



MONEYGUIDEPRO™
Financial Planning **SMART**ware

Lucille Ball Sample Financial Plan

Lucille Ball







Prepared by :

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Investment Advisory Representative

October 29, 2010

Personal Information and Summary of Financial Goals





Lucille Ball

Needs		
	10 College - Ricky \$25,000 in 2011	Use your own estimate for 2 years Base Inflation Rate plus 3.00% (6.00%) Other Funding (per year of school, adjusted for inflation) Your Loans - \$15,000, Student Loans - \$10,000
	10 Pay Equity Line:\$100k B@4.5% \$16,680 in 2013	Recurring every year for a total of 7 times No Inflation
	10 Retirement - Living Expense \$57,600 from 2015 thru 2046 (Lucille retired) Reduction - \$13,440 in 2025 (Mortgage)	Lucille retires in 2015 at age 62 Planning age is 93 in 2046 Retirement period is 32 years Base Inflation Rate (3.00%)
	8 Lucille's Health Exp \$5,000 at Lucille's retirement	Recurring every year until end of Lucille's plan Base Inflation Rate plus 3.00% (6.00%)
	8 College - Ricky with no student debt \$10,000 in 2012	Use your own estimate for 2 years Base Inflation Rate plus 3.00% (6.00%)
Wants		
	7 Replace Honda \$25,000 in 2016	

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Personal Information and Summary of Financial Goals

Lucille Ball

	7 Annual Donations	\$2,000 at Lucille's retirement	Recurring every year until end of Lucille's plan Base Inflation Rate (3.00%)
	6 Personal Classes	\$1,000 at Lucille's retirement	Recurring every year for a total of 15 times Base Inflation Rate (3.00%)
	5 Recurring Travel	\$2,500 at Lucille's retirement	Recurring every year for a total of 20 times Base Inflation Rate (3.00%)
	4 Remodel Kitchen	\$25,000 in 2020	

Personal Information

Participant Name	Date of Birth	Age	Relationship
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Ricky	06/02/1988	22	Child
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Lucille

Female - born 04/15/1953, age 57

Employed - \$154,000

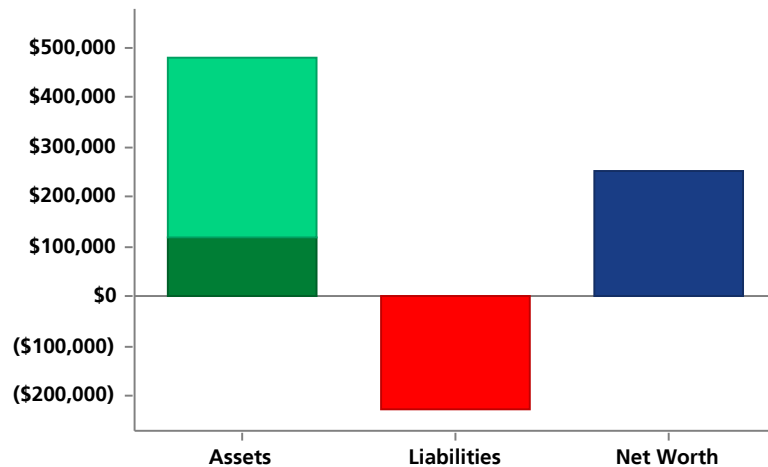
Divorced, US Citizen living in CA

- 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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Net Worth Summary - All Resources

This is your Net Worth Summary as of 10/29/2010. 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		\$118,427
Other Assets	+	\$358,852
Total Assets		\$477,279
Total Liabilities	-	\$225,000
Net Worth		\$252,279

Description	Total
Investment Assets	
Retirement Plan :	\$96,466
Traditional IRA :	\$6,418
Tax-Free :	\$15,543
Total Investment Assets:	\$118,427
Other Assets	
Personal Asset :	\$358,852
Total Other Assets:	\$358,852
Liabilities	
Personal Real Estate Loan :	\$225,000
Total Liabilities:	\$225,000
Net Worth:	\$252,279

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Net Worth Detail - All Resources

This is your Net Worth Detail as of 10/29/2010. 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	Lucille	Joint	Total
Investment Assets			
403-b TDA	\$87,173		\$87,173
Old 403b	\$9,293		\$9,293
Parnassus	\$6,418		\$6,418
CA Muni Bond	\$15,543		\$15,543
Total Investment Assets:	\$118,427		\$118,427
Other Assets			
Home	\$320,000		\$320,000
Pers Prop	\$10,000		\$10,000
2 cars	\$10,000		\$10,000
Cash - Em Funds (banks, CU)	\$3,852		\$3,852
Antique Clocks	\$15,000		\$15,000
Total Other Assets:	\$358,852		\$358,852
Liabilities			
Refinanced Mortgage	\$154,000		\$154,000
WF Home Equity	\$71,000		\$71,000
Total Liabilities:	\$225,000		\$225,000
Net Worth:			\$252,279

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Current Assets, Insurance, Income, and Liabilities

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
403-b TDA	Lucille	\$87,173	\$25,850 Pre Tax, to Lucille's Retirement	Fund All Goals
MOA SA 2-Calvert VP SRI Social Balanced		\$87,173		
CA Muni Bond	Lucille	\$15,543		Fund All Goals
Dreyfus CA AMT-Free Muni Bond Z		\$15,543		
Old 403b	Lucille	\$9,293		Fund All Goals
CREF Social Choice		\$9,293		
Parnassus	Lucille	\$6,418		Fund All Goals
PARNX		\$6,418		
Total Investment Assets :		\$118,427		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Home	Lucille	\$320,000		Not Funding Goals
Pers Prop	Lucille	\$10,000		Not Funding Goals
2 cars	Lucille	\$10,000		Not Funding Goals
Cash - Em Funds (banks, CU)	Lucille	\$3,852		Not Funding Goals
Antique Clocks	Lucille	\$15,000		Not Funding Goals
Total of Other Assets :		\$358,852		

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Current Assets, Insurance, Income, and Liabilities

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Insurance Policies (not included in Assets)							
Group Disability Policy Group		Lucille					
Personal Disability Personal		Lucille		\$1,800			
Group Life Policy Term Life	Lucille	Lucille	Ricky - 100%			\$150,000 Until policy terminates	
Group LTC Policy Nursing Home Care		Lucille		\$960			
Auto Ins Auto				\$1,946			
Homeowners Ins Homeowners				\$1,013			

Total Death Benefit of All Policies : \$150,000

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)	Lucille	\$27,000 from Age 66 to End of Lucille's Plan	Yes, at 2.00%	Fund All Goals
Defined Benefit Plan	Lucille	\$14,280 from Lucille's Retirement to End of Lucille's Plan	No	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Home - 1st Mortgage	Refinanced Mortgage	Lucille	\$154,000	3.75%	\$1,120
Home - Equity Line	WF Home Equity	Lucille	\$71,000	3.25%	\$200

Total Outstanding Balance : \$225,000

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Insurance Inventory

Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
Group Life Policy	Lucille	Lucille	\$150,000			Ricky - 100%	08/2010

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

Disability

Description	Insured	Annual Premium	Tax Status	Monthly Benefit	Elimination Period	Benefit Period	Inflation Option	Policy Start Date
Group Disability Policy	Lucille		after-tax	\$6,000	6 months	Until Age 65	No Inflation	08/2010
Personal Disability	Lucille	\$1,800	after-tax	\$2,000	3 months	Until Age 65	No Inflation	08/2010

LTC

Description	Insured	Annual Premium	Benefit Period	Maximum Daily Benefit	Elimination Period	Home Health Care %	Inflation Option	Policy Start Date
Group LTC Policy	Lucille	\$960	3 years	\$100	90 days	50%	No Inflation	08/2010

Medicare Supplements and Property & Casualty

Description	Annual Premium	Expiration Date
Auto Ins	\$1,946	09/17/2011
Homeowners Ins	\$1,013	09/17/2011

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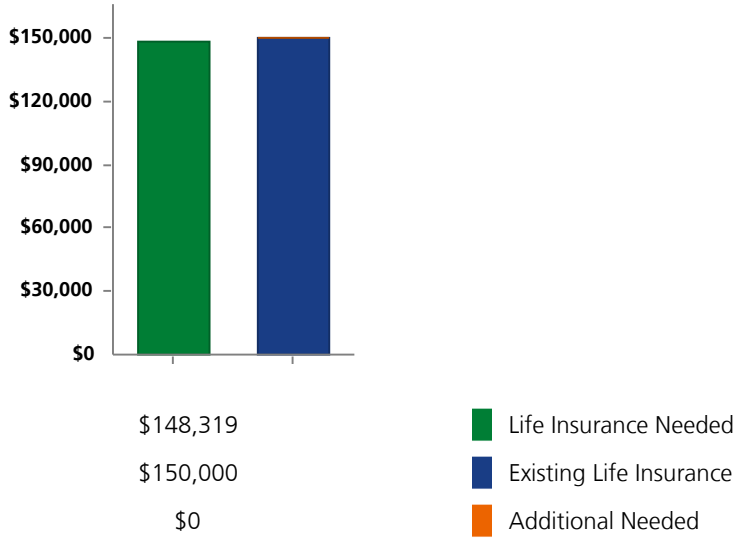
Life Insurance Needs Analysis

Scenario : What If Scenario 1

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

If Lucille Dies

Living Expenses covered until Ricky is 26



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Life Insurance Needs Analysis Detail

Scenario : What If Scenario 1

Life Insurance

If Lucille Dies		
\$150,000	Existing Life Insurance	
\$0	Additional Death Benefit	

Amounts to be Paid at Death

If Lucille Dies		
\$0	Debts Paid Off	
\$10,000	Final Expenses	
\$0	Bequests	
\$50,000	Other Payments	

Living Expenses for Survivors

If Lucille Dies		
\$50,000	Current Annual Amount (after tax)	
26	Cover expense until Ricky is this age	
\$0	Future Annual Amount (after tax)	
0	Cover expense until Ricky is this age	

Financial Goals

Checked boxes indicate goals to be funded upon death.

If Lucille Dies		
<input type="checkbox"/>	College - Ricky	
<input type="checkbox"/>	Pay Equity Line:\$100k B@4.5%	
<input type="checkbox"/>	Lucille's Health Exp	
<input type="checkbox"/>	College - Ricky with no student debt	
<input type="checkbox"/>	Replace Honda	
<input type="checkbox"/>	Annual Donations	
<input type="checkbox"/>	Personal Classes	
<input type="checkbox"/>	Recurring Travel	
<input type="checkbox"/>	Remodel Kitchen	

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Life Insurance Needs Analysis Detail

Scenario : What If Scenario 1

Other Assets (Personal and business assets that would be sold at death)

If Lucille Dies	
\$50,000	Amount of cash provided by sale of Assets (after tax)

Other Income (Income other than employment income)

If Lucille Dies	
\$1,190	Annual Other Income Amount (current dollars before tax)
No	Will this amount inflate?

Tax Rate (Estimated average tax rate)

Use Program Estimate	Federal	State	Local
	18.00%	9.55%	0.00%

Rate of Return

Use Return in the Plan you selected	Rate of Return
	7.30%

Dependents

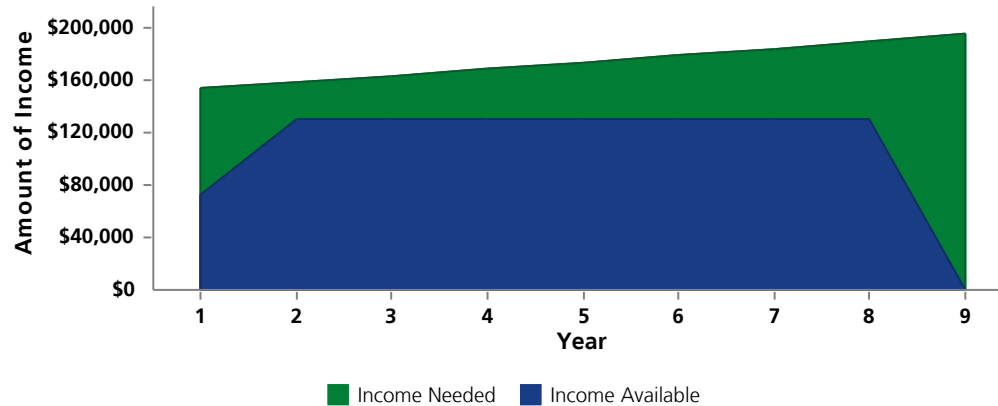
Name	Date of Birth	Age	Relationship
Ricky	06/02/1988	22	Client Is Parent

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Disability Needs Analysis - Lucille

If Lucille is Disabled

Disability Insurance can provide an important source of funds during the time when you are unable to work due to a prolonged illness or injury. This section compares your income needs to your income sources for various disability periods. If there is an Income Shortfall, you may want to consider the purchase of a Disability Insurance Policy.



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$154,000	\$0	\$0	\$0	\$48,649	\$24,324	-\$81,027
2 year(s)	\$158,616	\$0	\$0	\$0	\$97,297	\$32,432	-\$28,886
5 year(s)	\$173,324	\$0	\$0	\$0	\$97,297	\$32,432	-\$43,594
9 year(s)	\$195,078	\$0	\$0	\$0	\$0	\$0	-\$195,078

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

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Disability Needs Analysis - Lucille

If Lucille is Disabled

Refine Needs Analysis

Social Security

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

Income Needed (pre-tax, current dollars)

During the first year

Month 1	\$12,837 per month
Month 2 & 3	\$12,833 per month
Month 4 & 5	\$12,833 per month
Month 6 - 12	\$12,833 per month

During these years

Year 2	\$12,833 per month	\$153,996 per year
Year 3 - 5	\$12,833 per month	\$153,996 per year
Year 6 to Age 65	\$12,833 per month	\$153,996 per year

Surplus or Shortfall During First Year

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

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$12,837	\$0	\$0	\$0	\$0	\$0	-\$12,837
2	\$12,833	\$0	\$0	\$0	\$0	\$0	-\$12,833
3	\$12,833	\$0	\$0	\$0	\$0	\$0	-\$12,833
4	\$12,833	\$0	\$0	\$0	\$0	\$2,703	-\$10,130
5	\$12,833	\$0	\$0	\$0	\$0	\$2,703	-\$10,130
6	\$12,833	\$0	\$0	\$0	\$0	\$2,703	-\$10,130
7	\$12,833	\$0	\$0	\$0	\$8,108	\$2,703	-\$2,022
8	\$12,833	\$0	\$0	\$0	\$8,108	\$2,703	-\$2,022
9	\$12,833	\$0	\$0	\$0	\$8,108	\$2,703	-\$2,022
10	\$12,833	\$0	\$0	\$0	\$8,108	\$2,703	-\$2,022
11	\$12,833	\$0	\$0	\$0	\$8,108	\$2,703	-\$2,022
12	\$12,833	\$0	\$0	\$0	\$8,108	\$2,703	-\$2,022

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

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Disability Needs Analysis - Lucille

If Lucille is Disabled

Surplus or Shortfall by Age

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

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
58	\$158,616	\$0	\$0	\$0	\$97,297	\$32,432	-\$28,886
59	\$163,374	\$0	\$0	\$0	\$97,297	\$32,432	-\$33,645
60	\$168,276	\$0	\$0	\$0	\$97,297	\$32,432	-\$38,546
61	\$173,324	\$0	\$0	\$0	\$97,297	\$32,432	-\$43,594
62	\$178,524	\$0	\$0	\$0	\$97,297	\$32,432	-\$48,794
63	\$183,879	\$0	\$0	\$0	\$97,297	\$32,432	-\$54,150
64	\$189,396	\$0	\$0	\$0	\$97,297	\$32,432	-\$59,666
65	\$195,078	\$0	\$0	\$0	\$0	\$0	-\$195,078

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

Notes

- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

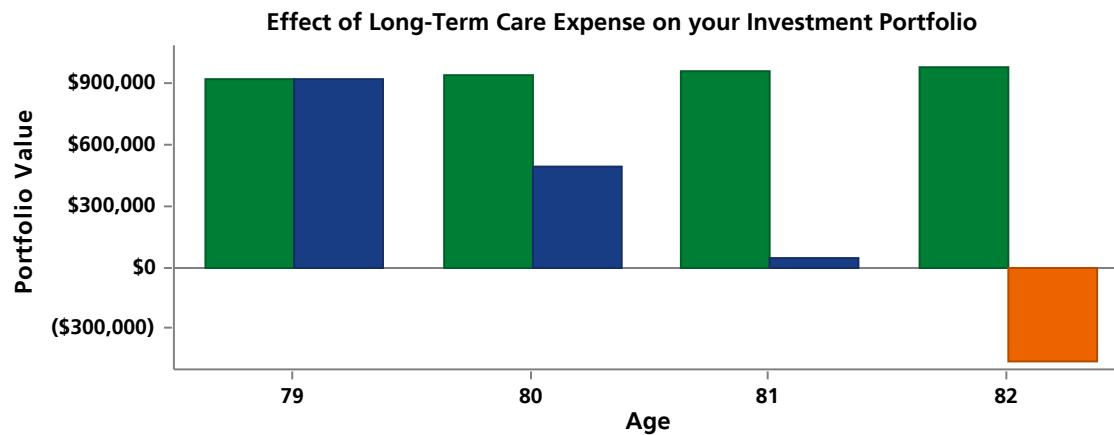
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Long-Term Care Needs Analysis - Lucille

Scenario : What If Scenario 1

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

This graph shows what would happen to your portfolio if Lucille enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$90,885 inflating at 6.00%.



Total Cost of Long-Term Care :	\$1,105,212
Total of Existing Long-Term Care Policy Benefits :	\$100,500
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$79,302
<hr/>	
Net Cost of care to be paid from Portfolio :	\$925,410

- Portfolio Value without Long-Term Care Expense
- Portfolio Value with Long-Term Care Expense without new LTC Insurance
- Portfolio Value with Long-Term Care Expense and with new LTC Insurance
- Shortfall - Total Cumulative Cost of Long-Term Care not covered by Portfolio
- Shortfall - Total Cumulative Cost of Long-Term Care not covered by Portfolio or new LTC Insurance

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Asset Allocation - Your Target Portfolio

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the answers you provided in your Risk Tolerance Questionnaire. The Target Portfolio was selected by you. The Average Real Return is equal to the Average Total Return minus the inflation rate of 3.00%.

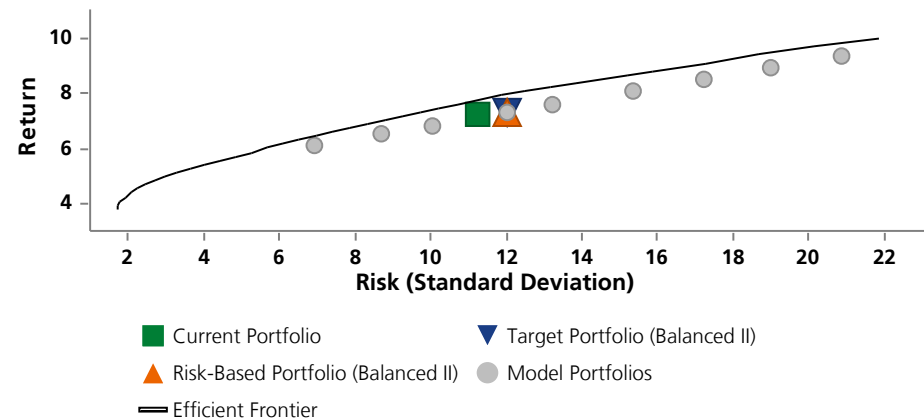
Current	Risk Based	Target	Name	% Cash	% Bond	% Stock	% Alternative	Average Return		Standard Deviation
								Total	Real	
			Capital Preservation I	8%	64%	28%	0%	6.08%	3.08%	6.92%
			Capital Preservation II	8%	54%	38%	0%	6.52%	3.52%	8.71%
			Balanced I	6%	49%	45%	0%	6.85%	3.85%	10.06%
→			Current	0%	46%	54%	0%	7.28%	4.28%	11.23%
	→	→	Balanced II	6%	39%	55%	0%	7.30%	4.30%	12.02%
			Total Return I	4%	35%	61%	0%	7.62%	4.62%	13.25%
			Total Return II	4%	24%	72%	0%	8.09%	5.09%	15.38%
			Capital Growth I	2%	16%	82%	0%	8.53%	5.53%	17.25%
			Capital Growth II	0%	9%	91%	0%	8.95%	5.95%	19.01%
			Equity Growth	0%	0%	100%	0%	9.36%	6.36%	20.87%

The Target Portfolio you selected is : **Balanced II**

Efficient Frontier Graph

When deciding how to invest your money, you must determine the amount of risk you are willing to assume to pursue a desired return. The Efficient Frontier Graph reflects a set of portfolios that assume a low relative level of risk for each level of return, or conversely an optimal return for the degree of investment risk taken. The graph also shows the position of the Current, Target, Risk-Based, and Alternative Portfolios, if applicable. The positioning of these portfolios illustrates how their respective risks and returns compare to each other as well as the optimized level of risk and return represented by the Portfolios.

This graph shows the relationship of return and risk for each Portfolio in the chart above.

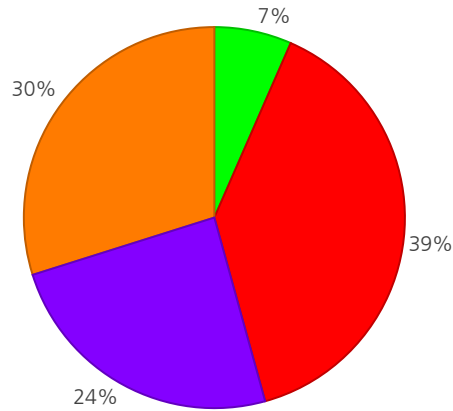


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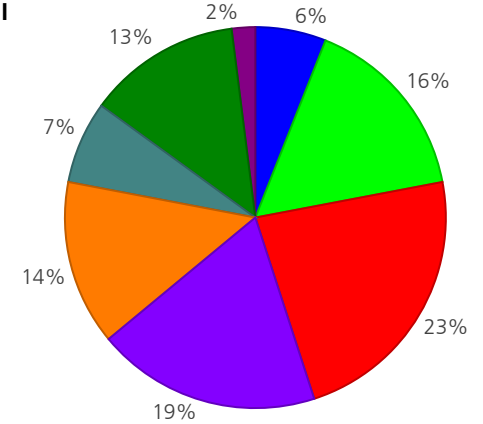
Asset Allocation - Results Comparison

Based upon the information you provided, your Target Portfolio is Balanced II. This Chart compares your Current Portfolio with your Target Portfolio.

Current Portfolio



**Target Portfolio
Balanced II**



Assumptions		
7.28%	Total Return	7.30%
3.00%	Base Inflation Rate	3.00%
4.28%	Real Return	4.30%
11.23%	Standard Deviation	12.02%

Portfolio Comparison

Current Amount	% of Total	Asset Class	% of Total	Target Amount
\$0	0%	Cash & Cash Alternatives	6%	\$7,106
\$7,772	7%	Short Term Bonds	16%	\$18,948
\$46,358	39%	Intermediate Term Bonds	23%	\$27,238
\$28,940	24%	Large Cap Value Stocks	19%	\$22,501
\$35,358	30%	Large Cap Growth Stocks	14%	\$16,580
\$0	0%	Small Cap Stocks	7%	\$8,290
\$0	0%	International Developed Stocks	13%	\$15,396
\$0	0%	International Emerging Stocks	2%	\$2,369
\$118,427				\$118,427

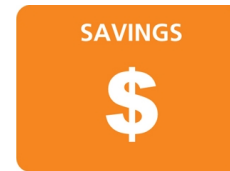
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Overview

Presentation of Results for Lucille Ball

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?

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Preferences

Preferences for Lucille Ball

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.



Goals

Importance	Description	Ideal	Acceptable
Needs			
10	College - Ricky	\$25,000 2 years starting in 2011	\$25,000
10	Pay Equity Line:\$100k B@4.5%	\$16,680 in 2013 Every Year - 7 Times	\$16,679
10	Retirement - Living Expense Lucille retired	\$57,600	\$45,600
8	Lucille's Health Exp	\$5,000 in 2015 Every Year - 32 Times	\$2,500
8	College - Ricky with no student debt	\$10,000 2 years starting in 2012	\$0
Wants			
7	Replace Honda	\$25,000 in 2016	\$20,000
7	Annual Donations	\$2,000 in 2015 Every Year - 32 Times	\$1,000
6	Personal Classes	\$1,000 in 2015 Every Year - 15 Times	\$500
5	Recurring Travel	\$2,500 in 2015 Every Year - 20 Times	\$1,500
4	Remodel Kitchen	\$25,000 in 2020	\$20,000
Total Spending for Life of Plan		\$2,040,741	\$1,254,247
Percent Change from Ideal			-39%

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Preferences

Preferences for Lucille Ball

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.



Savings

Tax Category	Current	Acceptable
Qualified (Employer Plans & Traditional IRA)	\$25,850	
Total	\$25,850	\$42,850



Investments

Investment Portfolio	Current
Portfolio Value	\$118,427
Portfolio Allocation Before Retirement	Current
Percentage Stock	54%
Total Return	7.28%
Risk - Standard Deviation	11.23%
Portfolio Allocation During Retirement	Current
Percentage Stock	54%
Total Return	7.28%
Risk - Standard Deviation	11.23%
Inflation	3.00%

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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.

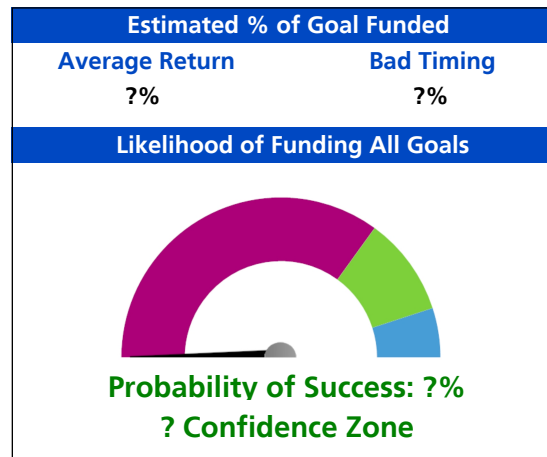
Let's look at 3 possibilities

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



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?

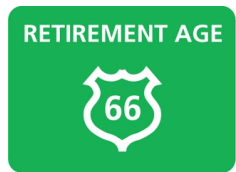
- Your Probability of Success should be high enough to make you feel confident about the future without sacrificing too much today.

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The Bottom Line

Improve the Likelihood of Reaching Your Goals

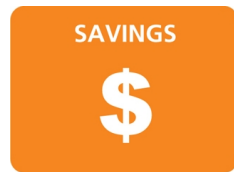
Current Scenario



Ideal Age
Lucille 62



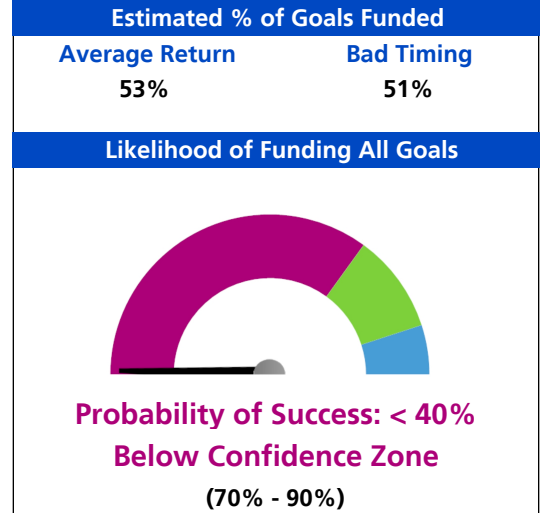
Ideal Amount
Total Spending for Life of
Plan
\$2,040,741



Current Savings
\$25,850 this Year



Current : \$118,427
54% Stock
Total Return 7.28%
Risk 11.23%



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

Suggested Changes

Lucille - 5 years later

Reduced by 36%

Increased by \$17,000

1% more stock

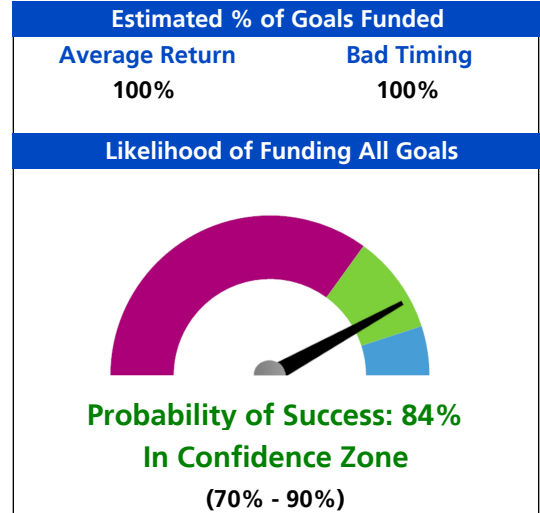
Results

Lucille 67

Total Spending for Life of
Plan
\$1,299,347

Savings
\$42,850 this Year

Balanced II : \$118,427
55% Stock
Total Return 7.30%
Risk 12.02%



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

The Bottom Line

Preferences with Suggested Changes for Lucille Ball

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.



Goals

Importance	Description	Ideal		What If Scenario 1	Acceptable
Needs					
10	College - Ricky	\$25,000 2 years starting in 2011		\$25,000 2 years starting in 2011	\$25,000
10	Pay Equity Line:\$100k B@4.5%	\$16,680 in 2013 Every Year - 7 Times	●	\$16,679 in 2013 Every Year - 7 Times	\$16,679
10	Retirement - Living Expense Lucille retired	\$57,600	●	\$46,700	\$45,600
8	Lucille's Health Exp	\$5,000 in 2015 Every Year - 32 Times	●	\$2,700 in 2020 Every Year - 27 Times	\$2,500
8	College - Ricky with no student debt	\$10,000 2 years starting in 2012	●	\$5,000 2 years starting in 2012	\$0
Wants					
7	Replace Honda	\$25,000 in 2016	●	\$20,000 in 2016	\$20,000
7	Annual Donations	\$2,000 in 2015 Every Year - 32 Times	●	\$1,000 in 2020 Every Year - 27 Times	\$1,000
6	Personal Classes	\$1,000 in 2015 Every Year - 15 Times	●	\$500 in 2020 Every Year - 15 Times	\$500
5	Recurring Travel	\$2,500 in 2015 Every Year - 20 Times	●	\$1,500 in 2020 Every Year - 20 Times	\$1,500
4	Remodel Kitchen	\$25,000 in 2020	●	\$20,000 in 2020	\$20,000
Total Spending for Life of Plan		\$2,040,741		\$1,299,347	\$1,254,247
Percent Change from Ideal				-36%	-39%

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The Bottom Line

Preferences with Suggested Changes for Lucille Ball

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.



Savings

Tax Category	Current	What If Scenario 1	Acceptable
Qualified (Employer Plans & Traditional IRA)	\$25,850	\$25,850	
Taxable	\$0	\$17,000	
Total	\$25,850	\$42,850	\$42,850



Investments

Investment Portfolio	Current	What If Scenario 1
Portfolio Value	\$118,427	\$118,427
Portfolio Allocation Before Retirement	Current	Balanced II
Percentage Stock	54%	55%
Total Return	7.28%	7.30%
Risk - Standard Deviation	11.23%	12.02%
Portfolio Allocation During Retirement	Current	Balanced I
Percentage Stock	54%	45%
Total Return	7.28%	6.85%
Risk - Standard Deviation	11.23%	10.06%
Inflation	3.00%	3.00%

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Loss Cushion

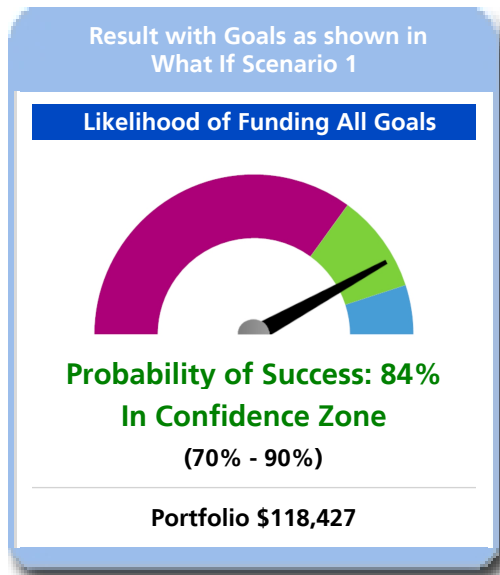
Start with your What If Scenario 1...

Acceptable Goal Result

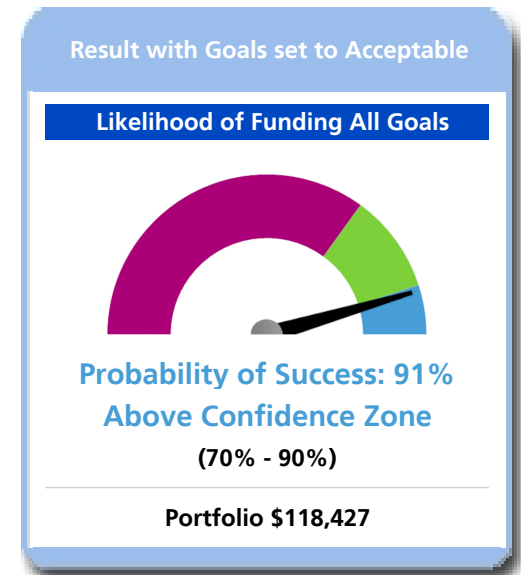
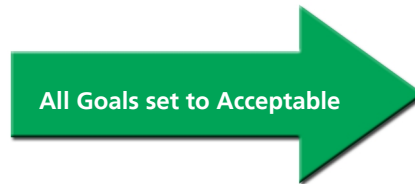
Next, let's see how confident you can be that you can attain your Acceptable Goals.

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.



You have a 84% likelihood of having \$1,299,347 or more to spend on your Goals.



You have a 91% likelihood of having \$1,254,247 or more to spend on your Goals.

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Loss Cushion

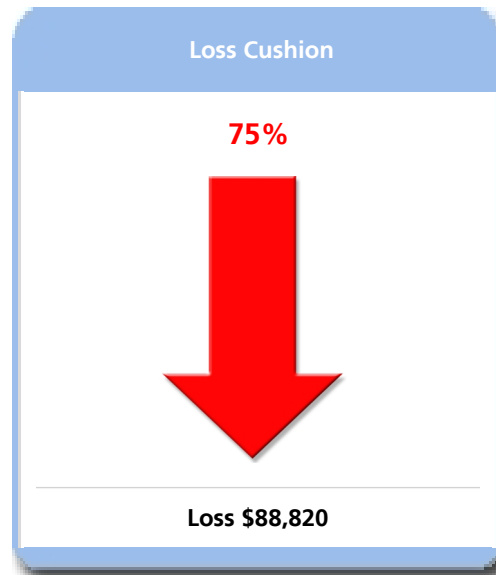
Loss Cushion

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.



If your Portfolio lost \$88,820 today (that's 75%) the Probability of Success for your Acceptable Goals would be 70%, 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 25%.

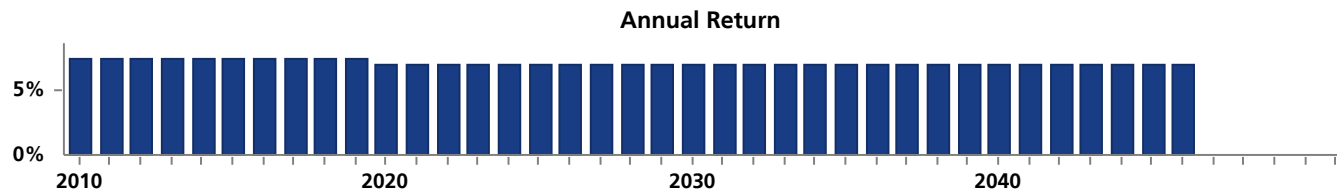
See the Bear Market Test section of IMPORTANT DISCLOSURE INFORMATION for details of the returns used in this calculation.

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

Inside The Numbers

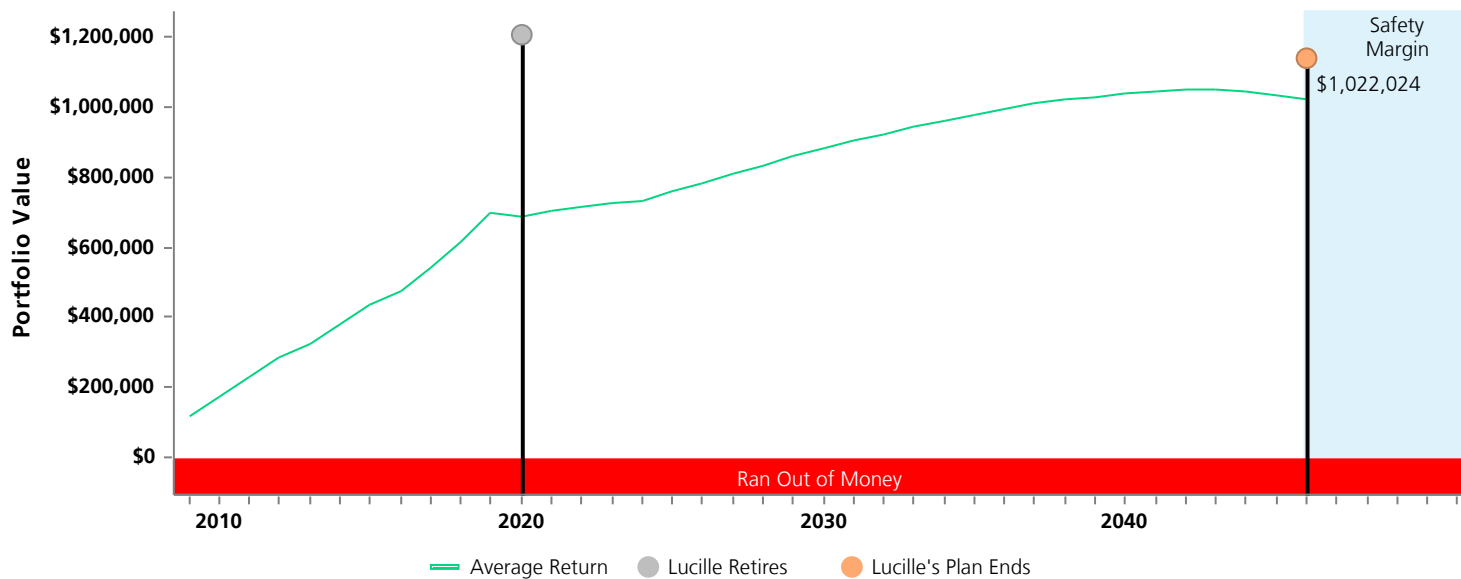
Start with Average Return - What If Scenario 1

- Average Return assumes you receive 7.30% every year before Retirement and 6.85% 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: 6.97%



% of All Goals Funded

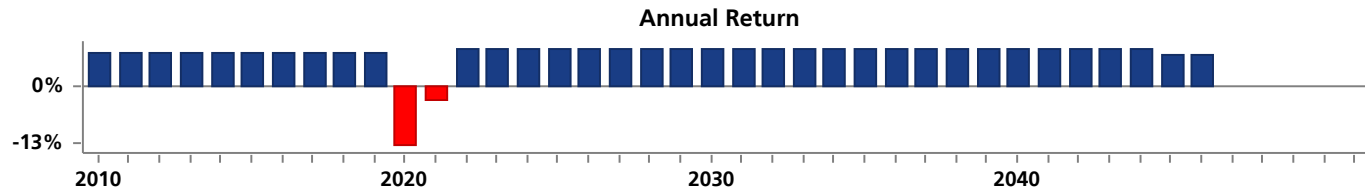
100%

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.



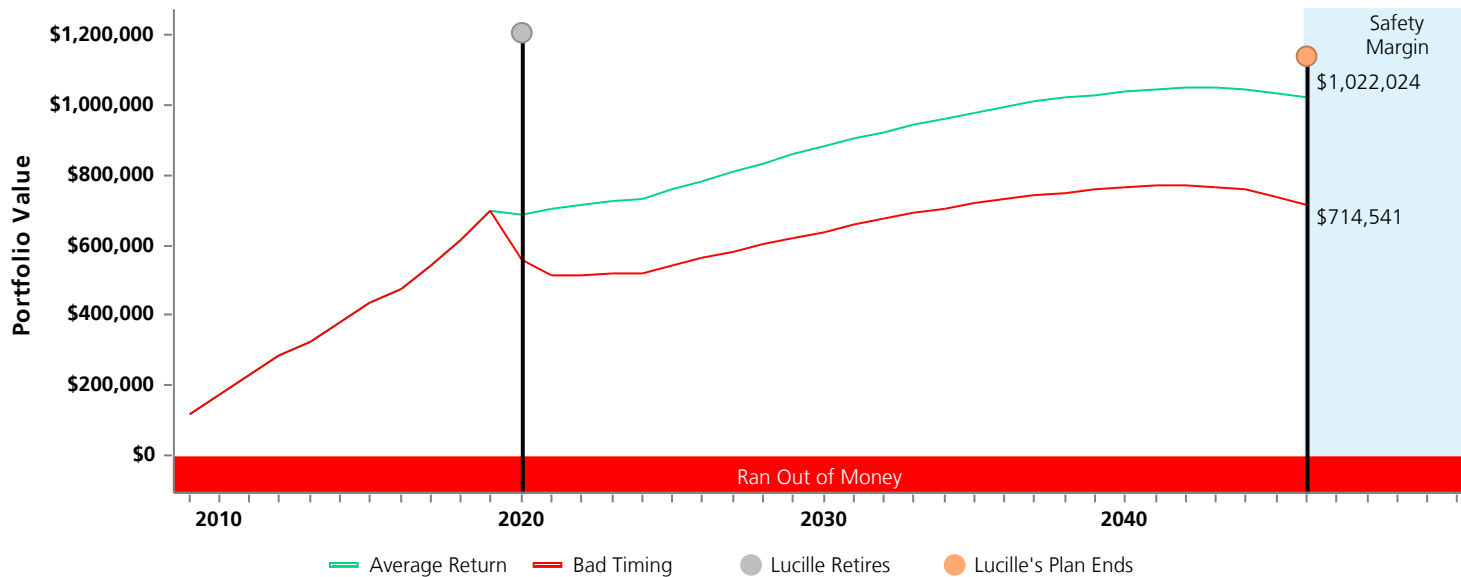
Return Assumptions

Average Return for Entire Plan: 6.97%

Years of Bad Returns

2020 : -13.28%

2021 : -3.21%



% of All Goals Funded

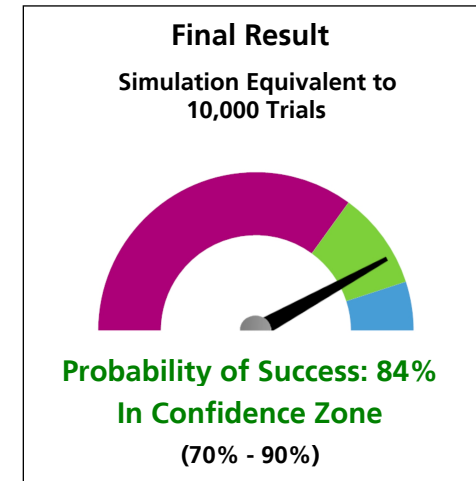
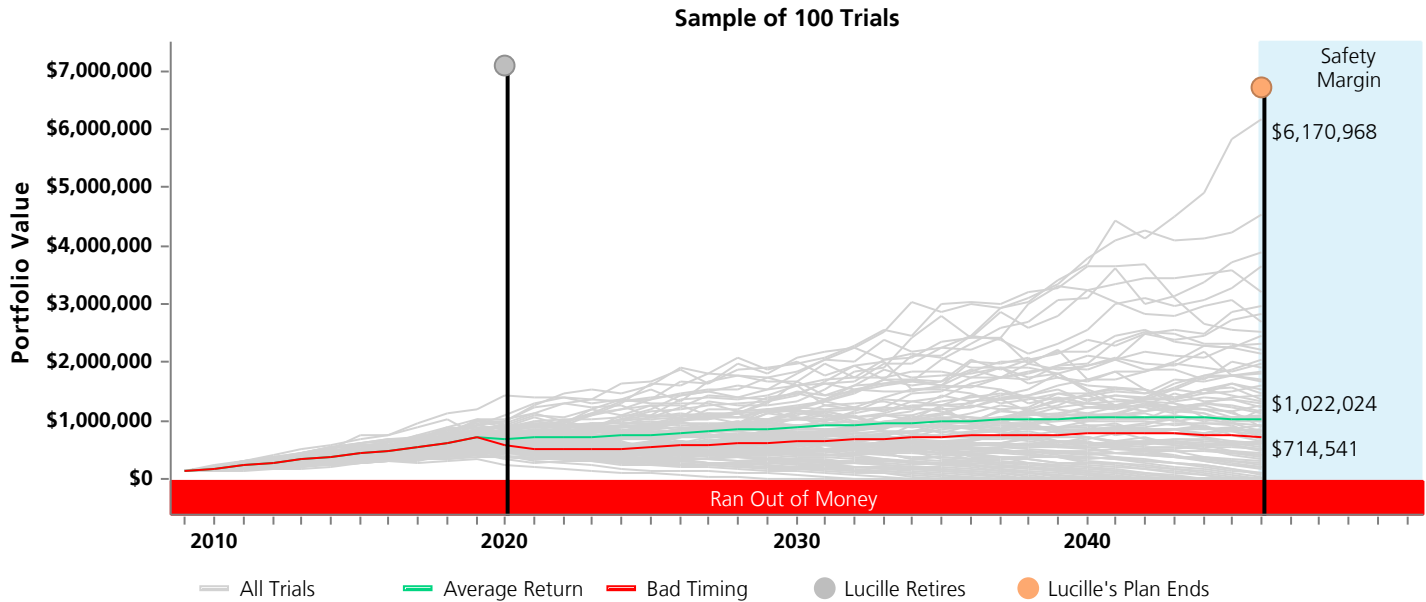
100%

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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.



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
Best	\$433,390	\$841,588	\$1,068,210	\$1,540,632	\$3,045,744	\$6,170,968
25th	\$350,696	\$823,656	\$1,279,006	\$1,752,350	\$1,825,462	\$1,340,247
50th	\$316,449	\$533,784	\$682,746	\$800,033	\$728,921	\$641,990
75th	\$300,054	\$533,684	\$546,649	\$490,595	\$347,290	\$0
Worst	\$302,778	\$321,360	\$99,573	\$0	\$0	\$0

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What If Worksheet - Scenarios

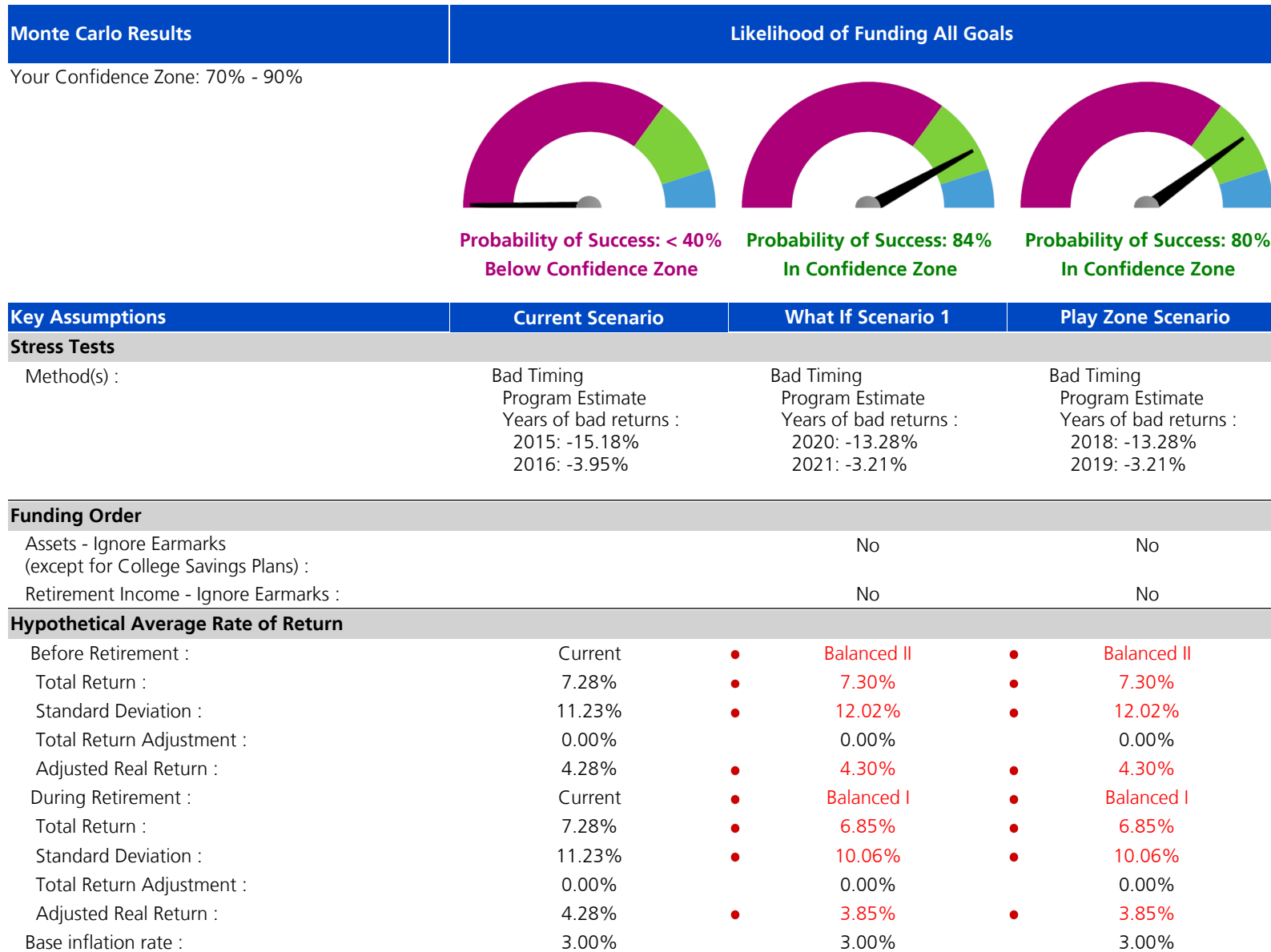
This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

Goals	Estimated % of Goal Funded					
	Current Scenario		What If Scenario 1		Play Zone Scenario	
	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing
Needs						
10 College - Ricky	100%	100%	100%	100%	100%	100%
10 Pay Equity Line:\$100k B@4.5%	84%	77%	100%	100%	100%	100%
10 Retirement - Living Expense	61%	60%	100%	100%	100%	100%
8 Lucille's Health Exp	0%	0%	100%	100%	100%	100%
8 College - Ricky with no student debt	0%	0%	100%	100%	N/A	N/A
Wants						
7 Replace Honda	0%	0%	100%	100%	100%	100%
7 Annual Donations	0%	0%	100%	100%	100%	100%
6 Personal Classes	0%	0%	100%	100%	100%	100%
5 Recurring Travel	0%	0%	100%	100%	100%	100%
4 Remodel Kitchen	0%	0%	100%	100%	100%	100%
Safety Margin (Value at End of Plan)						
Current dollars (in thousands) :	\$0	\$0	\$342	\$239	\$285	\$216
Future dollars (in thousands) :	\$0	\$0	\$1,022	\$715	\$850	\$644

● 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



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What If Worksheet - Scenarios

Key Assumptions	Current Scenario	What If Scenario 1	Play Zone Scenario
Goals			
College - Ricky			
Year :	2011	2011	2011
Years of Education :	2	2	2
Annual Cost :	\$25,000	\$25,000	\$25,000
Pay Equity Line:\$100k B@4.5%			
Year :	2013	2013	2013
Cost :	\$16,680	● \$16,679	● \$16,679
Is recurring?	Yes	Yes	Yes
Years between occurrences :	1	1	1
Number of occurrences :	7	7	7
Retirement - Living Expense			
Retirement Age			
Lucille :	62	● 67	● 65
Planning Age			
Lucille :	93	93	93
Living expense :	57,600	● 46,700	● 48,613
Lucille's Health Exp			
Year :	Lucille's retirement	Lucille's retirement	Lucille's retirement
Cost :	\$5,000	● \$2,700	● \$2,700
Is recurring?	Yes	Yes	Yes
Years between occurrences :	1	1	1
College - Ricky with no student debt			
Year :	2012	2012	2012
Years of Education :	2	2	2
Annual Cost :	\$10,000	● \$5,000	● \$0
Replace Honda			
Year :	2016	2016	2016
Cost :	\$25,000	● \$20,000	● \$20,000
Annual Donations			
Year :	Lucille's retirement	Lucille's retirement	Lucille's retirement
Cost :	\$2,000	● \$1,000	● \$1,000

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What If Worksheet - Scenarios

Key Assumptions	Current Scenario	What If Scenario 1	Play Zone Scenario
Goals			
Is recurring?	Yes	Yes	Yes
Years between occurrences :	1	1	1
Personal Classes			
Year :	Lucille's retirement	Lucille's retirement	Lucille's retirement
Cost :	\$1,000	• \$500	• \$500
Is recurring?	Yes	Yes	Yes
Years between occurrences :	1	1	1
Number of occurrences :	15	15	15
Recurring Travel			
Year :	Lucille's retirement	Lucille's retirement	Lucille's retirement
Cost :	\$2,500	• \$1,500	• \$1,500
Is recurring?	Yes	Yes	Yes
Years between occurrences :	1	1	1
Number of occurrences :	20	20	20
Remodel Kitchen			
Year :	2020	2020	2020
Cost :	\$25,000	• \$20,000	• \$20,000
Retirement Income			
Defined Benefit Plan			
Annual Income :	\$14,280	\$14,280	\$14,280
Start Year :	Lucille's Retirement	Lucille's Retirement	Lucille's Retirement
Select when income will end :	End of Lucille's Plan	End of Lucille's Plan	End of Lucille's Plan
Benefit After Death	0	0	0

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What If Worksheet - Scenarios

Key Assumptions	Current Scenario	What If Scenario 1	Play Zone Scenario
Social Security			
Lucille			
Select when benefits will begin :	At age of full eligibility	At age of full eligibility	At age of full eligibility
If you selected enter your own, age to begin retirement benefits :	years	years	years
	months	months	months
Annual benefit - Enter your own - Evaluate annually :	\$27,000	\$27,000	\$27,000
Widow(er) benefit :	\$0	\$0	\$0
Percentage of benefit to use :	100%	100%	100%
New Retirement Income Sources			
Part Time Consulting			
Include In Plan :		• No	• Yes
Annual Income :		• \$24,000	• \$24,000
Start Year :		• Lucille's Retirement	• Lucille's Retirement
Select when income will end :	2025	2025	2025
If you selected enter your own, year to end retirement income :	2025	2025	2025
Asset Additions			
403-b TDA			
Qualified :	Maximum	Maximum	Maximum
Roth :	N/A	N/A	N/A
% Designated as Roth:			
Plan addition amount :	\$25,850	\$25,850	\$25,850
Year additions begin :	2010	2010	2010
Lucille - Fund All Goals			
Extra Savings by Tax Category			
Qualified (Employer Plans & Traditional IRA)		\$0	\$0
Roth (Employer Plans & Roth IRA)		\$0	\$0
Tax-Deferred		\$0	\$0
Taxable		• \$17,000	• \$17,000

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

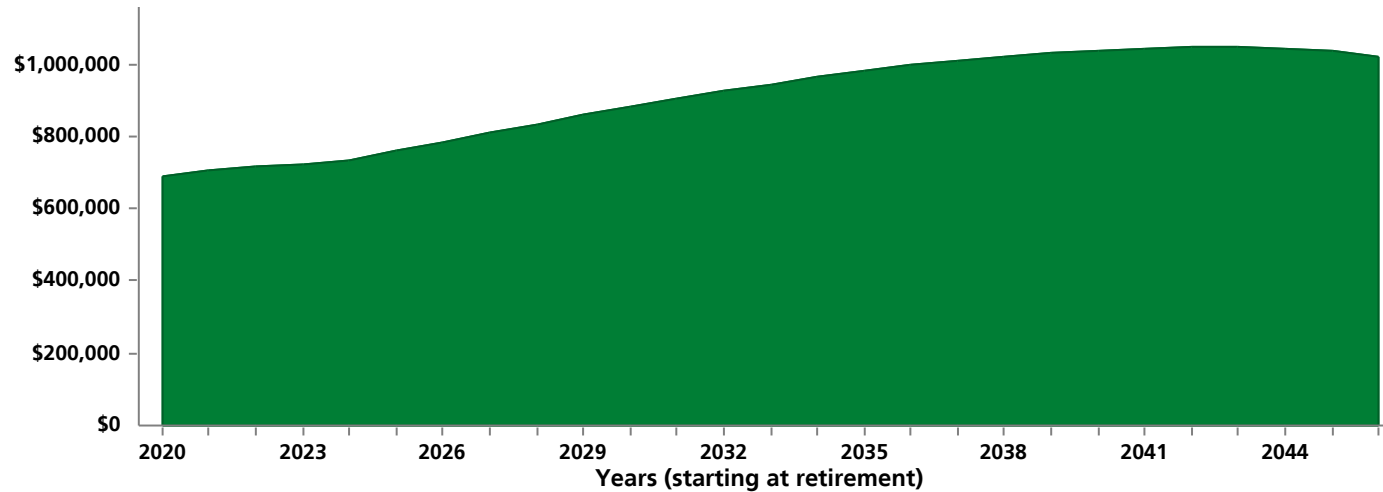
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What If Worksheet - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts can be shown in current dollars or future dollars. When current dollars are shown, the Base Inflation Rate of the Plan is used to discount future dollars to current dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

**Portfolio Value During Retirement in Future Dollars
(Impact of Cash Surplus/Deficit on Portfolio Value)**

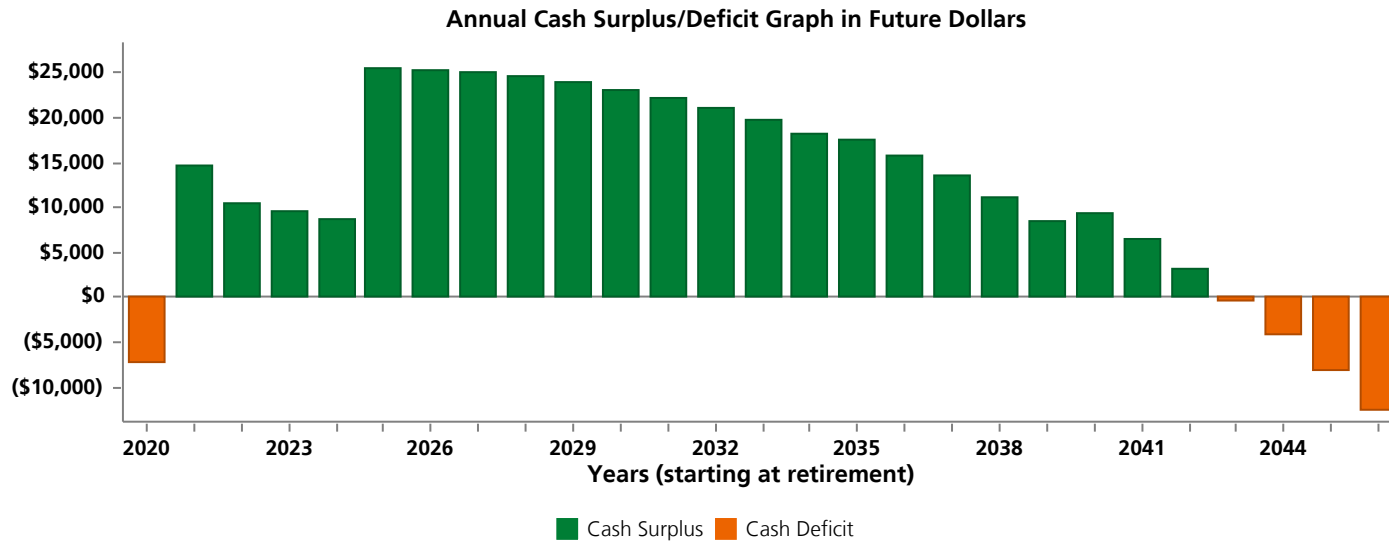


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What If Worksheet - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts can be shown in current or future dollars. When current dollars are shown, the Base Inflation Rate of the Plan is used to discount future dollars to current dollars.



Notes

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

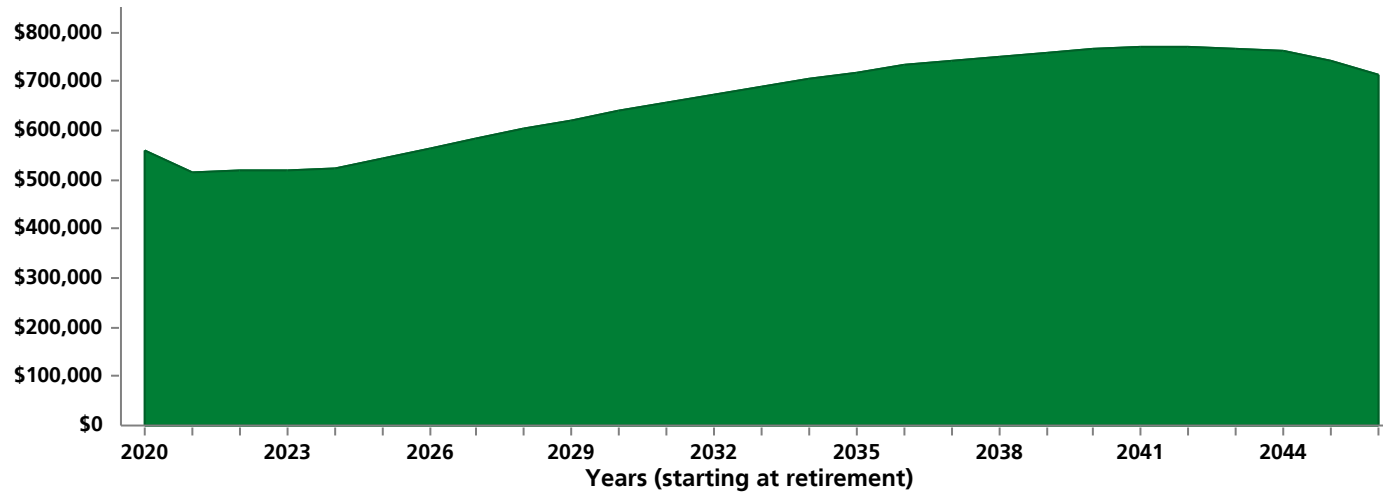
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What If Worksheet - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 with Bad Timing

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts can be shown in current dollars or future dollars. When current dollars are shown, the Base Inflation Rate of the Plan is used to discount future dollars to current dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

**Portfolio Value During Retirement in Future Dollars
(Impact of Cash Surplus/Deficit on Portfolio Value)**

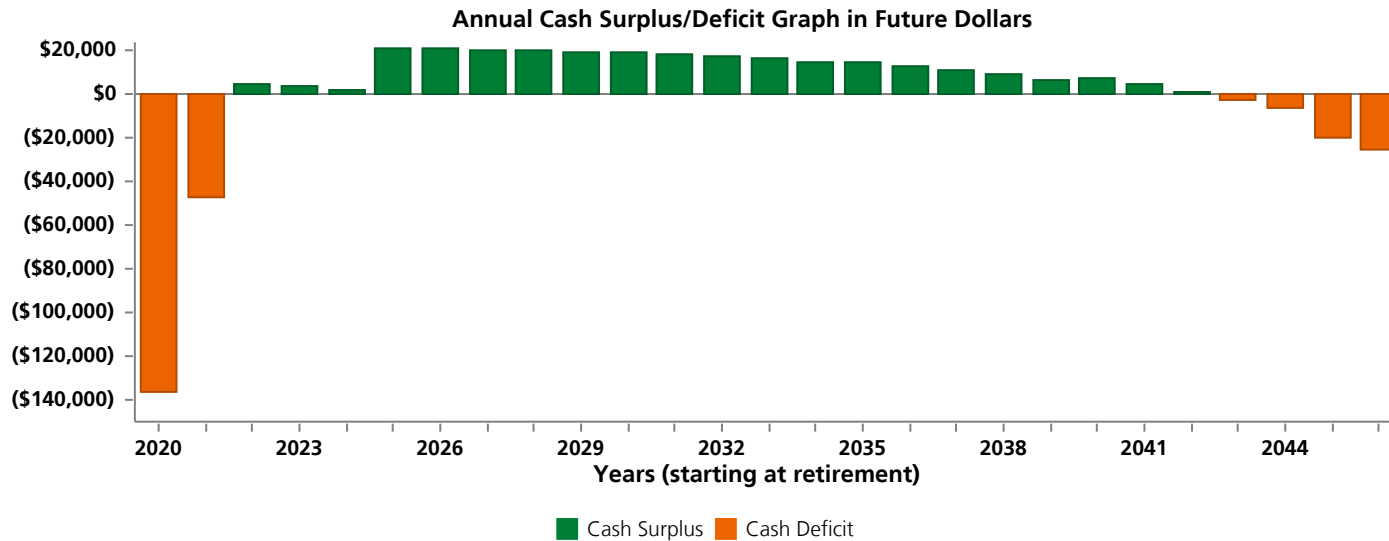


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What If Worksheet - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 with Bad Timing

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts can be shown in current or future dollars. When current dollars are shown, the Base Inflation Rate of the Plan is used to discount future dollars to current dollars.



Notes

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

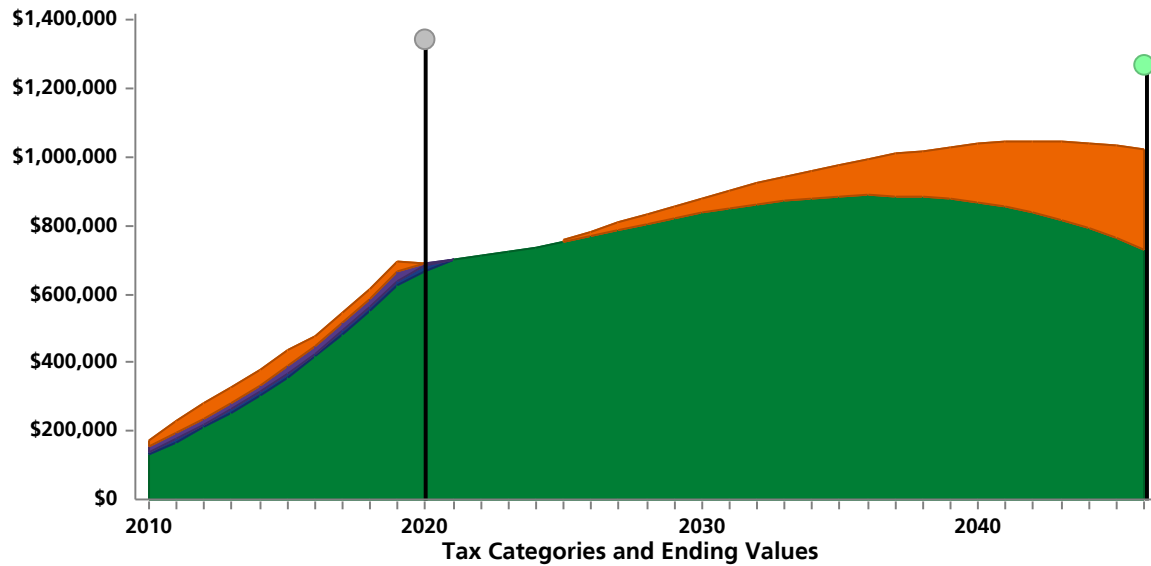
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Presentation - Combined Details

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



- Qualified Assets - \$729,802
 Roth - \$0
 Tax-Deferred Assets - \$0
 Tax-Free Assets - \$0
- Taxable Assets - \$292,222
 Lucille Retires
 Lucille's Plan Ends

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

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	All Goals		
57	2010	0	118,427	42,850	0	0	11,446	401	0	172,323	
58	2011	0	172,323	42,927	0	0	15,315	828	750	228,986	
59	2012	0	228,986	44,006	0	0	19,042	1,107	7,186	283,741	
60	2013	0	283,741	45,086	0	0	21,971	1,024	22,634	327,140	
61	2014	0	327,140	45,667	0	0	25,597	1,082	16,679	380,644	
62	2015	0	380,644	46,251	0	0	29,525	1,142	16,679	438,598	
63	2016	0	438,598	47,336	0	0	32,069	625	40,560	476,818	
64	2017	0	476,818	47,922	0	0	36,622	664	16,679	544,020	
65	2018	0	544,020	48,511	0	0	41,547	704	16,679	616,695	
66	2019	0	616,695	50,101	0	0	46,943	746	16,679	696,314	
Lucille Retires	2020	0	696,314	0	0	47,193	44,055	4,509	93,884	689,169	
68	2021	0	689,169	0	0	47,851	45,121	9,563	68,758	703,821	
69	2022	0	703,821	0	0	48,523	45,799	13,174	70,571	714,398	
70	2023	0	714,398	0	0	49,207	46,421	13,480	72,448	724,098	
71	2024	0	724,098	0	0	49,906	46,978	13,800	74,391	732,792	
72	2025	0	732,792	0	0	50,618	48,628	10,672	62,963	758,404	
73	2026	0	758,404	0	0	51,345	50,262	11,190	65,046	783,776	
74	2027	0	783,776	0	0	52,087	51,875	11,744	67,203	808,791	
75	2028	0	808,791	0	0	52,843	53,456	12,336	69,437	833,317	
76	2029	0	833,317	0	0	53,614	54,998	12,971	71,751	857,206	
77	2030	0	857,206	0	0	54,401	56,492	13,590	74,149	880,361	
78	2031	0	880,361	0	0	55,203	57,926	14,310	76,633	902,546	
79	2032	0	902,546	0	0	56,021	59,290	15,009	79,207	923,642	
80	2033	0	923,642	0	0	56,856	60,573	15,754	81,876	943,441	
81	2034	0	943,441	0	0	57,708	61,759	16,540	84,641	961,727	
82	2035	0	961,727	0	0	58,576	62,906	17,389	86,462	979,360	
83	2036	0	979,360	0	0	59,462	63,931	18,282	89,403	995,068	
84	2037	0	995,068	0	0	60,366	64,815	19,219	92,454	1,008,576	
85	2038	0	1,008,576	0	0	61,288	65,549	20,062	95,618	1,019,733	
86	2039	0	1,019,733	0	0	62,228	66,115	20,924	98,900	1,028,251	
87	2040	0	1,028,251	0	0	63,187	66,742	21,878	98,665	1,037,636	

x - denotes shortfall

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Presentation - Combined Details

Scenario : What If Scenario 1 using Average Returns

Event or Ages	Year	Beginning Portfolio Value				Funds Used				
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	All Goals	Ending Portfolio Value
88	2041	0	1,037,636	0	0	64,165	67,178	22,846	102,091	1,044,043
89	2042	0	1,044,043	0	0	65,163	67,404	23,821	105,646	1,047,142
90	2043	0	1,047,142	0	0	66,180	67,410	24,577	109,339	1,046,816
91	2044	0	1,046,816	0	0	67,218	67,175	25,292	113,173	1,042,745
92	2045	0	1,042,745	0	0	68,277	66,679	25,950	117,155	1,034,596
Lucille's Plan Ends	2046	0	1,034,596	0	0	69,357	65,898	26,535	121,293	1,022,024

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

Event or Ages	Year	Funds Used										Ending Portfolio Value	
		College - Ricky	Pay Equity Line:\$100k B@4.5%	Retirement	Lucille's Health Exp	College - Ricky with no student debt	Replace Honda	Annual Donations	Personal Classes	Recurring Travel	Remodel Kitchen		
57	2010	0	0	0	0	0	0	0	0	0	0	0	172,323
58	2011	750	0	0	0	0	0	0	0	0	0	0	228,986
59	2012	1,568	0	0	0	5,618	0	0	0	0	0	0	283,741
60	2013	0	16,679	0	0	5,955	0	0	0	0	0	0	327,140
61	2014	0	16,679	0	0	0	0	0	0	0	0	0	380,644
62	2015	0	16,679	0	0	0	0	0	0	0	0	0	438,598
63	2016	0	16,679	0	0	0	23,881	0	0	0	0	0	476,818
64	2017	0	16,679	0	0	0	0	0	0	0	0	0	544,020
65	2018	0	16,679	0	0	0	0	0	0	0	0	0	616,695
66	2019	0	16,679	0	0	0	0	0	0	0	0	0	696,314
Lucille Retires	2020	0	0	58,139	4,835	0	0	1,344	672	2,016	26,878	0	689,169
68	2021	0	0	59,480	5,125	0	0	1,384	692	2,076	0	0	703,821
69	2022	0	0	60,861	5,433	0	0	1,426	713	2,139	0	0	714,398
70	2023	0	0	62,283	5,759	0	0	1,469	734	2,203	0	0	724,098
71	2024	0	0	63,749	6,104	0	0	1,513	756	2,269	0	0	732,792
72	2025	0	0	51,818	6,471	0	0	1,558	779	2,337	0	0	758,404
73	2026	0	0	53,373	6,859	0	0	1,605	802	2,407	0	0	783,776
74	2027	0	0	54,974	7,270	0	0	1,653	826	2,479	0	0	808,791
75	2028	0	0	56,623	7,707	0	0	1,702	851	2,554	0	0	833,317
76	2029	0	0	58,322	8,169	0	0	1,754	877	2,630	0	0	857,206
77	2030	0	0	60,071	8,659	0	0	1,806	903	2,709	0	0	880,361
78	2031	0	0	61,873	9,179	0	0	1,860	930	2,790	0	0	902,546
79	2032	0	0	63,730	9,730	0	0	1,916	958	2,874	0	0	923,642
80	2033	0	0	65,641	10,313	0	0	1,974	987	2,960	0	0	943,441
81	2034	0	0	67,611	10,932	0	0	2,033	1,016	3,049	0	0	961,727
82	2035	0	0	69,639	11,588	0	0	2,094	0	3,141	0	0	979,360
83	2036	0	0	71,728	12,283	0	0	2,157	0	3,235	0	0	995,068
84	2037	0	0	73,880	13,020	0	0	2,221	0	3,332	0	0	1,008,576
85	2038	0	0	76,096	13,802	0	0	2,288	0	3,432	0	0	1,019,733
86	2039	0	0	78,379	14,630	0	0	2,357	0	3,535	0	0	1,028,251
87	2040	0	0	80,731	15,507	0	0	2,427	0	0	0	0	1,037,636

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

Event or Ages	Year	Funds Used										Ending Portfolio Value
		College - Ricky	Pay Equity Line:\$100k B@4.5%	Retirement	Lucille's Health Exp	College - Ricky with no student debt	Replace Honda	Annual Donations	Personal Classes	Recurring Travel	Remodel Kitchen	
88	2041	0	0	83,153	16,438	0	0	2,500	0	0	0	1,044,043
89	2042	0	0	85,647	17,424	0	0	2,575	0	0	0	1,047,142
90	2043	0	0	88,217	18,470	0	0	2,652	0	0	0	1,046,816
91	2044	0	0	90,863	19,578	0	0	2,732	0	0	0	1,042,745
92	2045	0	0	93,589	20,752	0	0	2,814	0	0	0	1,034,596
Lucille's Plan Ends	2046	0	0	96,397	21,998	0	0	2,898	0	0	0	1,022,024

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.

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 & Cash Alternatives	3.50%
Cash & Cash Alternatives (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%
Mid Cap Stocks	9.50%
Small Cap Stocks	10.00%
International Developed Stocks	9.00%
International Emerging Stocks	11.00%

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.