
Financial Goal Plan

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May 15, 2011

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IMPORTANT DISCLOSURE INFORMATION

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

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

MoneyGuidePro results may vary with each use and over time.

MoneyGuidePro Assumptions and Limitations

Information Provided by You

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

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

Assumptions and Limitations

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

All MoneyGuidePro calculations use asset class returns, not returns of actual investments. The average annual historical returns are calculated using the indices contained in this Report, which serve as proxies for their respective asset classes. The index data are for the period 1973 - 2010. 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	Historical Return Index	Expense Adjustment
Cash Equivalent	U.S. 30-Day Treasury Bill adjusted by Donoghue TF discount (1970-1981) Tax-Free Money Market Average (1982-2010)	
Cash Equivalent (Tax-Free)	U.S. 30-Day Treasury Bill adjusted by Donoghue TF discount (1970-1981) Tax-Free Money Market Average (1982-2010)	
Short Term Bonds	50% Ibbotson U.S. Treasury Bills and 50% Ibbotson Intermediate-Term Government Bonds (1970-1978) Merrill Lynch 1-3 Year Govt Bonds (1979-2010)	
Short Term Bonds (Tax-Free)	50% Ibbotson U.S. T-Bill and 50% Ibbotson Intermediate-Term Government Bonds adjusted by Barclays Capital 3-year Muni discount (1970-1990) Barclays Capital 3-year Muni Bonds (1991-2010)	
Intermediate Term Bonds	Ibbotson Intermediate-Term Government Bonds - Total Return (1970-1975) Barclays Capital Aggregate Bond (1976-2010)	.20%
Intermediate Term Bonds (Tax-Free)	Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital 10-year Muni discount (1970-1979) Barclays Capital 10-year Muni Bonds (1980-2010)	.20%
Long Term Bonds	Ibbotson Long-Term Corporate Bonds - Total Return (1926-2010)	
Long Term Bonds (Tax-Free)	Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital Long Muni Bonds discount (1970-1980) Barclays Capital Long Muni Bonds (1981-2010)	
Large Cap Value Stocks	S&P 500 Composite Total Return (1970-1978) Russell 1000 Value (1979-2010)	.18%
Large Cap Growth Stocks	S&P 500 Composite Total Return (1970-1978) Russell 1000 Growth (1979-2010)	.18%
Small Cap Stocks	DFA Small Cap (1970-1978) Russell 2000 (1979-2010)	.20%
International Developed Stocks	MSCI EAFE Equity (1970-2010)	.34%
International Emerging Stocks	MSCI EAFE Equity (1970-1975) MSCI Emerging Markets (1976-2010)	.53%
Real Estate	Dow Jones Wilshire REIT Mean Return (1970-1977) Dow Jones Wilshire REIT (Full Cap) (1978-2010)	.48%
Real Assets	S&P GSCI (Commodity) Index (1970-2010)	.50%
Large Cap Blend Stocks	S&P 500 Composite Total Return (1951-2010)	.18%
Bond Ladder	Ibbotson Intermediate-Term Government Bonds - Total Return (1970-1975) Barclays Capital Aggregate Bond (1976-2010)	1.00%
Bond Ladder (Tax-Free)	Barclays Capital Municipal Bonds (1959-2010)	1.00%
Mid Cap Stocks	S&P 500 Composite Total Return (1970-1978) Russell 1000 (1979-2010)	.18%

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 (1926-2010)
- Bonds - Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2010)
- Stocks - Ibbotson Large Company Stocks - Total Return (1926-2010)

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.

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Results

What If Worksheet - Scenarios

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

Goals	Estimated % of Goal Funded		
	Standard Investing		
	Average Return	Bad Timing	Historical Test
Needs			
10 Retirement - Living Expense	100%	100%	100%
10 Emergency Fund	100%	100%	100%
10 Adoption Expense	100%	100%	100%
9 Car purchase	100%	100%	100%
Safety Margin (Value at End of Plan)			
Current dollars (in thousands) :	\$3,772	\$945	\$8,835
Future dollars (in thousands) :	\$38,779	\$9,716	\$90,846

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



Probability of Success: 76%
In Confidence Zone

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

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

What If Worksheet - Scenarios

Key Assumptions	Standard Investing
Stress Tests	
Method(s) :	Bad Timing Enter your own Years of bad returns : 2031: -15.00% 2032: -15.00%
	Historical Index Back Test 1973
Funding Order	
Select Order for Assets assigned to Funding All Goals :	Importance Order
Assets - Ignore Earmarks (except for College Savings Plans) :	No
Retirement Income - Ignore Earmarks :	No
Hypothetical Average Rate of Return	
Before retirement portfolio set :	MPG 08
Portfolio :	Aggressive
Total Return :	9.34%
Standard Deviation :	14.15%
Total Return Adjustment :	0.00%
Adjusted Real Return :	4.93%
During retirement portfolio set :	MPG 08
Portfolio :	60/40
Total Return :	8.86%
Standard Deviation :	10.78%
Total Return Adjustment :	0.00%
Adjusted Real Return :	4.45%
Base inflation rate :	4.41%

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

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What If Worksheet - Scenarios

Key Assumptions	Standard Investing
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%

DRAFT

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

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What If Worksheet - Scenarios

Key Assumptions	Standard Investing
Goals	
Retirement - Living Expense	
Retirement Age	
Susan :	60
David :	61
Planning Age	
Susan :	92
David :	90
One Retired	
Susan retired and David working :	\$108,000
David retired and Susan working :	\$108,000
Both Retired	
Susan and David retired :	\$132,000
One Alone - Retired	
David alone :	\$105,600
Susan alone :	\$105,600
One Alone - Employed	
Susan employed alone :	\$0
David employed alone :	\$0
Emergency Fund	
Year :	2011
Cost :	\$36,000
Adoption Expense	
Year :	2011
Cost :	\$18,000
Is recurring?	Yes
Years between occurrences :	1
Number of occurrences :	2
Car purchase	
Year :	2012
Cost :	\$40,000

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

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

What If Worksheet - Scenarios

Key Assumptions	Standard Investing
Social Security	
Susan	
Select when benefits will begin :	At age of full eligibility
Age to begin retirement benefits :	67 yrs, 0 mos
Annual benefit - Program Estimate :	\$29,770
Widow(er) benefit :	\$0
Percentage of benefit to use :	50%
David	
Select when benefits will begin :	At age of full eligibility
Age to begin retirement benefits :	67 yrs, 0 mos
Annual benefit - Program Estimate :	\$29,714
Widow(er) benefit :	\$0
Percentage of benefit to use :	50%

DRAFT

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

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

What If Worksheet - Scenarios

Key Assumptions	Standard Investing
Asset Additions	
University 403b	
Qualified :	3.00%
Roth :	
% Designated as Roth:	
Plan addition amount :	\$1,920
Year additions begin :	2011
Susan - Fund All Goals	
Clinic 403b	
Qualified :	Maximum
Roth :	N/A
% Designated as Roth:	
Plan addition amount :	\$23,750
Year additions begin :	2011
Susan - Fund All Goals	
ConsultCo 401k	
Qualified :	Maximum
Roth :	N/A
% Designated as Roth:	
Plan addition amount :	\$27,975
Year additions begin :	2011
David - Fund All Goals	
General Savings Account	\$24,000 Inflating
Year additions begin :	2011
Joint - Fund All Goals	
Add'l Taxable Savings prior to adoption	\$24,000 Inflating
Year additions begin :	2011
Joint - Fund All Goals	

DRAFT

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

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What If Worksheet - Scenarios

Key Assumptions	Standard Investing
Extra Savings by Tax Category	
Susan's Qualified (Employer Plans & Traditional IRA)	\$0
David's Qualified (Employer Plans & Traditional IRA)	\$0
Susan's Roth (Employer Plans & Roth IRA)	\$0
David's Roth (Employer Plans & Roth IRA)	\$0
Susan's Tax-Deferred	\$0
David's Tax-Deferred	\$0
Taxable	\$24,000
Tax Options	
Include Tax Penalties :	Yes
Change Tax Rate?	No

DRAFT

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

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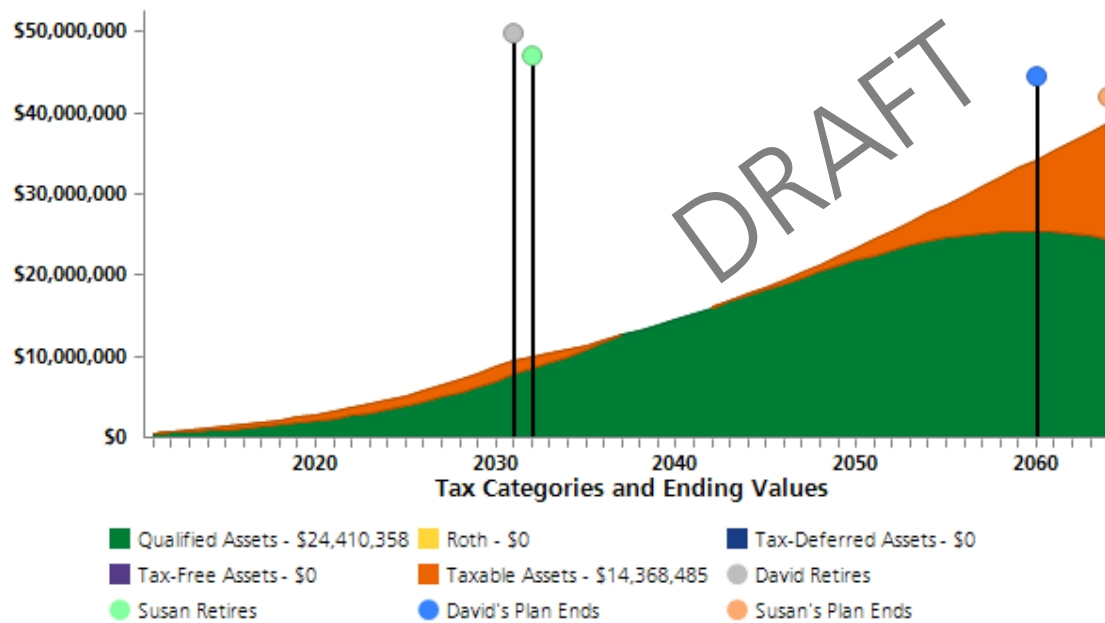
Portfolio Details

What If Worksheet - Combined Details

Scenario : Standard Investing using Average Returns

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

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Standard Investing using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Emergency Fund	Adoption Expense	Car purchase		
39/41	2011	0	452,989	125,645	0	0	49,001	2,119	0	36,000	18,000	0	571,516	
40/42	2012	0	571,516	129,591	0	0	59,827	2,690	0	0	18,794	41,764	697,687	
41/43	2013	0	697,687	133,648	0	0	77,647	5,494	0	0	0	0	903,488	
42/44	2014	0	903,488	111,630	0	0	94,812	7,544	0	0	0	0	1,102,386	
43/45	2015	0	1,102,386	115,995	0	0	113,797	9,757	0	0	0	0	1,322,421	
44/46	2016	0	1,322,421	119,158	0	0	131,643	12,144	0	0	0	0	1,564,079	
45/47	2017	0	1,564,079	123,673	0	0	157,636	14,718	0	0	0	0	1,830,670	
46/48	2018	0	1,830,670	128,268	0	0	182,965	17,493	0	0	0	0	2,124,410	
47/49	2019	0	2,124,410	132,947	0	0	210,837	20,481	0	0	0	0	2,447,713	
48/50	2020	0	2,447,713	146,913	0	0	242,338	23,699	0	0	0	0	2,813,265	
49/51	2021	0	2,813,265	151,820	0	0	276,939	27,161	0	0	0	0	3,214,863	
50/52	2022	0	3,214,863	128,241	0	0	312,246	29,592	0	0	0	0	3,625,757	
51/53	2023	0	3,625,757	132,891	0	0	351,058	32,169	0	0	0	0	4,077,537	
52/54	2024	0	4,077,537	137,320	0	0	393,668	34,899	0	0	0	0	4,573,626	
53/55	2025	0	4,573,626	143,029	0	0	440,536	37,794	0	0	0	0	5,119,396	
54/56	2026	0	5,119,396	148,769	0	0	492,047	40,861	0	0	0	0	5,719,350	
55/57	2027	0	5,719,350	152,541	0	0	548,435	44,112	0	0	0	0	6,376,214	
56/58	2028	0	6,376,214	158,598	0	0	610,351	47,558	0	0	0	0	7,097,606	
57/59	2029	0	7,097,606	164,440	0	0	678,275	51,210	0	0	0	0	7,889,111	
58/60	2030	0	7,889,111	170,569	0	0	752,774	55,080	0	0	0	0	8,757,374	
David Retires	2031	0	8,757,374	97,738	0	0	803,156	50,598	256,015	0	0	0	9,351,654	
Susan Retires	2032	0	9,351,654	0	0	0	799,610	10,960	326,707	0	0	0	9,813,598	
61/63	2033	0	9,813,598	0	0	0	839,262	7,412	341,114	0	0	0	10,304,333	
62/64	2034	0	10,304,333	0	0	0	881,408	3,406	356,158	0	0	0	10,826,177	
63/65	2035	0	10,826,177	0	0	0	926,252	407	371,864	0	0	0	11,380,158	
64/66	2036	0	11,380,158	0	0	0	973,882	0	388,263	0	0	0	11,965,777	
65/67	2037	0	11,965,777	0	0	45,627	1,023,004	59,693	405,386	0	0	0	12,569,330	
66/68	2038	0	12,569,330	0	0	47,639	1,070,415	112,272	423,263	0	0	0	13,151,848	
67/69	2039	0	13,151,848	0	0	99,574	1,124,812	114,096	441,929	0	0	0	13,820,210	
68/70	2040	0	13,820,210	0	0	103,965	1,182,246	119,127	461,418	0	0	0	14,525,875	
69/71	2041	0	14,525,875	0	0	108,550	1,242,905	124,381	481,767	0	0	0	15,271,183	

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Standard Investing 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						Retirement	Emergency Fund	Adoption Expense	Car purchase	
70/72	2042	0	15,271,183	0	0	113,337	1,305,367	149,370	503,013	0	0	0	16,037,504
71/73	2043	0	16,037,504	0	0	118,335	1,370,494	165,106	525,195	0	0	0	16,836,032
72/74	2044	0	16,836,032	0	0	123,554	1,438,299	182,702	548,357	0	0	0	17,666,826
73/75	2045	0	17,666,826	0	0	129,003	1,508,776	202,356	572,539	0	0	0	18,529,710
74/76	2046	0	18,529,710	0	0	134,692	1,581,896	224,283	597,788	0	0	0	19,424,227
75/77	2047	0	19,424,227	0	0	140,632	1,651,674	247,918	624,151	0	0	0	20,350,464
76/78	2048	0	20,350,464	0	0	146,833	1,725,573	275,011	651,676	0	0	0	21,306,584
77/79	2049	0	21,306,584	0	0	153,509	1,816,823	303,420	680,415	0	0	0	22,292,881
78/80	2050	0	22,292,881	0	0	160,078	1,900,053	335,507	710,421	0	0	0	23,307,077
79/81	2051	0	23,307,077	0	0	167,229	1,985,576	372,320	741,750	0	0	0	24,345,712
80/82	2052	0	24,345,712	0	0	174,499	2,073,013	413,211	774,462	0	0	0	25,405,552
81/83	2053	0	25,405,552	0	0	182,195	2,162,065	458,083	808,615	0	0	0	26,483,113
82/84	2054	0	26,483,113	0	0	190,229	2,252,245	507,179	844,275	0	0	0	27,574,134
83/85	2055	0	27,574,134	0	0	198,618	2,343,503	558,501	881,508	0	0	0	28,676,246
84/86	2056	0	28,676,246	0	0	207,378	2,435,462	614,179	920,382	0	0	0	29,784,524
85/87	2057	0	29,784,524	0	0	216,523	2,527,855	672,389	960,971	0	0	0	30,895,541
86/88	2058	0	30,895,541	0	0	226,072	2,620,231	734,935	1,003,350	0	0	0	32,003,559
87/89	2059	0	32,003,559	0	0	236,041	2,712,085	801,940	1,047,598	0	0	0	33,102,148
David's Plan Ends	2060	0	33,102,148	0	0	246,451	2,803,201	869,375	1,093,797	0	0	0	34,188,627
89/91	2061	0	34,188,627	0	0	128,781	2,901,129	948,277	913,627	0	0	0	35,356,633
90/92	2062	0	35,356,633	0	0	134,460	2,998,533	1,020,726	953,917	0	0	0	36,514,983
91/93	2063	0	36,514,983	0	0	140,390	3,094,946	1,096,543	995,985	0	0	0	37,657,791
Susan's Plan Ends	2064	0	37,657,791	0	0	146,581	3,189,874	1,175,494	1,039,908	0	0	0	38,778,843

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Standard Investing using Average Returns

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

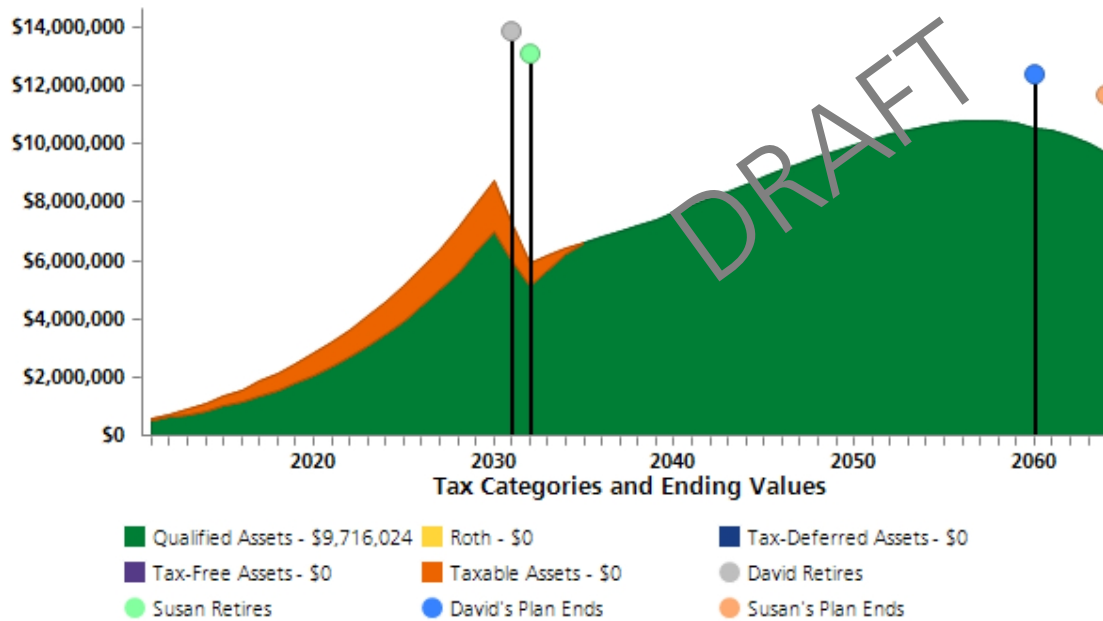
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What If Worksheet - Combined Details

Scenario : Standard Investing with Bad Timing

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

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Standard Investing with Bad Timing

Event or Ages	Year	Beginning Portfolio Value				Funds Used								Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Emergency Fund	Adoption Expense	Car purchase		
39/41	2011	0	452,989	125,645	0	0	49,001	2,119	0	36,000	18,000	0	571,516	
40/42	2012	0	571,516	129,591	0	0	59,827	2,690	0	0	18,794	41,764	697,687	
41/43	2013	0	697,687	133,648	0	0	77,647	5,494	0	0	0	0	903,488	
42/44	2014	0	903,488	111,630	0	0	94,812	7,544	0	0	0	0	1,102,386	
43/45	2015	0	1,102,386	115,995	0	0	113,797	9,757	0	0	0	0	1,322,421	
44/46	2016	0	1,322,421	119,158	0	0	131,643	12,144	0	0	0	0	1,564,079	
45/47	2017	0	1,564,079	123,673	0	0	157,636	14,718	0	0	0	0	1,830,670	
46/48	2018	0	1,830,670	128,268	0	0	182,965	17,493	0	0	0	0	2,124,410	
47/49	2019	0	2,124,410	132,947	0	0	210,837	20,481	0	0	0	0	2,447,713	
48/50	2020	0	2,447,713	146,913	0	0	242,338	23,699	0	0	0	0	2,813,265	
49/51	2021	0	2,813,265	151,820	0	0	276,939	27,161	0	0	0	0	3,214,863	
50/52	2022	0	3,214,863	128,241	0	0	312,246	29,592	0	0	0	0	3,625,757	
51/53	2023	0	3,625,757	132,891	0	0	351,058	32,169	0	0	0	0	4,077,537	
52/54	2024	0	4,077,537	137,320	0	0	393,668	34,899	0	0	0	0	4,573,626	
53/55	2025	0	4,573,626	143,029	0	0	440,536	37,794	0	0	0	0	5,119,396	
54/56	2026	0	5,119,396	148,769	0	0	492,047	40,861	0	0	0	0	5,719,350	
55/57	2027	0	5,719,350	152,541	0	0	548,435	44,112	0	0	0	0	6,376,214	
56/58	2028	0	6,376,214	158,598	0	0	610,351	47,558	0	0	0	0	7,097,606	
57/59	2029	0	7,097,606	164,440	0	0	678,275	51,210	0	0	0	0	7,889,111	
58/60	2030	0	7,889,111	170,569	0	0	752,774	55,080	0	0	0	0	8,757,374	
David Retires	2031	0	8,757,374	97,738	0	0	-1,289,865	0	256,015	0	0	0	7,309,232	
Susan Retires	2032	0	7,309,232	0	0	0	-1,047,379	0	326,707	0	0	0	5,935,147	
61/63	2033	0	5,935,147	0	0	0	580,661	962	341,114	0	0	0	6,173,731	
62/64	2034	0	6,173,731	0	0	0	603,864	0	356,158	0	0	0	6,421,438	
63/65	2035	0	6,421,438	0	0	0	624,533	32,876	371,864	0	0	0	6,641,231	
64/66	2036	0	6,641,231	0	0	0	637,969	106,827	388,263	0	0	0	6,784,110	
65/67	2037	0	6,784,110	0	0	45,627	655,686	107,530	405,386	0	0	0	6,972,507	
66/68	2038	0	6,972,507	0	0	47,639	673,103	112,272	423,263	0	0	0	7,157,713	
67/69	2039	0	7,157,713	0	0	99,574	695,591	114,096	441,929	0	0	0	7,396,853	
68/70	2040	0	7,396,853	0	0	103,965	718,324	119,127	461,418	0	0	0	7,638,597	
69/71	2041	0	7,638,597	0	0	108,550	741,236	124,381	481,767	0	0	0	7,882,235	

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Standard Investing with Bad Timing

Event or Ages	Year	Beginning Portfolio Value		Funds Used									Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Emergency Fund	Adoption Expense	Car purchase	
70/72	2042	0	7,882,235	0	0	113,337	764,248	129,866	503,013	0	0	0	8,126,941
71/73	2043	0	8,126,941	0	0	118,335	787,270	135,593	525,195	0	0	0	8,371,758
72/74	2044	0	8,371,758	0	0	123,554	810,199	141,573	548,357	0	0	0	8,615,581
73/75	2045	0	8,615,581	0	0	129,003	832,911	147,816	572,539	0	0	0	8,857,143
74/76	2046	0	8,857,143	0	0	134,692	855,282	154,335	597,788	0	0	0	9,094,994
75/77	2047	0	9,094,994	0	0	140,632	877,145	161,141	624,151	0	0	0	9,327,478
76/78	2048	0	9,327,478	0	0	146,833	898,226	168,247	651,676	0	0	0	9,552,714
77/79	2049	0	9,552,714	0	0	153,309	918,624	175,667	680,415	0	0	0	9,768,565
78/80	2050	0	9,768,565	0	0	160,070	937,812	183,414	710,421	0	0	0	9,972,612
79/81	2051	0	9,972,612	0	0	167,229	955,633	191,503	741,750	0	0	0	10,162,121
80/82	2052	0	10,162,121	0	0	174,499	971,797	199,948	774,462	0	0	0	10,334,008
81/83	2053	0	10,334,008	0	0	182,195	985,978	208,766	808,615	0	0	0	10,484,799
82/84	2054	0	10,484,799	0	0	190,229	997,807	217,972	844,275	0	0	0	10,610,588
83/85	2055	0	10,610,588	0	0	198,618	1,006,872	227,585	881,508	0	0	0	10,706,986
84/86	2056	0	10,706,986	0	0	207,378	1,012,710	237,621	920,382	0	0	0	10,769,070
85/87	2057	0	10,769,070	0	0	216,523	1,014,803	248,100	960,971	0	0	0	10,791,324
86/88	2058	0	10,791,324	0	0	226,072	1,012,569	259,042	1,003,350	0	0	0	10,767,573
87/89	2059	0	10,767,573	0	0	236,041	1,005,360	270,465	1,047,598	0	0	0	10,690,912
David's Plan Ends	2060	0	10,690,912	0	0	246,451	992,450	282,393	1,093,797	0	0	0	10,553,623
89/91	2061	0	10,553,623	0	0	128,781	982,620	302,307	913,627	0	0	0	10,449,090
90/92	2062	0	10,449,090	0	0	134,460	966,793	315,639	953,917	0	0	0	10,280,787
91/93	2063	0	10,280,787	0	0	140,390	944,127	329,558	995,985	0	0	0	10,039,760
Susan's Plan Ends	2064	0	10,039,760	0	0	146,581	913,683	344,092	1,039,908	0	0	0	9,716,024

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What If Worksheet - Combined Details

Scenario : Standard Investing with Bad Timing

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

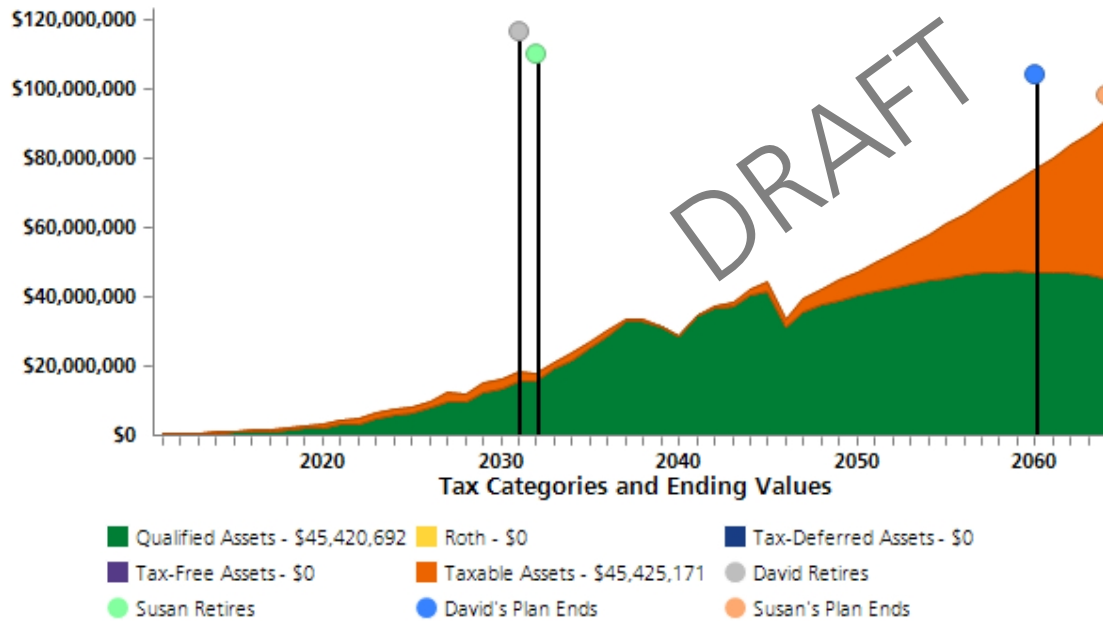
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What If Worksheet - Combined Details

Scenario : Standard Investing using Historical Index Back Testing

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

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Standard Investing using Historical Index Back Testing

Event or Ages	Year	Beginning Portfolio Value		Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Emergency Fund	Adoption Expense	Car purchase		
39/41	2011	0	452,989	125,645	0	0	-57,238	0	0	36,000	18,000	0	467,396	
40/42	2012	0	467,396	133,474	0	0	-95,409	0	0	0	19,568	43,484	442,410	
41/43	2013	0	442,410	147,687	0	0	184,287	15,816	0	0	0	0	758,568	
42/44	2014	0	758,568	125,307	0	0	169,905	15,510	0	0	0	0	1,038,334	
43/45	2015	0	1,038,334	130,113	0	0	6,426	611	0	0	0	0	1,174,263	
44/46	2016	0	1,174,263	137,132	0	0	13,008	13,248	0	0	0	0	1,429,155	
45/47	2017	0	1,429,155	147,055	0	0	299,521	31,039	0	0	0	0	1,844,491	
46/48	2018	0	1,844,491	163,454	0	0	467,249	48,290	0	0	0	0	2,426,904	
47/49	2019	0	2,426,904	181,601	0	0	43,301	4,392	0	0	0	0	2,647,415	
48/50	2020	0	2,647,415	209,386	0	0	550,220	56,833	0	0	0	0	3,350,188	
49/51	2021	0	3,350,188	215,697	0	0	712,107	71,876	0	0	0	0	4,206,116	
50/52	2022	0	4,206,116	178,863	0	0	330,627	31,262	0	0	0	0	4,684,345	
51/53	2023	0	4,684,345	184,977	0	0	1,499,264	136,481	0	0	0	0	6,232,104	
52/54	2024	0	6,232,104	191,091	0	0	1,444,570	121,303	0	0	0	0	7,746,462	
53/55	2025	0	7,746,462	192,600	0	0	411,243	32,413	0	0	0	0	8,317,892	
54/56	2026	0	8,317,892	200,157	0	0	1,472,771	113,272	0	0	0	0	9,877,548	
55/57	2027	0	9,877,548	208,507	0	0	2,393,421	174,737	0	0	0	0	12,304,740	
56/58	2028	0	12,304,740	216,467	0	0	-724,978	0	0	0	0	0	11,796,229	
57/59	2029	0	11,796,229	228,380	0	0	3,246,644	220,312	0	0	0	0	15,050,940	
58/60	2030	0	15,050,940	235,514	0	0	970,690	61,329	0	0	0	0	16,195,815	
David Retires	2031	0	16,195,815	127,627	0	0	2,386,429	132,194	360,707	0	0	0	18,216,969	
Susan Retires	2032	0	18,216,969	0	0	0	-7,106	0	452,988	0	0	0	17,756,875	
61/63	2033	0	17,756,875	0	0	0	4,106,801	74,432	465,083	0	0	0	21,324,161	
62/64	2034	0	21,324,161	0	0	0	2,797,703	26,620	476,896	0	0	0	23,618,348	
63/65	2035	0	23,618,348	0	0	0	3,885,104	27,208	492,729	0	0	0	26,983,516	
64/66	2036	0	26,983,516	0	0	0	3,519,512	11,330	501,105	0	0	0	29,990,593	
65/67	2037	0	29,990,593	0	0	57,309	4,197,406	12,673	509,173	0	0	0	33,723,461	
66/68	2038	0	33,723,461	0	0	58,844	226,162	417	522,819	0	0	0	33,485,232	
67/69	2039	0	33,485,232	0	0	121,793	-1,589,670	17,220	540,542	0	0	0	31,459,594	
68/70	2040	0	31,459,594	0	0	123,681	-2,010,694	148,121	548,921	0	0	0	28,875,540	
69/71	2041	0	28,875,540	0	0	126,625	6,053,600	139,106	561,985	0	0	0	34,354,673	

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Standard Investing using Historical Index Back Testing

Event or Ages	Year	Beginning Portfolio Value		Funds Used										Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Emergency Fund	Adoption Expense	Car purchase		
70/72	2042	0	34,354,673	0	0	129,005	3,536,409	407,486	572,550	0	0	0	37,040,050	
71/73	2043	0	37,040,050	0	0	133,211	2,407,304	459,937	591,215	0	0	0	38,529,412	
72/74	2044	0	38,529,412	0	0	137,767	4,642,320	536,343	611,435	0	0	0	42,161,720	
73/75	2045	0	42,161,720	0	0	141,266	2,991,296	592,156	626,965	0	0	0	44,075,152	
74/76	2046	0	44,075,152	0	0	147,029	-9,322,507	569,142	652,546	0	0	0	33,677,987	
75/77	2047	0	33,677,987	0	0	147,044	6,720,309	638,063	652,611	0	0	0	39,255,165	
76/78	2048	0	39,255,165	0	0	151,044	4,199,777	678,880	670,362	0	0	0	42,256,744	
77/79	2049	0	42,256,744	0	0	153,309	3,645,706	743,460	680,417	0	0	0	44,631,882	
78/80	2050	0	44,631,882	0	0	160,070	3,849,619	830,713	710,424	0	0	0	47,100,435	
79/81	2051	0	47,100,435	0	0	157,229	4,061,551	924,360	741,753	0	0	0	49,663,001	
80/82	2052	0	49,663,001	0	0	174,500	4,281,384	1,026,811	774,465	0	0	0	52,317,609	
81/83	2053	0	52,317,609	0	0	182,195	4,508,830	1,138,702	808,619	0	0	0	55,061,314	
82/84	2054	0	55,061,314	0	0	190,230	4,743,659	1,260,746	844,279	0	0	0	57,890,178	
83/85	2055	0	57,890,178	0	0	198,619	4,985,872	1,389,630	881,511	0	0	0	60,803,528	
84/86	2056	0	60,803,528	0	0	207,378	5,235,111	1,529,219	920,386	0	0	0	63,796,412	
85/87	2057	0	63,796,412	0	0	216,524	5,491,312	1,675,574	960,975	0	0	0	66,867,699	
86/88	2058	0	66,867,699	0	0	226,072	5,754,054	1,832,807	1,003,354	0	0	0	70,011,664	
87/89	2059	0	70,011,664	0	0	236,042	6,022,839	2,001,325	1,047,602	0	0	0	73,221,617	
David's Plan Ends	2060	0	73,221,617	0	0	246,452	6,297,688	2,174,398	1,093,801	0	0	0	76,497,558	
89/91	2061	0	76,497,558	0	0	128,781	6,589,182	2,330,411	913,630	0	0	0	79,971,481	
90/92	2062	0	79,971,481	0	0	134,461	6,887,803	2,515,980	953,921	0	0	0	83,523,843	

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What If Worksheet - Combined Details

Scenario : Standard Investing using Historical Index Back Testing

Event or Ages	Year	Beginning Portfolio Value				Funds Used							Ending Portfolio Value
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Emergency Fund	Adoption Expense	Car purchase	
91/93	2063	0	83,523,843	0	0	140,390	7,193,229	2,711,295	995,989	0	0	0	87,150,179
Susan's Plan Ends	2064	0	87,150,179	0	0	146,582	7,505,124	2,916,109	1,039,913	0	0	0	90,845,863

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 (GMVWB) 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.
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- 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.
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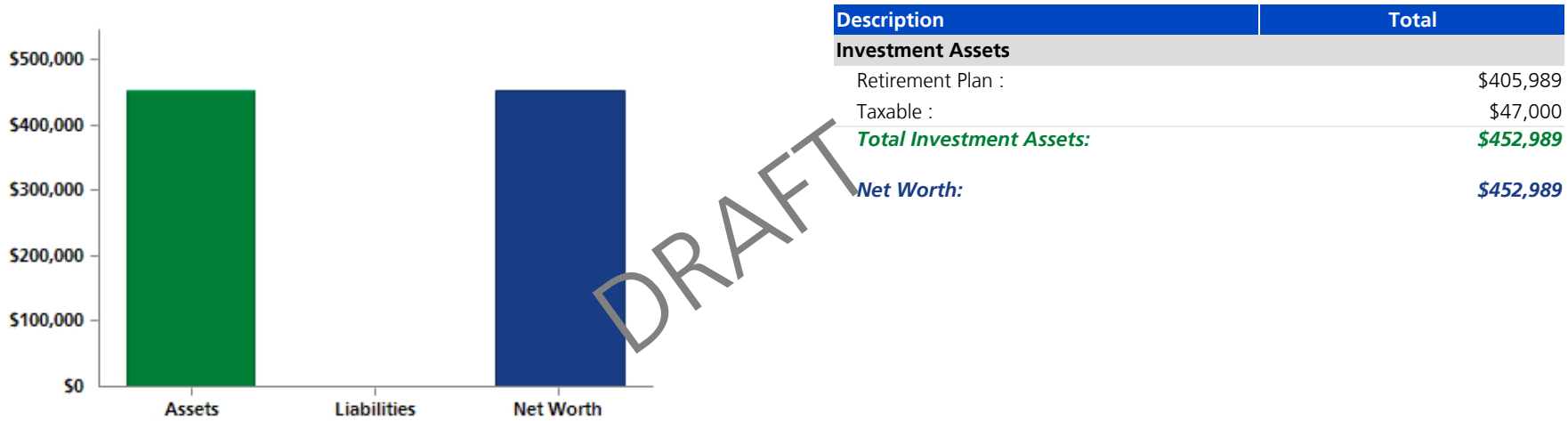
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Net Worth

Net Worth Summary - All Resources

This is your Net Worth Summary as of 05/15/2011. 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		\$452,989
Other Assets	+	\$0
Total Assets		\$452,989
Total Liabilities	-	\$0
Net Worth		\$452,989

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Net Worth Detail - All Resources

This is your Net Worth Detail as of 05/15/2011. 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	Susan	David	Joint	Total
Investment Assets				
Medical Associates 401k (Prior Employer)	\$62,534			\$62,534
University 403b	\$12,455			\$12,455
Clinic 403b	\$135,000			\$135,000
ConsultCo 401k		\$196,000		\$196,000
General Savings Account			\$47,000	\$47,000
Add'l Taxable Savings prior to adoption				
Total Investment Assets:	\$209,989	\$196,000	\$47,000	\$452,989
Net Worth:				\$452,989

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Current Assets, Insurance, Income, and Liabilities

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Add'l Taxable Savings prior to adoption	Joint		\$24,000 (Inflate) to 2013	Fund All Goals
Clinic 403b	Susan	\$135,000	\$23,750 Pre Tax, to Susan's Retirement	Fund All Goals
ConsultCo 401k	David	\$196,000	\$27,975 Pre Tax, to David's Retirement	Fund All Goals
General Savings Account	Joint	\$47,000	\$24,000 (Inflate) to 2021	Fund All Goals
Medical Associates 401k (Prior Employer)	Susan	\$62,534		Fund All Goals
University 403b	Susan	\$12,475	\$1,920 Pre Tax, to Susan's Retirement	Fund All Goals

Total Investment Assets : \$452,989

Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
Social Security	Susan	\$29,770 from Age 67 to End of Susan's Plan	Yes, at 4.41%	Fund All Goals
Social Security	David	\$29,714 from Age 67 to End of David's Plan	Yes, at 4.41%	Fund All Goals

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Assumptions

Personal Information and Summary of Financial Goals

Susan and David Tompkins

Needs

10 Retirement - Living Expense



\$158,400 from 2026 thru 2026 (David retired)
 \$132,000 from 2027 thru 2060 (Both retired)
 \$105,600 from 2061 thru 2064 (Susan alone - retired)

Susan retires in 2027 at age 55
 Planning age is 92 in 2064
 David retires in 2026 at age 56
 Planning age is 90 in 2060
 Retirement period is 39 years
 Base Inflation Rate (4.41%)

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10 Emergency Fund



\$36,000 in 2011

One time only
 Base Inflation Rate (4.41%)

10 Adoption Expense



\$18,000 in 2011

Recurring every year for a total of 2 times
 Base Inflation Rate (4.41%)

9 Car purchase



\$40,000 in 2012

One time only
 Base Inflation Rate (4.41%)

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Personal Information and Summary of Financial Goals

Personal Information

Susan

Female - born 03/04/1972, age 39

Employed - \$180,000

David

Male - born 06/01/1970, age 40

Employed - \$220,000

Married, US Citizens living in GA

- 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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