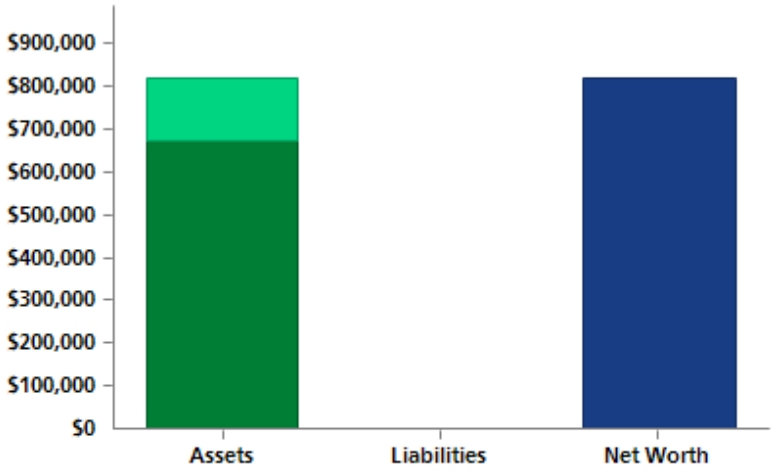
x - denotes shortfall

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

Net Worth

Net Worth Summary - All Resources

This is your Net Worth Summary as of 11/08/2010. 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		$674,800
Other Assets	+	$145,000
Total Assets		$819,800
Total Liabilities	-	$0
Net Worth		$819,800

Description	Total
Investment Assets	
Retirement Plan :	$179,000
Traditional IRA :	$222,800
Roth IRA :	$18,000
Annuity :	$55,000
Taxable :	$200,000
Total Investment Assets:	***$674,800***
Other Assets	
Personal Asset :	$125,000
Cash Value Life :	$20,000
Total Other Assets:	***$145,000***
Net Worth:	***$819,800***

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

Net Worth Detail - All Resources

This is your Net Worth Detail as of 11/08/2010. 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	Jim	Sally	Joint	Total
Investment Assets				
401k	$85,000			$85,000
401k- Sally		$94,000		$94,000
IRA Annuity	$154,800			$154,800
IRA Annuity		$68,000		$68,000
Roth IRA	$10,000			$10,000
Roth IRA		$8,000		$8,000
Annuity		$55,000		$55,000
Savings/Checking			$200,000	$200,000
Total Investment Assets:	**$249,800**	**$225,000**	**$200,000**	***$674,800***
Other Assets				
Home			$125,000	$125,000
Life Insurance- Jim	$10,000			$10,000
Life Insurance- Sally		$10,000		$10,000
Total Other Assets:	**$10,000**	**$10,000**	**$125,000**	***$145,000***
Net Worth:				***$819,800***

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Current Assets, Insurance, Income, and Liabilities

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Roth IRA	Jim	$10,000	$5,000 After Tax to Jim's Retirement	Fund All Goals
Oppenheimer Large	$10,000			
401k	Jim	$85,000	$11,318 Pre Tax, to Jim's Retirement	Fund All Goals
Total Value	$85,000			
401k- Sally	Sally	$94,000	$5,945 Pre Tax, to Sally's Retirement	Fund All Goals
JHancock Large Cap Equity A	$12,000			
VanKampen Large Value	$15,000			
Oppenheimer Bond Fund	$25,000			
Oppenheimer Value Equity A	$14,000			
MFS Value A	$28,000			
Annuity	Sally	$55,000		Fund All Goals
IRA Annuity	Sally	$68,000		Fund All Goals
IRA Annuity	Jim	$154,800		Fund All Goals
Roth IRA	Sally	$8,000		Fund All Goals
Oppenheimer Main Street A	$8,000			
Savings/Checking	Joint	$200,000		Fund All Goals
	Total Investment Assets :	**$674,800**		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal	
Home	Joint	$125,000	$125,000 in 2012	Retirement Home	100%
Life Insurance- Jim	Jim	$10,000		Not Funding Goals	
Life Insurance- Sally	Sally	$10,000		Not Funding Goals	
Inheritance	Sally		$200,000 in 2014	Fund All Goals	
Inheritance	Jim		$60,000 in 2012	Fund All Goals	
Retirement Home	Joint			Not Funding Goals	
	Total of Other Assets :	**$145,000**			

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Current Assets, Insurance, Income, and Liabilities

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Cash Value Life Insurance Policies (included in Assets)							
Life Insurance- Jim Other Asset	Jim	Jim	Spouse of Insured - 100%	$1,800	$10,000	$500,000	Until insured dies
Life Insurance- Sally Other Asset	Sally	Sally	Spouse of Insured - 100%	$1,740	$10,000	$200,000	Until insured dies
Insurance Policies (not included in Assets)							
Work Life Insurance- Jim Group Term	Jim	Jim	Spouse of Insured - 100%			$125,000	

Total Death Benefit of All Policies : $825,000

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

Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
Social Security Own Amount (Evaluated Annually)	Jim	$24,948 from Age 66 to End of Jim's Plan	Yes, at 3.00%	Fund All Goals
Social Security Own Amount (Evaluated Annually)	Sally	$14,904 from Age 62 to End of Sally's Plan	Yes, at 3.00%	Fund All Goals

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Assumptions

Personal Information and Summary of Financial Goals

Jim and Sally Sample

Needs

10 Retirement Home

$200,000 in 2012

10 Retirement - Living Expense

$30,000 from 2012 thru 2012 (Sally retired)
$70,000 from 2013 thru 2038 (Both retired)
$70,000 from 2039 thru 2042 (Sally alone - retired)

Jim retires in 2013 at age 65
Planning age is 90 in 2038
Sally retires in 2012 at age 62
Planning age is 92 in 2042
Retirement period is 31 years
Move to MO in 2013
Base Inflation Rate (3.00%)

8 Leave Bequest

$200,000 at end of Sally's plan

Personal Information

Jim

Male - born 06/10/1948, age 62

Employed - $75,000

Sally

Female - born 01/02/1950, age 60

Employed - $50,000

Married, US Citizens living in IL

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

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Asset Allocation - Risk Questionnaire

Updated : 10/26/2010

This is your Risk Tolerance Questionnaire. Your answers were used to help select your Target Portfolio.

Risk You Can Accept

1.	How important is capital preservation?	*Not at all*				*Moderately important*				*Very important*
		○ 1	○ 2	○ 3	○ 4	○ 5	○ 6	○ 7	● 8	○ 9
2.	How important is growth?	*Not at all*				*Moderately important*				*Very important*
		○ 1	○ 2	○ 3	○ 4	○ 5	● 6	○ 7	○ 8	○ 9
3.	How important is low volatility?	*Not at all*				*Moderately important*				*Very important*
		○ 1	○ 2	○ 3	○ 4	○ 5	○ 6	○ 7	● 8	○ 9
4.	How important is inflation protection?	*Not at all*				*Moderately important*				*Very important*
		○ 1	○ 2	○ 3	○ 4	○ 5	○ 6	● 7	○ 8	○ 9
5.	How important is current cash flow?	*Not at all*				*Moderately important*				*Very important*
		○ 1	○ 2	○ 3	○ 4	○ 5	○ 6	○ 7	● 8	○ 9
6.	How much risk are you willing to take to achieve a higher return?	*None at all*				*A moderate amount*				*A lot*
		○ 1	○ 2	○ 3	○ 4	○ 5	○ 6	● 7	○ 8	○ 9

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