

Financial Goal Plan

George and Martha Sample



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Plan Summary

Plan Summary

Reaching Your Goals	Status
----------------------------	---------------



Net Worth	
Assets	\$240,000
Liabilities	\$0
Net Worth	\$240,000

Results

If you implement the following suggestions, there is a 85% likelihood of funding all of the Financial Goals in your Plan.

Goals

Maintain your Total Goal Spending at \$1,668,000

George retires at age 65, in the year 2029.

Martha is a homemaker.

Goal	Amount	Changes
------	--------	---------

Needs

10 Retirement - Living Expense		
Both Retired	\$60,000	
Martha Alone Retired	\$36,000	

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

Plan Summary

Save and Invest	Status
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Savings

Consider the following changes in order to increase your savings by \$8,500 to a total of \$14,900 per year.

George - Increase qualified additions by \$3,000. Make this change in 2023.

Martha - Increase Roth additions by \$5,500. Make this change in 2023.

Invest

Consider reallocating your current portfolio

Investment Portfolio Asset Allocation

Current



Total Return II



Adjustment needed to match Total Return II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$232,800
Short Term Bonds	\$38,400	
Intermediate Term Bonds	\$21,600	
Large Cap Value Stocks	\$64,800	
Large Cap Growth Stocks	\$45,600	
Small Cap Stocks	\$21,600	
International Developed Stocks	\$28,800	
International Emerging Stocks	\$12,000	
Total :	\$232,800	-\$232,800

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Plan Summary

Social Security

Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

George's FRA is 67 and 0 months in 2031.

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

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

George's estimated annual PIA is \$34,513

Martha's estimated annual PIA is \$0

Strategy Information

George files a normal application at 67 in 2031.

Martha files a normal application at 67 in 2032.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,328,758 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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Summary of Goals and Resources

Personal Information and Summary of Financial Goals

George and Martha Sample

Needs

10 Retirement - Living Expense



George (2029)	65
Martha (2029)	64
Both Retired (2029-2054)	\$60,000
Martha Alone Retired (2055-2057)	\$36,000
	Base Inflation Rate (2.63%)

Personal Information

George

Male - born 05/05/1964, age 59

Employed - \$80,000

Martha

Female - born 12/07/1965, age 57

Homemaker

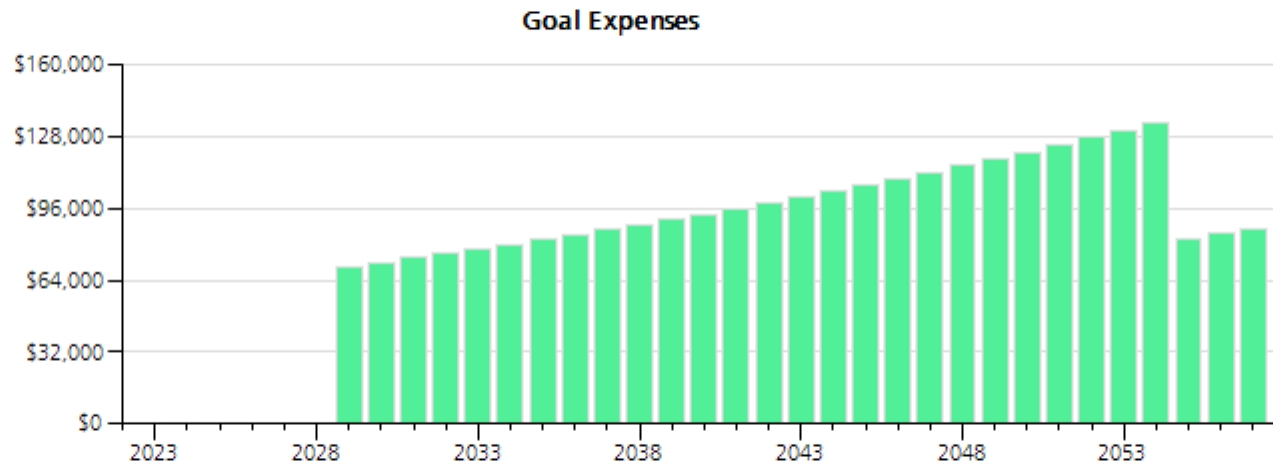
Married, US Citizens living in MO

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

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

Current Financial Goals Graph

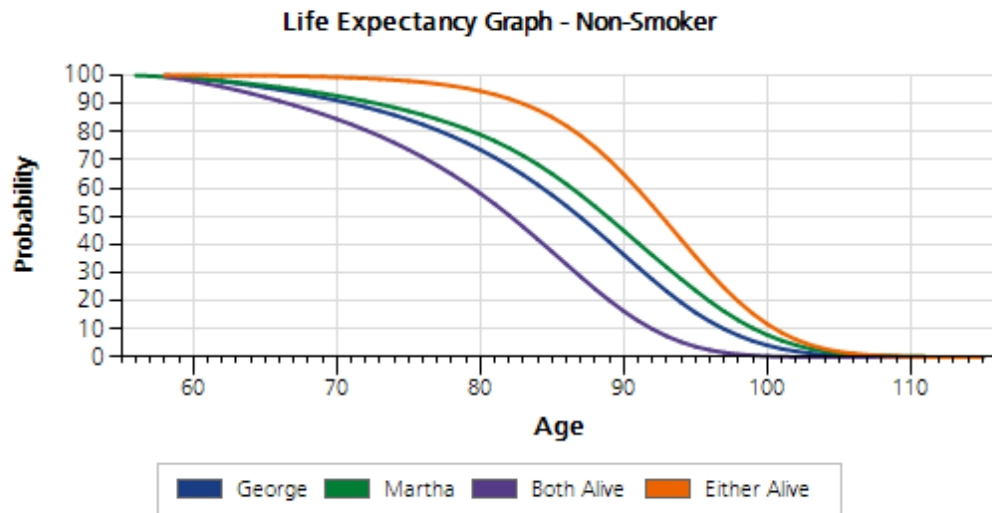
This graph shows the annual costs for your Financial Goals, as you have specified. Because these costs will be used to create your Plan, it is important that they are accurate and complete. All amounts are in after-tax, future dollars.



Life Expectancy Table and Graph

How long might you live?

Chance you will live to age shown	George Live to Age		Martha Live to Age		Either Live to Age		Both Live to Age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	87	80	89	82	93	85	83	75
40%	90	82	92	84	95	87	85	77
30%	92	84	94	86	96	89	87	79
20%	94	87	96	88	98	90	90	82
10%	97	89	100	91	101	92	92	85

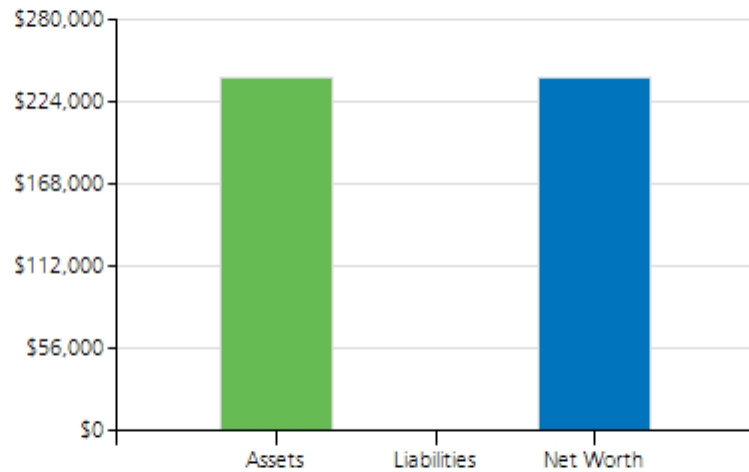


All calculations based on 2012 IAM Basic Tables.

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Net Worth Summary - All Resources

This is your Net Worth Summary as of 07/17/2023. 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 all of your Assets and Liabilities are entered.



Investment Assets		\$240,000
Other Assets	+	\$0
Total Assets		\$240,000
Total Liabilities	-	\$0
Net Worth		\$240,000

Description	Total
Investment Assets	
Employer Retirement Plans	\$200,000
Individual Retirement Accounts	\$40,000
Total Investment Assets:	\$240,000
Net Worth:	\$240,000

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Resource Summary

Investment Assets

Description	Owner	Account Type	Current Value	Additions	Assign to Goal
Manually Entered					
401(k)	George	401(k)	\$200,000	\$6,400	Fund All Goals
Account Total	\$200,000				
Roth IRA - Account	Martha	Roth IRA - Account	\$40,000		Fund All Goals
Account Total	\$40,000				
Total Manually Entered Assets			\$240,000		
			Total :	\$240,000	

Social Security

Description	Value	Assign to Goal
Social Security	George will file a normal application at age 67. He will receive \$34,513 in retirement benefits at age 67.	Fund All Goals
Social Security	Martha will file a normal application at age 67. She will receive \$17,257 in spousal benefits at age 67.	Fund All Goals

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Goal Assignment Summary

Goal	Category	Description	Value	Annual Additions	Future Value
Fund All Goals	Investment	401(k)	\$200,000	\$6,400	
		Roth IRA - Account	\$40,000		
	Retirement Income	Social Security			
		Social Security			Martha will file a normal application at age 67. She will receive \$17,257 in spousal benefits at age 67.

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Risk and Portfolio Information

Risk Assessment

You chose a Risk Score of 67.

Appropriate Portfolio: Total Return II

Percentage Stock: 72%

Average Return: 7.25%



■ Cash: 3%
 ■ Bond: 25%
 ■ Stock: 72%

Great Recession Return Loss for this Portfolio

If this loss would cause you to sell your investments, you should select a lower score. Don't go past your Breaking Point.

During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

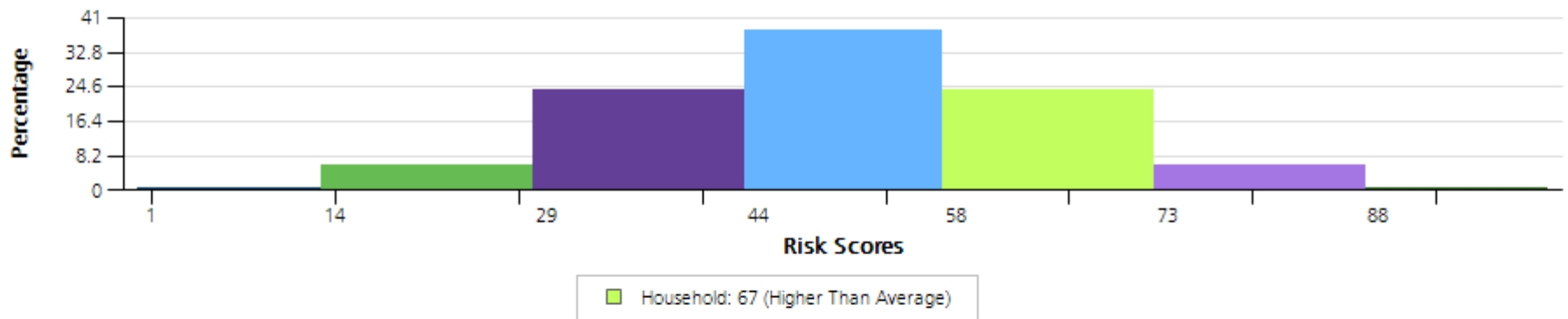
-33%

If you invest \$240,000 in this portfolio and the same loss occurred again, you would lose:

-\$78,509

Risk Score Chart for Ages Between 50 to 64

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



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Model Portfolio Table

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Risk Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. Refer to the Worst 1-Year Loss and Standard Deviation columns in the chart below to compare the relative risks of your Current Portfolio to the Target Portfolio.

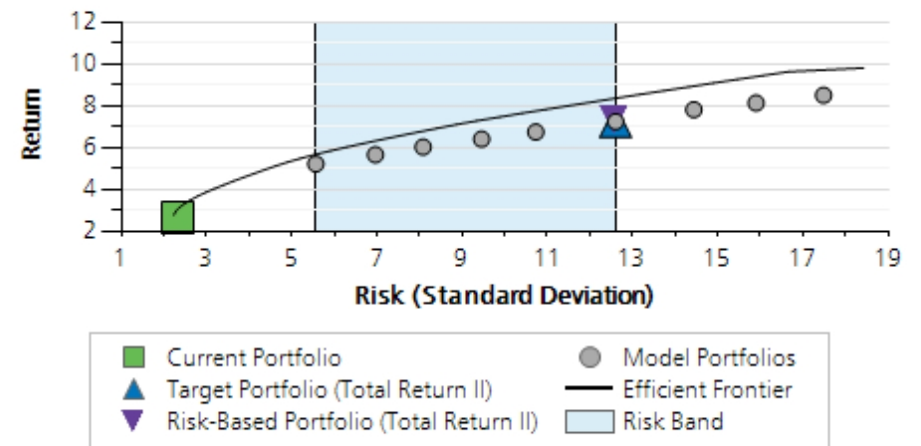
Portfolios	Name	Cash	Bond	Stock	Alternative	Fixed Index	Average Return	Worst One Year	Standard Deviation
■	Current	100%	0%	0%	0%	0%	2.60%	0.01%	2.31%
	Capital Preservation I	5%	67%	28%	0%	0%	5.22%	-8.10%	5.57%
	Capital Preservation II	5%	57%	38%	0%	0%	5.66%	-11.28%	6.97%
	Balanced I	4%	51%	45%	0%	0%	6.03%	-14.29%	8.08%
	Balanced II	4%	42%	54%	0%	0%	6.41%	-18.39%	9.46%
	Total Return I	4%	35%	61%	0%	0%	6.75%	-22.01%	10.73%
▼ ▲	Total Return II	3%	25%	72%	0%	0%	7.25%	-26.97%	12.61%
	Capital Growth I	2%	16%	82%	0%	0%	7.82%	-31.51%	14.44%
	Capital Growth II	0%	9%	91%	0%	0%	8.14%	-35.68%	15.90%
	Equity Growth	0%	0%	100%	0%	0%	8.51%	-39.81%	17.49%

■ Risk Band ■ Current ▼ Risk-Based ▲ Target

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 Risk Band, Target, Risk-Based, and Custom 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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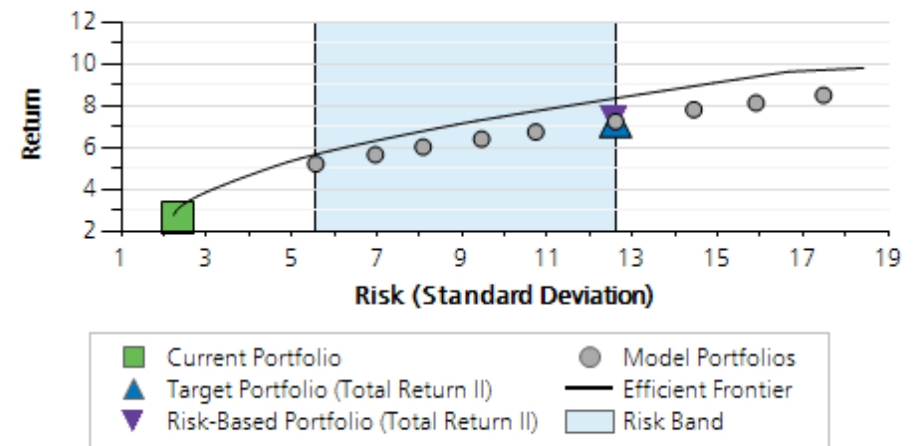
Portfolios	Name	3% Fixed	Unclassified	Average Return	Worst One Year	Standard Deviation
■	Current	0%	0%	2.60%	0.01%	2.31%
	Capital Preservation I	0%	0%	5.22%	-8.10%	5.57%
	Capital Preservation II	0%	0%	5.66%	-11.28%	6.97%
	Balanced I	0%	0%	6.03%	-14.29%	8.08%
	Balanced II	0%	0%	6.41%	-18.39%	9.46%
	Total Return I	0%	0%	6.75%	-22.01%	10.73%
▼ ▲	Total Return II	0%	0%	7.25%	-26.97%	12.61%
	Capital Growth I	0%	0%	7.82%	-31.51%	14.44%
	Capital Growth II	0%	0%	8.14%	-35.68%	15.90%
	Equity Growth	0%	0%	8.51%	-39.81%	17.49%

■ Risk Band ■ Current ▼ Risk-Based ▲ Target

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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 Risk Band, Target, Risk-Based, and Custom 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.

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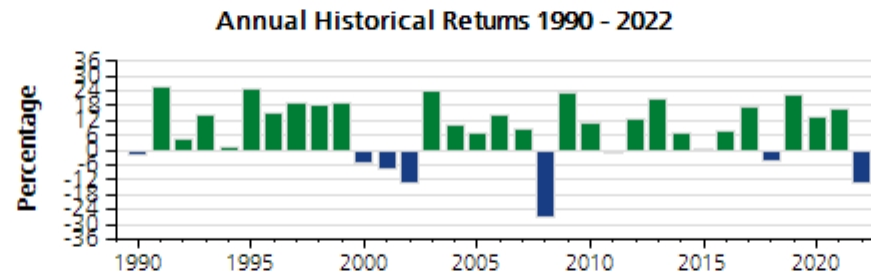
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Portfolio Detail

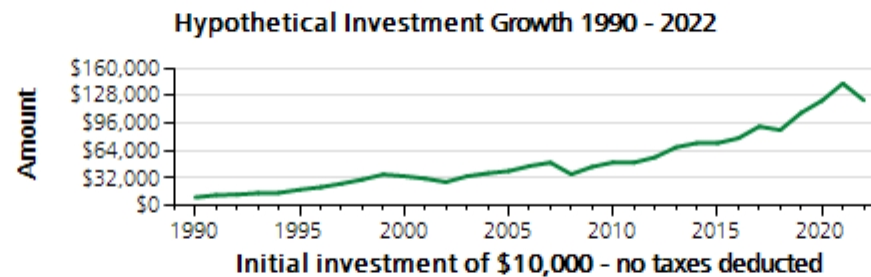
Portfolio Detail - Total Return II

While Average Historical Returns are important when selecting your Target Portfolio, it is important to remember that returns have actually varied by substantial amounts from year to year.

This graph shows the Annual Historical Returns by year for this portfolio.



This graph shows how a hypothetical investment of \$10,000 would have grown during this period.



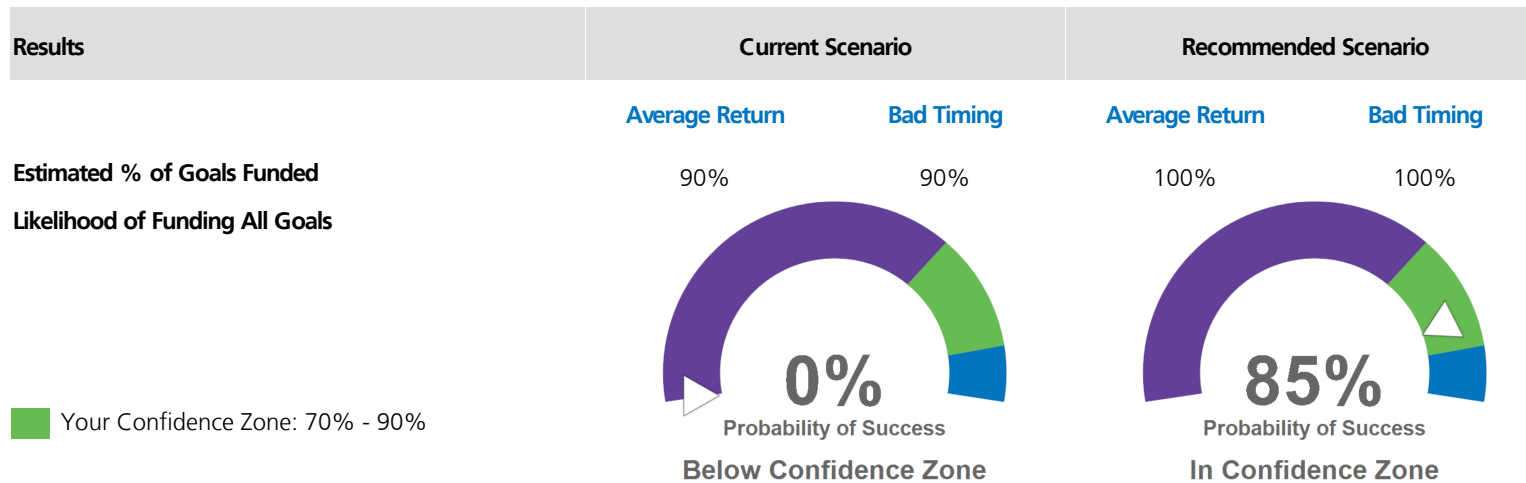
This chart summarizes the growth and return information for the portfolio for this period.

Results for Period 1990 - 2022	
Ending Portfolio Value (Hypothetical)	\$122,686
Biggest Loss or Smallest Gain	-26.97% in 2008
Largest Gain	25.61% in 1991
Years with Loss	8
Average Total Return	7.25%
Inflation	2.63%
Average Real Return	4.62%
Standard Deviation	12.61%

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Results

Results - Current and Recommended



	Current Scenario	What If Scenario 1	Changes In Value
66 Retirement			
Retirement Age			
George	65 in 2029	65 in 2029	
Martha	64 in 2029	64 in 2029	
Planning Age			
George	90 in 2054	90 in 2054	
Martha	92 in 2057	92 in 2057	
Goals			
Needs			
Retirement - Living Expense			
Both Retired	\$60,000	\$60,000	
Martha Alone Retired	\$36,000	\$36,000	
Total Spending for Life of Plan	\$1,668,000	\$1,668,000	

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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
\$ Savings			
Qualified	\$6,400	\$9,400	Increased \$3,000
Roth	\$0	\$5,500	Increased \$5,500
Total Savings This Year	\$6,400	\$14,900	Increased \$8,500
Portfolios			
Allocation Before Retirement	CURRENT	Total Return II	72% More Stock
Percent Stock	0%	72%	
Composite Return	2.60%	7.25%	
Worst One-Year Return since 1990	0.01%	-26.97%	
Composite Standard Deviation	2.31%	12.61%	
Great Recession Return 11/07 - 2/09	2%	-33%	
Bond Bear Market Return 7/79 - 2/80	7%	9%	
Allocation During Retirement	CURRENT	Total Return II	72% More Stock
Percent Stock	0%	72%	
Composite Return	2.60%	7.25%	
Worst One-Year Return since 1990	0.01%	-26.97%	
Composite Standard Deviation	2.31%	12.61%	
Great Recession Return 11/07 - 2/09	2%	-33%	
Bond Bear Market Return 7/79 - 2/80	7%	9%	
Inflation	2.63%	2.63%	
Investments			
Total Investment Portfolio	\$240,000	\$240,000	
Social Security			
Social Security Strategy	At FRA	At FRA	

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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
George			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$34,513	\$34,513	
Martha			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$17,257	\$17,257	

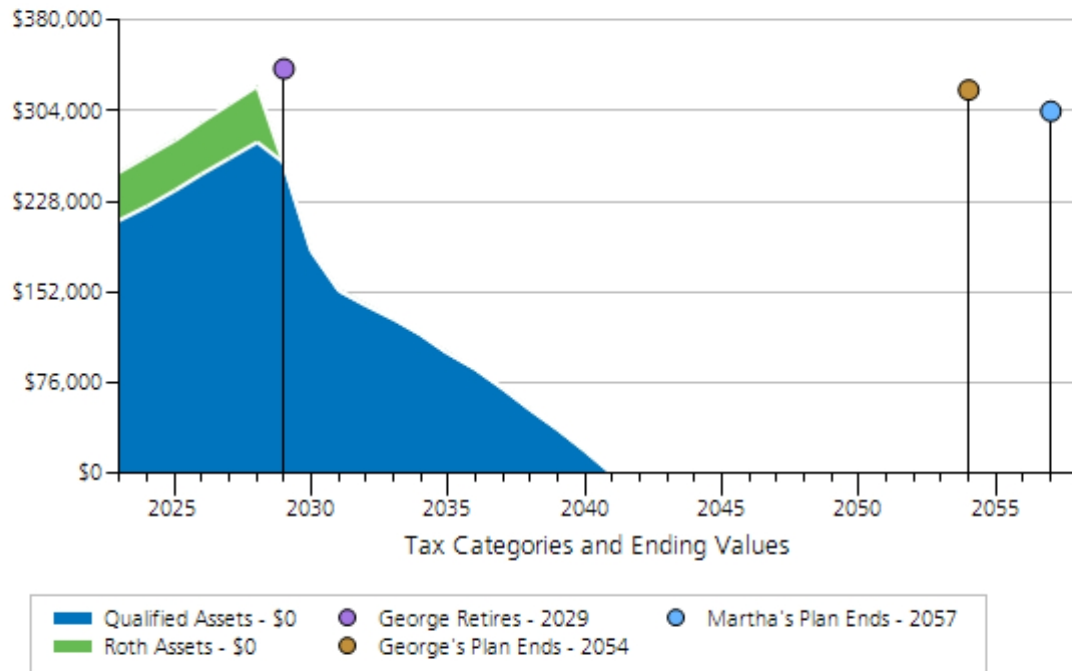
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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

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

Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
59/58	2023	0	240,000	6,400	0	0	6,406	2.60%	0	0	252,806
60/59	2024	0	252,806	6,568	0	0	6,744	2.60%	0	0	266,118
61/60	2025	0	266,118	6,741	0	0	7,094	2.60%	0	0	279,954
62/61	2026	0	279,954	6,918	0	0	7,459	2.60%	0	0	294,331
63/62	2027	0	294,331	7,100	0	0	7,837	2.60%	0	0	309,268
64/63	2028	0	309,268	7,287	0	0	8,230	2.60%	0	0	324,786
George Retires	2029	0	324,786	0	0	0	6,621	2.60%	0	70,113	261,294
66/65	2030	0	261,294	0	0	0	4,739	2.60%	7,074	71,957	187,003
67/66	2031	0	187,003	0	0	42,480	3,899	2.60%	5,659	73,849	153,874
68/67	2032	0	153,874	0	0	65,395	3,597	2.60%	5,124	75,791	141,951
69/68	2033	0	141,951	0	0	67,115	3,277	2.60%	5,258	77,785	129,300
70/69	2034	0	129,300	0	0	68,880	2,937	2.60%	5,397	79,831	115,890
71/70	2035	0	115,890	0	0	70,692	2,577	2.60%	5,539	81,930	101,690
72/71	2036	0	101,690	0	0	72,551	2,196	2.60%	5,684	84,085	86,668
73/72	2037	0	86,668	0	0	74,459	1,794	2.60%	5,834	86,296	70,791
74/73	2038	0	70,791	0	0	76,417	1,369	2.60%	5,987	88,566	54,024
75/74	2039	0	54,024	0	0	78,427	921	2.60%	6,145	90,895	36,332
76/75	2040	0	36,332	0	0	80,490	448	2.60%	6,306	93,286	17,678
77/76	2041	0	17,678	0	0	82,607	0	0.00%	6,139	x94,146	0
78/77	2042	0	0	0	0	84,779	0	0.00%	3,446	x81,333	0
79/78	2043	0	0	0	0	87,009	0	0.00%	3,537	x83,472	0
80/79	2044	0	0	0	0	89,297	0	0.00%	3,630	x85,667	0
81/80	2045	0	0	0	0	91,646	0	0.00%	3,725	x87,920	0
82/81	2046	0	0	0	0	94,056	0	0.00%	3,823	x90,233	0
83/82	2047	0	0	0	0	96,530	0	0.00%	3,924	x92,606	0
84/83	2048	0	0	0	0	99,068	0	0.00%	4,027	x95,041	0
85/84	2049	0	0	0	0	101,674	0	0.00%	4,133	x97,541	0
86/85	2050	0	0	0	0	104,348	0	0.00%	4,242	x100,106	0
87/86	2051	0	0	0	0	107,092	0	0.00%	4,353	x102,739	0
88/87	2052	0	0	0	0	109,909	0	0.00%	4,468	x105,441	0
89/88	2053	0	0	0	0	112,799	0	0.00%	4,585	x108,214	0
George's Plan Ends	2054	0	0	0	0	115,766	0	0.00%	4,706	x111,060	0
-/90	2055	0	0	0	0	79,207	0	0.00%	4,818	x74,389	0

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
-/91	2056	0	0	0	0	81,290	0	0.00%	4,945	x76,346	0
Martha's Plan Ends	2057	0	0	0	0	83,428	0	0.00%	5,075	x78,353	0

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.

- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

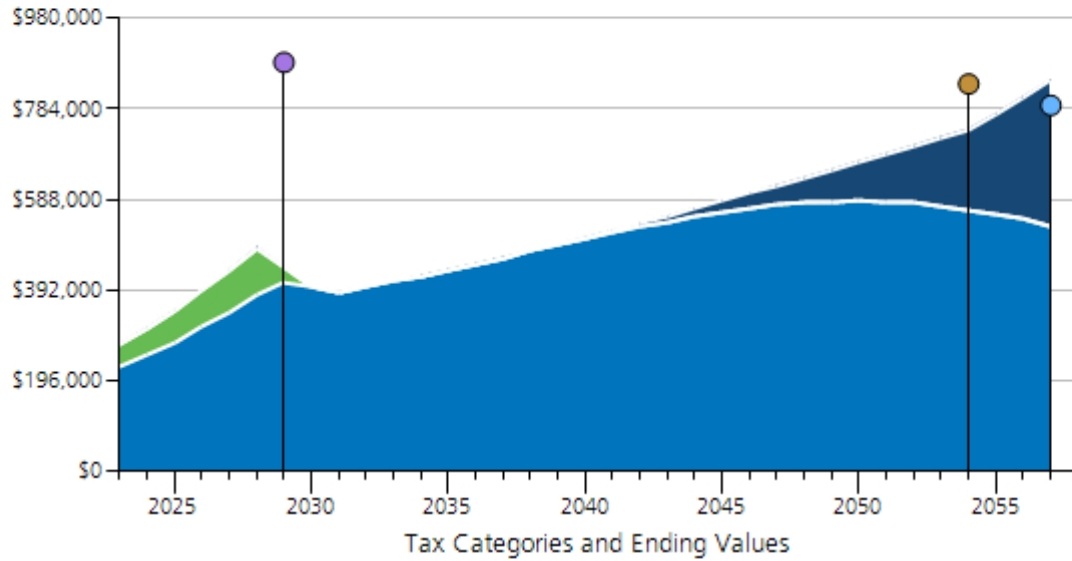
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Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

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

Total Portfolio Value Graph



Qualified Assets - \$530,421	Taxable Assets - \$316,062	George's Plan Ends - 2054
Roth Assets - \$0	George Retires - 2029	Martha's Plan Ends - 2057

x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
59/58	2023	0	240,000	14,900	0	0	18,495	7.26%	0	0	273,395
60/59	2024	0	273,395	15,068	0	0	20,931	7.26%	0	0	309,394
61/60	2025	0	309,394	15,241	0	0	23,555	7.26%	0	0	348,190
62/61	2026	0	348,190	15,418	0	0	26,383	7.26%	0	0	389,992
63/62	2027	0	389,992	15,600	0	0	29,429	7.26%	0	0	435,022
64/63	2028	0	435,022	15,787	0	0	32,710	7.26%	0	0	483,519
George Retires	2029	0	483,519	0	0	0	29,996	7.26%	0	70,113	443,402
66/65	2030	0	443,402	0	0	0	26,932	7.26%	278	71,957	398,099
67/66	2031	0	398,099	0	0	42,480	26,199	7.26%	5,659	73,849	387,269
68/67	2032	0	387,269	0	0	65,395	26,974	7.26%	5,124	75,791	398,723
69/68	2033	0	398,723	0	0	67,115	27,775	7.26%	5,258	77,785	410,570
70/69	2034	0	410,570	0	0	68,880	28,604	7.26%	5,397	79,831	422,827
71/70	2035	0	422,827	0	0	70,692	29,463	7.26%	5,539	81,930	435,513
72/71	2036	0	435,513	0	0	72,551	30,351	7.26%	5,684	84,085	448,646
73/72	2037	0	448,646	0	0	74,459	31,271	7.26%	5,834	86,296	462,246
74/73	2038	0	462,246	0	0	76,417	32,224	7.26%	5,987	88,566	476,335
75/74	2039	0	476,335	0	0	78,427	33,202	7.26%	6,281	90,895	490,788
76/75	2040	0	490,788	0	0	80,490	34,205	7.26%	6,600	93,286	505,597
77/76	2041	0	505,597	0	0	82,607	35,233	7.26%	6,928	95,739	520,769
78/77	2042	0	520,769	0	0	84,779	36,284	7.26%	7,299	98,257	536,277
79/78	2043	0	536,277	0	0	87,009	37,358	7.26%	7,701	100,841	552,101
80/79	2044	0	552,101	0	0	89,297	38,453	7.26%	8,135	103,493	568,223
81/80	2045	0	568,223	0	0	91,646	39,568	7.26%	8,577	106,215	584,645
82/81	2046	0	584,645	0	0	94,056	40,702	7.26%	9,081	109,009	601,312
83/82	2047	0	601,312	0	0	96,530	41,853	7.26%	9,593	111,876	618,226
84/83	2048	0	618,226	0	0	99,068	43,017	7.26%	10,179	114,818	635,315
85/84	2049	0	635,315	0	0	101,674	44,195	7.26%	10,769	117,838	652,576
86/85	2050	0	652,576	0	0	104,348	45,382	7.26%	11,401	120,937	669,969
87/86	2051	0	669,969	0	0	107,092	46,578	7.26%	12,076	124,117	687,446
88/87	2052	0	687,446	0	0	109,909	47,781	7.26%	12,738	127,382	705,015
89/88	2053	0	705,015	0	0	112,799	48,984	7.26%	13,499	130,732	722,567
George's Plan Ends	2054	0	722,567	0	0	115,766	50,190	7.26%	14,238	134,170	740,115
-/90	2055	0	740,115	0	0	79,207	52,523	7.26%	15,049	82,619	774,177

x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
-/91	2056	0	774,177	0	0	81,290	54,953	7.26%	16,011	84,792	809,617
Martha's Plan Ends	2057	0	809,617	0	0	83,428	57,483	7.26%	17,023	87,022	846,483

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.

- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

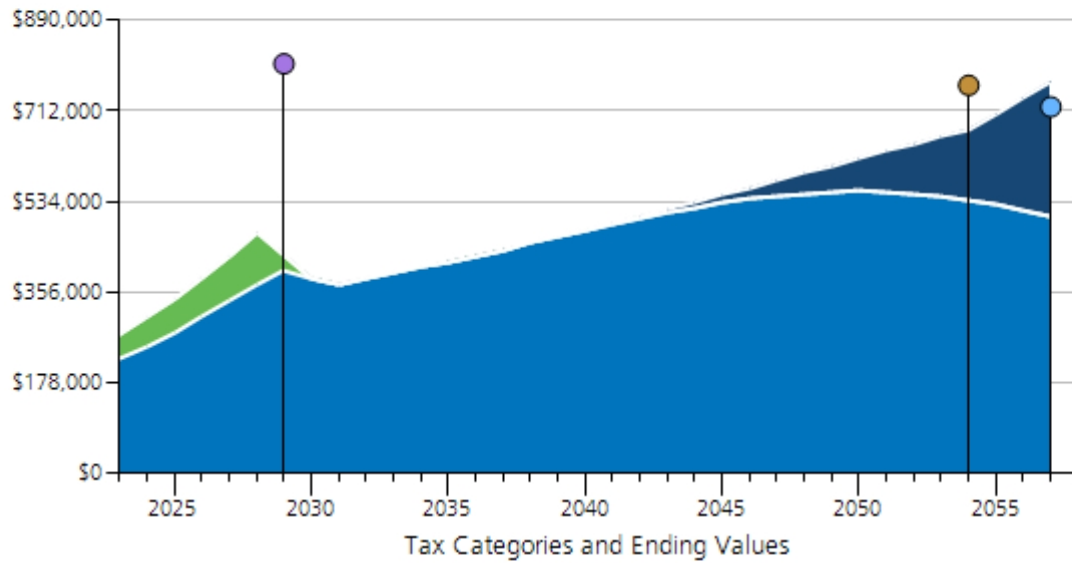
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Worksheet Detail - Combined Details

Scenario : What If Scenario 2 using Average Return

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

Total Portfolio Value Graph



Qualified Assets - \$502,710	Taxable Assets - \$267,212	George's Plan Ends - 2054
Roth Assets - \$0	George Retires - 2029	Martha's Plan Ends - 2057

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : What If Scenario 2 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
59/58	2023	0	240,000	13,400	0	0	18,386	7.26%	0	0	271,786
60/59	2024	0	271,786	13,568	0	0	20,705	7.26%	0	0	306,060
61/60	2025	0	306,060	13,741	0	0	23,204	7.26%	0	0	343,005
62/61	2026	0	343,005	13,918	0	0	25,898	7.26%	0	0	382,822
63/62	2027	0	382,822	14,100	0	0	28,800	7.26%	0	0	425,722
64/63	2028	0	425,722	14,287	0	0	31,927	7.26%	0	0	471,936
George Retires	2029	0	471,936	0	0	0	29,156	7.26%	0	70,113	430,979
66/65	2030	0	430,979	0	0	0	25,980	7.26%	964	71,957	384,038
67/66	2031	0	384,038	0	0	42,480	25,179	7.26%	5,659	73,849	372,189
68/67	2032	0	372,189	0	0	65,395	25,880	7.26%	5,124	75,791	382,548
69/68	2033	0	382,548	0	0	67,115	26,602	7.26%	5,258	77,785	393,222
70/69	2034	0	393,222	0	0	68,880	27,346	7.26%	5,397	79,831	404,220
71/70	2035	0	404,220	0	0	70,692	28,113	7.26%	5,539	81,930	415,556
72/71	2036	0	415,556	0	0	72,551	28,903	7.26%	5,684	84,085	427,241
73/72	2037	0	427,241	0	0	74,459	29,718	7.26%	5,834	86,296	439,288
74/73	2038	0	439,288	0	0	76,417	30,558	7.26%	5,987	88,566	451,711
75/74	2039	0	451,711	0	0	78,427	31,425	7.26%	6,145	90,895	464,523
76/75	2040	0	464,523	0	0	80,490	32,313	7.26%	6,397	93,286	477,643
77/76	2041	0	477,643	0	0	82,607	33,219	7.26%	6,701	95,739	491,029
78/77	2042	0	491,029	0	0	84,779	34,142	7.26%	7,046	98,257	504,646
79/78	2043	0	504,646	0	0	87,009	35,079	7.26%	7,419	100,841	518,474
80/79	2044	0	518,474	0	0	89,297	36,030	7.26%	7,822	103,493	532,486
81/80	2045	0	532,486	0	0	91,646	36,994	7.26%	8,232	106,215	546,679
82/81	2046	0	546,679	0	0	94,056	37,967	7.26%	8,700	109,009	560,993
83/82	2047	0	560,993	0	0	96,530	38,948	7.26%	9,173	111,876	575,422
84/83	2048	0	575,422	0	0	99,068	39,934	7.26%	9,715	114,818	589,891
85/84	2049	0	589,891	0	0	101,674	40,923	7.26%	10,261	117,838	604,389
86/85	2050	0	604,389	0	0	104,348	41,911	7.26%	10,845	120,937	618,866
87/86	2051	0	618,866	0	0	107,092	42,896	7.26%	11,467	124,117	633,270
88/87	2052	0	633,270	0	0	109,909	43,878	7.26%	12,077	127,382	647,597
89/88	2053	0	647,597	0	0	112,799	44,848	7.26%	12,779	130,732	661,734
George's Plan Ends	2054	0	661,734	0	0	115,766	45,806	7.26%	13,457	134,170	675,679
-/90	2055	0	675,679	0	0	79,207	47,878	7.26%	14,231	82,619	705,914

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : What If Scenario 2 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
-/91	2056	0	705,914	0	0	81,290	50,032	7.26%	15,127	84,792	737,316
Martha's Plan Ends	2057	0	737,316	0	0	83,428	52,270	7.26%	16,070	87,022	769,922

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
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- 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.
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- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.

- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
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x - denotes shortfall

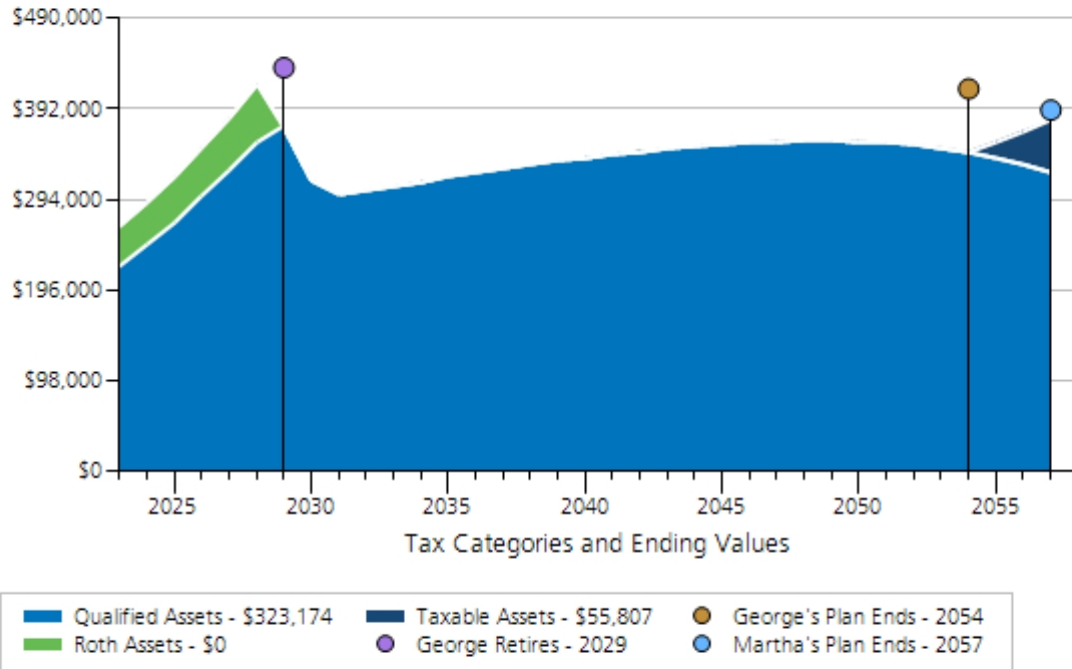
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Worksheet Detail - Combined Details

Scenario : What If Scenario 3 using Average Return

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

Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : What If Scenario 3 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
59/58	2023	0	240,000	6,400	0	0	17,879	7.26%	0	0	264,279
60/59	2024	0	264,279	6,568	0	0	19,652	7.26%	0	0	290,499
61/60	2025	0	290,499	6,741	0	0	21,567	7.26%	0	0	318,808
62/61	2026	0	318,808	6,918	0	0	23,634	7.26%	0	0	349,360
63/62	2027	0	349,360	7,100	0	0	25,864	7.26%	0	0	382,325
64/63	2028	0	382,325	7,287	0	0	28,270	7.26%	0	0	417,882
George Retires	2029	0	417,882	0	0	0	25,234	7.26%	0	70,113	373,003
66/65	2030	0	373,003	0	0	0	21,330	7.26%	7,074	71,957	315,303
67/66	2031	0	315,303	0	0	42,480	20,191	7.26%	5,659	73,849	298,466
68/67	2032	0	298,466	0	0	65,395	20,530	7.26%	5,124	75,791	303,476
69/68	2033	0	303,476	0	0	67,115	20,864	7.26%	5,258	77,785	308,412
70/69	2034	0	308,412	0	0	68,880	21,192	7.26%	5,397	79,831	313,257
71/70	2035	0	313,257	0	0	70,692	21,512	7.26%	5,539	81,930	317,993
72/71	2036	0	317,993	0	0	72,551	21,824	7.26%	5,684	84,085	322,599
73/72	2037	0	322,599	0	0	74,459	22,125	7.26%	5,834	86,296	327,053
74/73	2038	0	327,053	0	0	76,417	22,415	7.26%	5,987	88,566	331,332
75/74	2039	0	331,332	0	0	78,427	22,691	7.26%	6,145	90,895	335,410
76/75	2040	0	335,410	0	0	80,490	22,951	7.26%	6,306	93,286	339,259
77/76	2041	0	339,259	0	0	82,607	23,194	7.26%	6,472	95,739	342,848
78/77	2042	0	342,848	0	0	84,779	23,417	7.26%	6,642	98,257	346,144
79/78	2043	0	346,144	0	0	87,009	23,618	7.26%	6,817	100,841	349,113
80/79	2044	0	349,113	0	0	89,297	23,794	7.26%	6,996	103,493	351,714
81/80	2045	0	351,714	0	0	91,646	23,942	7.26%	7,180	106,215	353,906
82/81	2046	0	353,906	0	0	94,056	24,059	7.26%	7,369	109,009	355,644
83/82	2047	0	355,644	0	0	96,530	24,143	7.26%	7,563	111,876	356,878
84/83	2048	0	356,878	0	0	99,068	24,189	7.26%	7,762	114,818	357,555
85/84	2049	0	357,555	0	0	101,674	24,193	7.26%	7,966	117,838	357,618
86/85	2050	0	357,618	0	0	104,348	24,152	7.26%	8,175	120,937	357,005
87/86	2051	0	357,005	0	0	107,092	24,060	7.26%	8,390	124,117	355,650
88/87	2052	0	355,650	0	0	109,909	23,913	7.26%	8,611	127,382	353,478
89/88	2053	0	353,478	0	0	112,799	23,698	7.26%	8,952	130,732	350,291
George's Plan Ends	2054	0	350,291	0	0	115,766	23,408	7.26%	9,293	134,170	346,002
-/90	2055	0	346,002	0	0	79,207	24,154	7.26%	9,882	82,619	356,862

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : What If Scenario 3 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	
-/91	2056	0	356,862	0	0	81,290	24,911	7.26%	10,410	84,792	367,861
Martha's Plan Ends	2057	0	367,861	0	0	83,428	25,677	7.26%	10,962	87,022	378,981

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.


- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
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- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

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

Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Living Expense		
George (2029)	65	90% 
Martha (2029)	64	
Both Retired (2029-2054)	\$60,000	
Martha Alone Retired (2055-2057)	\$36,000	

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts				Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		Tax Penalty	
59 / 58	2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 59	2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61 / 60	2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 61	2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63 / 62	2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64 / 63	2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
George & Martha Retire	2029	0	0	0	0	0	0	70,113	0	0	70,113	0	0	0	0
66 / 65	2030	0	0	0	0	0	0	71,957	0	0	71,957	7,074	0	0	0
67 / 66	2031	0	0	0	0	0	0	73,849	0	0	73,849	5,575	0	0	0
68 / 67	2032	0	0	0	0	0	0	75,791	0	0	75,791	2,465	0	0	0
69 / 68	2033	0	0	0	0	0	0	77,785	0	0	77,785	2,530	0	0	0
70 / 69	2034	0	0	0	0	0	0	79,831	0	0	79,831	2,597	0	0	0
71 / 70	2035	0	0	0	0	0	0	81,930	0	0	81,930	2,665	0	0	0
72 / 71	2036	0	0	0	0	0	0	84,085	0	0	84,085	2,735	0	0	0
73 / 72	2037	0	0	0	0	0	0	86,296	0	0	86,296	2,807	0	0	0
74 / 73	2038	0	0	0	0	0	0	88,566	0	0	88,566	2,881	0	0	0
75 / 74	2039	0	0	0	0	0	0	90,895	0	0	90,895	2,621	0	0	0
76 / 75	2040	0	0	0	0	0	0	93,286	0	0	93,286	2,800	0	0	0
77 / 76	2041	0	0	0	0	0	0	95,739	0	0	94,146	2,663	0	0	1,593
78 / 77	2042	0	0	0	0	0	0	98,257	0	0	81,333	0	0	0	16,924
79 / 78	2043	0	0	0	0	0	0	100,841	0	0	83,472	0	0	0	17,369
80 / 79	2044	0	0	0	0	0	0	103,493	0	0	85,667	0	0	0	17,826
81 / 80	2045	0	0	0	0	0	0	106,215	0	0	87,920	0	0	0	18,295
82 / 81	2046	0	0	0	0	0	0	109,009	0	0	90,233	0	0	0	18,776
83 / 82	2047	0	0	0	0	0	0	111,876	0	0	92,606	0	0	0	19,270

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

Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for Current Scenario using Average Returns

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts			Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	Tax Penalty			
84 / 83	2048	0	0	0	0	0	0	114,818	0	0	95,041	0	0	19,777
85 / 84	2049	0	0	0	0	0	0	117,838	0	0	97,541	0	0	20,297
86 / 85	2050	0	0	0	0	0	0	120,937	0	0	100,106	0	0	20,831
87 / 86	2051	0	0	0	0	0	0	124,117	0	0	102,739	0	0	21,378
88 / 87	2052	0	0	0	0	0	0	127,382	0	0	105,441	0	0	21,941
89 / 88	2053	0	0	0	0	0	0	130,732	0	0	108,214	0	0	22,518
George's Plan Ends	2054	0	0	0	0	0	0	134,170	0	0	111,060	0	0	23,110
- / 90	2055	0	0	0	0	0	0	82,619	0	0	74,389	0	0	8,230
- / 91	2056	0	0	0	0	0	0	84,792	0	0	76,346	0	0	8,446
Martha's Plan Ends	2057	0	0	0	0	0	0	87,022	0	0	78,353	0	0	8,669

Notes


- Funds for each Goal Expense are used first 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.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.

- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- 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. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for What If Scenario 1 using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Living Expense		
George (2029)	65	100% 
Martha (2029)	64	
Both Retired (2029-2054)	\$60,000	
Martha Alone Retired (2055-2057)	\$36,000	

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts				Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		Tax Penalty	
59 / 58	2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 59	2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61 / 60	2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 61	2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63 / 62	2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64 / 63	2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
George & Martha Retire	2029	0	0	0	0	0	0	70,113	0	0	70,113	0	0	0	0
66 / 65	2030	0	0	0	0	0	0	71,957	0	0	71,957	278	0	0	0
67 / 66	2031	0	0	0	0	0	0	73,849	0	0	73,849	5,575	0	0	0
68 / 67	2032	0	0	0	0	0	0	75,791	0	0	75,791	2,465	0	0	0
69 / 68	2033	0	0	0	0	0	0	77,785	0	0	77,785	2,530	0	0	0
70 / 69	2034	0	0	0	0	0	0	79,831	0	0	79,831	2,597	0	0	0
71 / 70	2035	0	0	0	0	0	0	81,930	0	0	81,930	2,665	0	0	0
72 / 71	2036	0	0	0	0	0	0	84,085	0	0	84,085	2,735	0	0	0
73 / 72	2037	0	0	0	0	0	0	86,296	0	0	86,296	2,807	0	0	0
74 / 73	2038	0	0	0	0	0	0	88,566	0	0	88,566	2,881	0	0	0
75 / 74	2039	0	0	0	0	0	0	90,895	0	0	90,895	0	0	0	0
76 / 75	2040	0	0	0	0	0	0	93,286	0	0	93,286	0	0	0	0
77 / 76	2041	0	0	0	0	0	0	95,739	0	0	95,739	0	0	0	0
78 / 77	2042	0	0	0	0	0	0	98,257	0	0	98,257	0	0	0	0
79 / 78	2043	0	0	0	0	0	0	100,841	0	0	100,841	0	0	0	0
80 / 79	2044	0	0	0	0	0	0	103,493	0	0	103,493	0	0	0	0
81 / 80	2045	0	0	0	0	0	0	106,215	0	0	106,215	0	0	0	0
82 / 81	2046	0	0	0	0	0	0	109,009	0	0	109,009	0	0	0	0
83 / 82	2047	0	0	0	0	0	0	111,876	0	0	111,876	0	0	0	0

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Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for What If Scenario 1 using Average Returns

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts			Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Tax Penalty			
84 / 83	2048	0	0	0	0	0	0	114,818	0	0	114,818	0	0	0
85 / 84	2049	0	0	0	0	0	0	117,838	0	0	117,838	0	0	0
86 / 85	2050	0	0	0	0	0	0	120,937	0	0	120,937	0	0	0
87 / 86	2051	0	0	0	0	0	0	124,117	0	0	124,117	0	0	0
88 / 87	2052	0	0	0	0	0	0	127,382	0	0	127,382	0	0	0
89 / 88	2053	0	0	0	0	0	0	130,732	0	0	130,732	0	0	0
George's Plan Ends	2054	0	0	0	0	0	0	134,170	0	0	134,170	0	0	0
- / 90	2055	0	0	0	0	0	0	82,619	0	0	82,619	0	0	0
- / 91	2056	0	0	0	0	0	0	84,792	0	0	84,792	0	0	0
Martha's Plan Ends	2057	0	0	0	0	0	0	87,022	0	0	87,022	0	0	0

Notes


- Funds for each Goal Expense are used first 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.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.

- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- 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. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for What If Scenario 2 using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Living Expense		
George (2029)	65	100% 
Martha (2029)	64	
Both Retired (2029-2054)	\$60,000	
Martha Alone Retired (2055-2057)	\$36,000	

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts				Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		Tax Penalty	
59 / 58	2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 59	2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61 / 60	2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 61	2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63 / 62	2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64 / 63	2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
George & Martha Retire	2029	0	0	0	0	0	0	70,113	0	0	70,113	0	0	0	0
66 / 65	2030	0	0	0	0	0	0	71,957	0	0	71,957	964	0	0	0
67 / 66	2031	0	0	0	0	0	0	73,849	0	0	73,849	5,575	0	0	0
68 / 67	2032	0	0	0	0	0	0	75,791	0	0	75,791	2,465	0	0	0
69 / 68	2033	0	0	0	0	0	0	77,785	0	0	77,785	2,530	0	0	0
70 / 69	2034	0	0	0	0	0	0	79,831	0	0	79,831	2,597	0	0	0
71 / 70	2035	0	0	0	0	0	0	81,930	0	0	81,930	2,665	0	0	0
72 / 71	2036	0	0	0	0	0	0	84,085	0	0	84,085	2,735	0	0	0
73 / 72	2037	0	0	0	0	0	0	86,296	0	0	86,296	2,807	0	0	0
74 / 73	2038	0	0	0	0	0	0	88,566	0	0	88,566	2,881	0	0	0
75 / 74	2039	0	0	0	0	0	0	90,895	0	0	90,895	43	0	0	0
76 / 75	2040	0	0	0	0	0	0	93,286	0	0	93,286	0	0	0	0
77 / 76	2041	0	0	0	0	0	0	95,739	0	0	95,739	0	0	0	0
78 / 77	2042	0	0	0	0	0	0	98,257	0	0	98,257	0	0	0	0
79 / 78	2043	0	0	0	0	0	0	100,841	0	0	100,841	0	0	0	0
80 / 79	2044	0	0	0	0	0	0	103,493	0	0	103,493	0	0	0	0
81 / 80	2045	0	0	0	0	0	0	106,215	0	0	106,215	0	0	0	0
82 / 81	2046	0	0	0	0	0	0	109,009	0	0	109,009	0	0	0	0
83 / 82	2047	0	0	0	0	0	0	111,876	0	0	111,876	0	0	0	0

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

Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for What If Scenario 2 using Average Returns

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts			Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Tax Penalty			
84 / 83	2048	0	0	0	0	0	0	114,818	0	0	114,818	0	0	0
85 / 84	2049	0	0	0	0	0	0	117,838	0	0	117,838	0	0	0
86 / 85	2050	0	0	0	0	0	0	120,937	0	0	120,937	0	0	0
87 / 86	2051	0	0	0	0	0	0	124,117	0	0	124,117	0	0	0
88 / 87	2052	0	0	0	0	0	0	127,382	0	0	127,382	0	0	0
89 / 88	2053	0	0	0	0	0	0	130,732	0	0	130,732	0	0	0
George's Plan Ends	2054	0	0	0	0	0	0	134,170	0	0	134,170	0	0	0
- / 90	2055	0	0	0	0	0	0	82,619	0	0	82,619	0	0	0
- / 91	2056	0	0	0	0	0	0	84,792	0	0	84,792	0	0	0
Martha's Plan Ends	2057	0	0	0	0	0	0	87,022	0	0	87,022	0	0	0

Notes


- Funds for each Goal Expense are used first 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.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.

- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- 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. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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

Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for What If Scenario 3 using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Living Expense		
George (2029)	65	100% 
Martha (2029)	64	
Both Retired (2029-2054)	\$60,000	
Martha Alone Retired (2055-2057)	\$36,000	

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts				Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		Tax Penalty	
59 / 58	2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 59	2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61 / 60	2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 61	2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63 / 62	2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64 / 63	2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
George & Martha Retire	2029	0	0	0	0	0	0	70,113	0	0	70,113	0	0	0	0
66 / 65	2030	0	0	0	0	0	0	71,957	0	0	71,957	7,074	0	0	0
67 / 66	2031	0	0	0	0	0	0	73,849	0	0	73,849	5,575	0	0	0
68 / 67	2032	0	0	0	0	0	0	75,791	0	0	75,791	2,465	0	0	0
69 / 68	2033	0	0	0	0	0	0	77,785	0	0	77,785	2,530	0	0	0
70 / 69	2034	0	0	0	0	0	0	79,831	0	0	79,831	2,597	0	0	0
71 / 70	2035	0	0	0	0	0	0	81,930	0	0	81,930	2,665	0	0	0
72 / 71	2036	0	0	0	0	0	0	84,085	0	0	84,085	2,735	0	0	0
73 / 72	2037	0	0	0	0	0	0	86,296	0	0	86,296	2,807	0	0	0
74 / 73	2038	0	0	0	0	0	0	88,566	0	0	88,566	2,881	0	0	0
75 / 74	2039	0	0	0	0	0	0	90,895	0	0	90,895	890	0	0	0
76 / 75	2040	0	0	0	0	0	0	93,286	0	0	93,286	856	0	0	0
77 / 76	2041	0	0	0	0	0	0	95,739	0	0	95,739	829	0	0	0
78 / 77	2042	0	0	0	0	0	0	98,257	0	0	98,257	785	0	0	0
79 / 78	2043	0	0	0	0	0	0	100,841	0	0	100,841	734	0	0	0
80 / 79	2044	0	0	0	0	0	0	103,493	0	0	103,493	676	0	0	0
81 / 80	2045	0	0	0	0	0	0	106,215	0	0	106,215	626	0	0	0
82 / 81	2046	0	0	0	0	0	0	109,009	0	0	109,009	552	0	0	0
83 / 82	2047	0	0	0	0	0	0	111,876	0	0	111,876	487	0	0	0

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Worksheet Detail - Goal Details

Details of "Retirement - Living Expense" for What If Scenario 3 using Average Returns

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts			Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Tax on Withdrawal			
84 / 83	2048	0	0	0	0	0	0	114,818	0	0	114,818	392	0	0
85 / 84	2049	0	0	0	0	0	0	117,838	0	0	117,838	308	0	0
86 / 85	2050	0	0	0	0	0	0	120,937	0	0	120,937	214	0	0
87 / 86	2051	0	0	0	0	0	0	124,117	0	0	124,117	108	0	0
88 / 87	2052	0	0	0	0	0	0	127,382	0	0	127,382	21	0	0
89 / 88	2053	0	0	0	0	0	0	130,732	0	0	130,732	0	0	0
George's Plan Ends	2054	0	0	0	0	0	0	134,170	0	0	134,170	0	0	0
- / 90	2055	0	0	0	0	0	0	82,619	0	0	82,619	0	0	0
- / 91	2056	0	0	0	0	0	0	84,792	0	0	84,792	0	0	0
Martha's Plan Ends	2057	0	0	0	0	0	0	87,022	0	0	87,022	0	0	0

Notes

- Funds for each Goal Expense are used first 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.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.

- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- 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. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

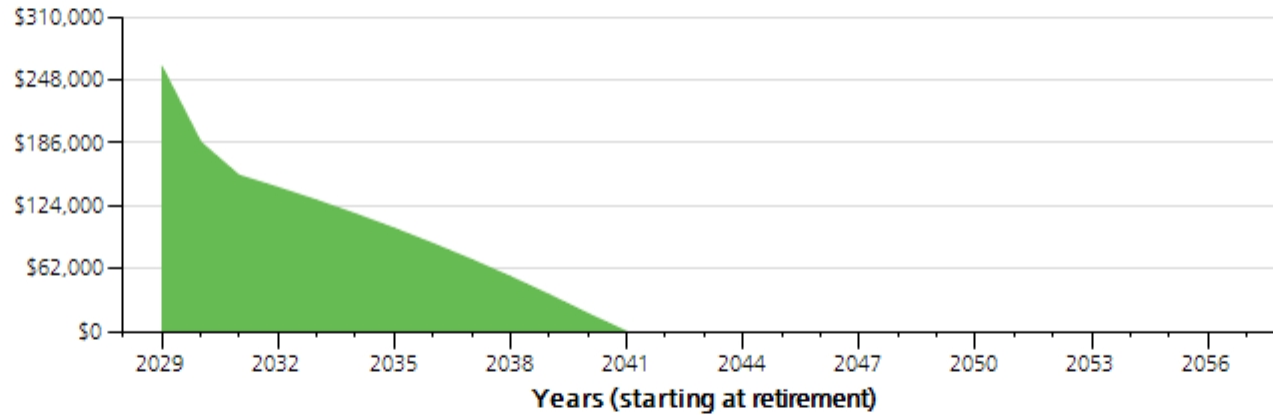
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Current Scenario using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

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

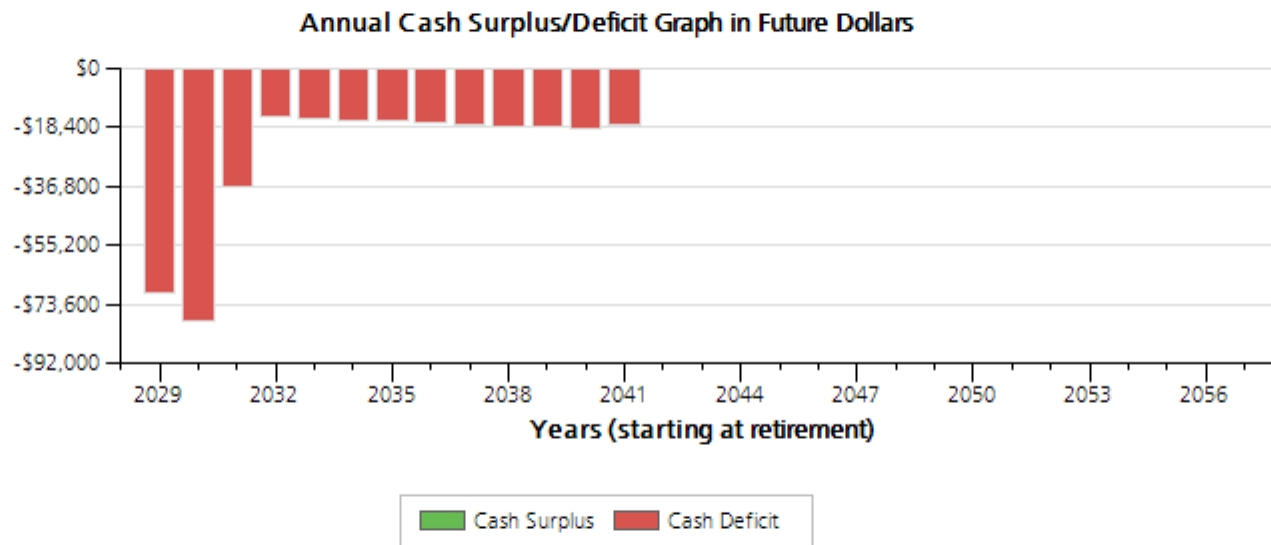


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Current Scenario using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.



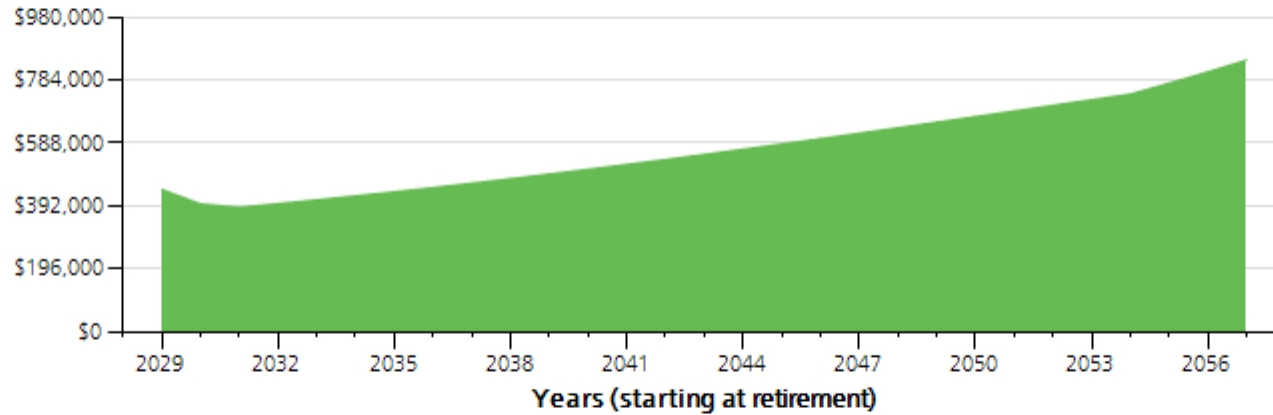
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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

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

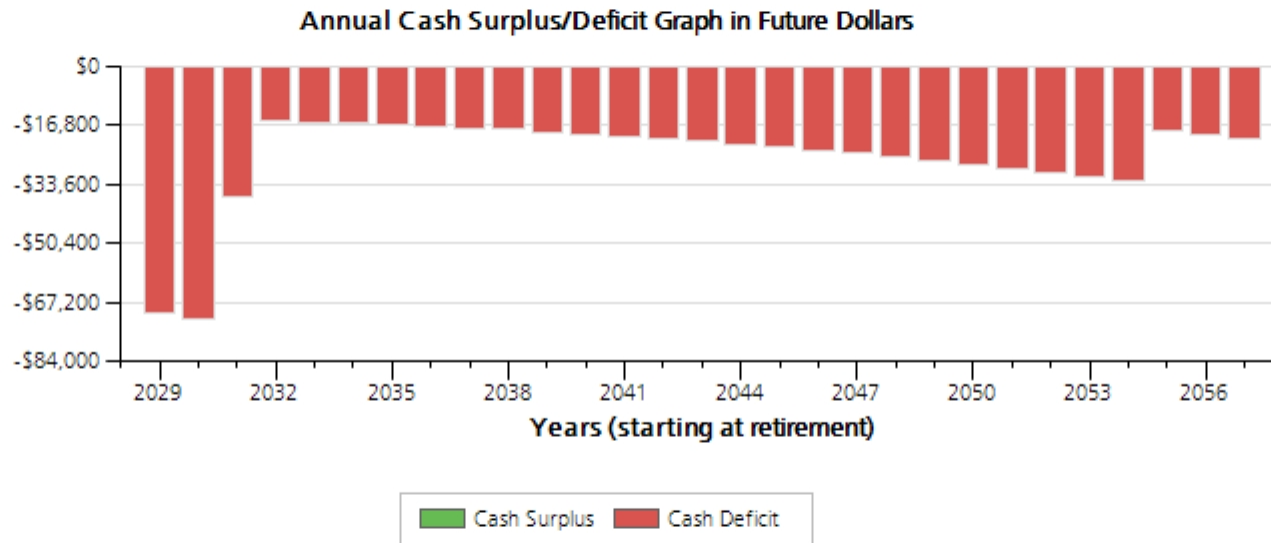


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.



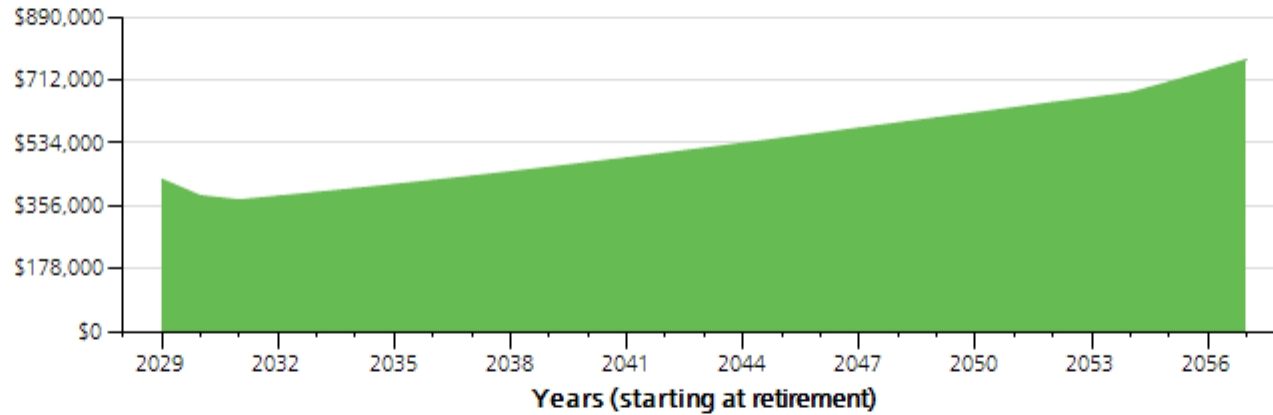
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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 2 using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

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

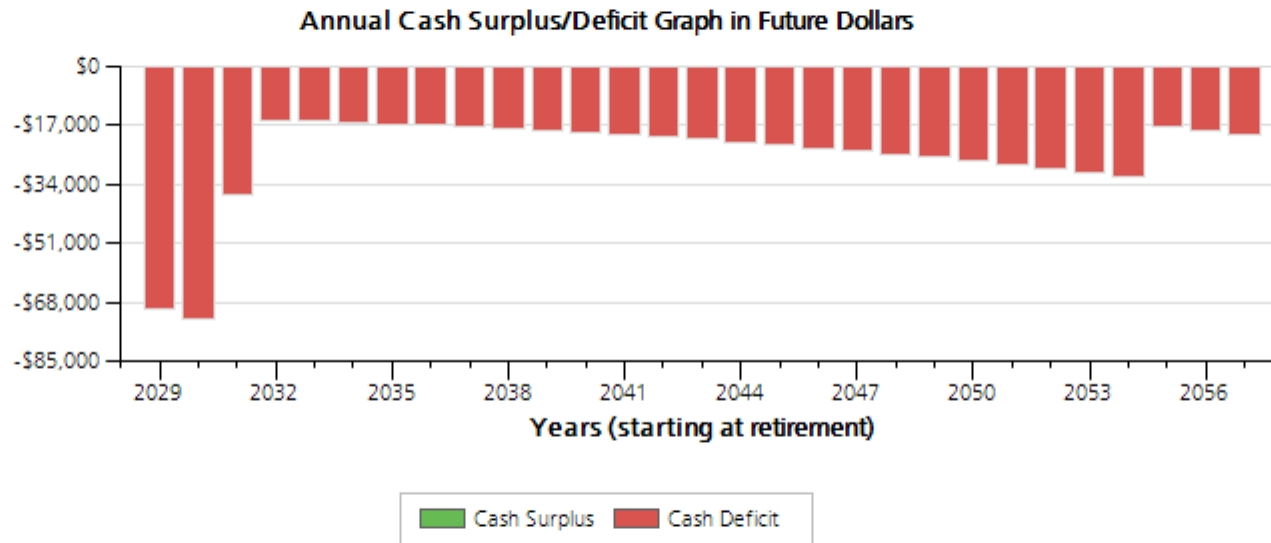


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 2 using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.



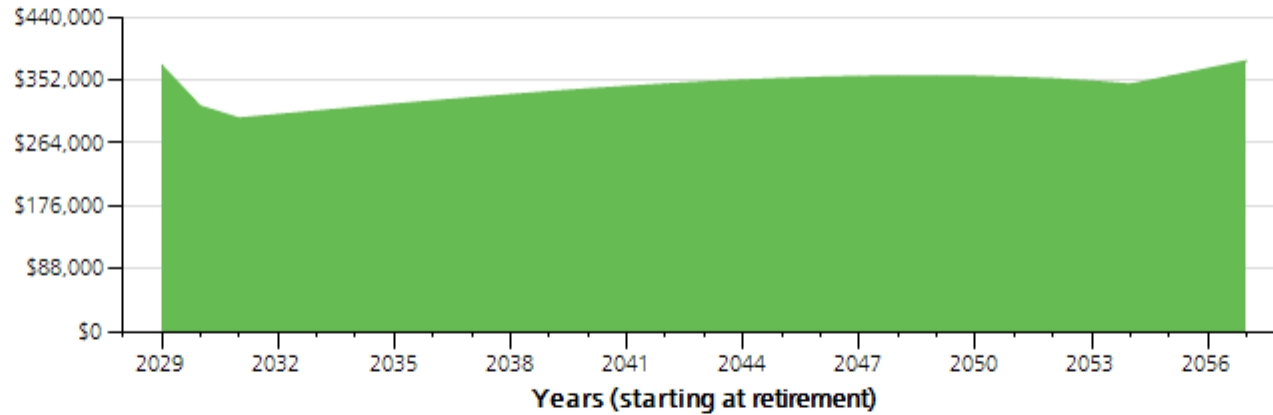
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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 3 using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

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

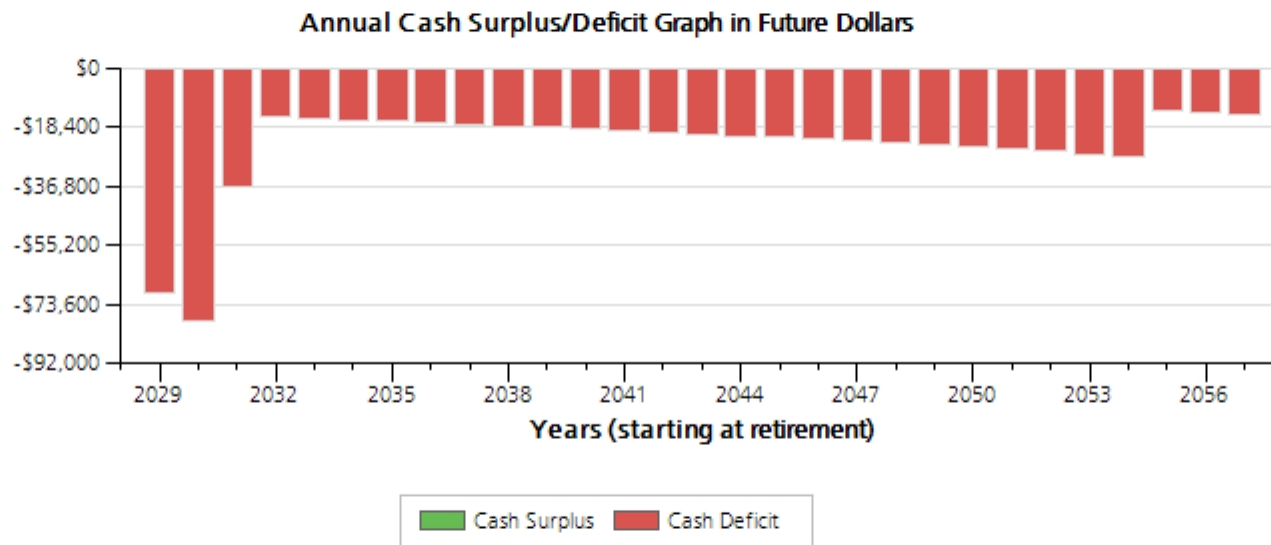


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 3 using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.

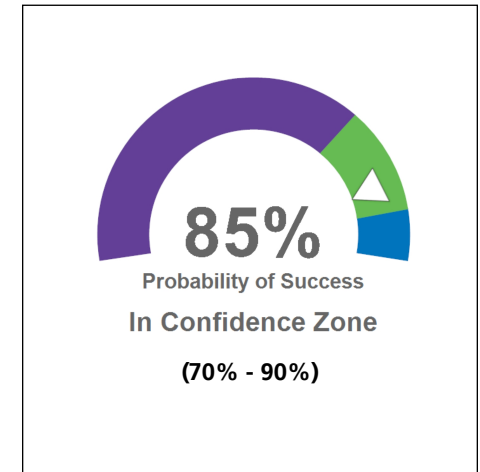
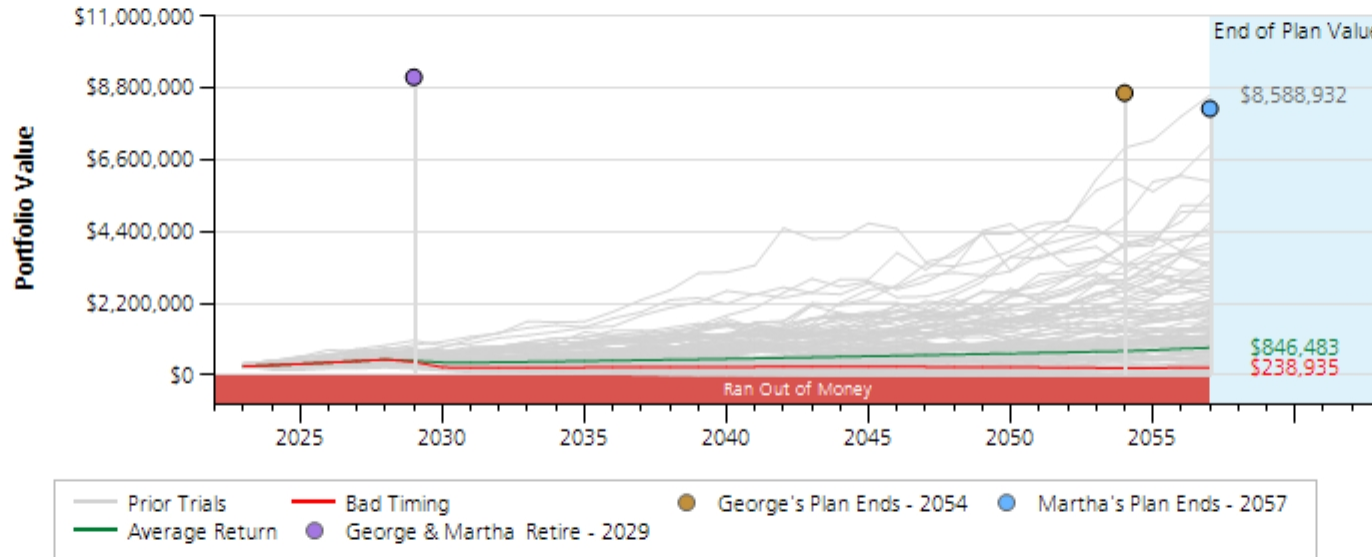


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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For What If Scenario 1

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, values are shown for the 99th, 75th, 50th, 25th and 1st percentile trials based on the End of Plan value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

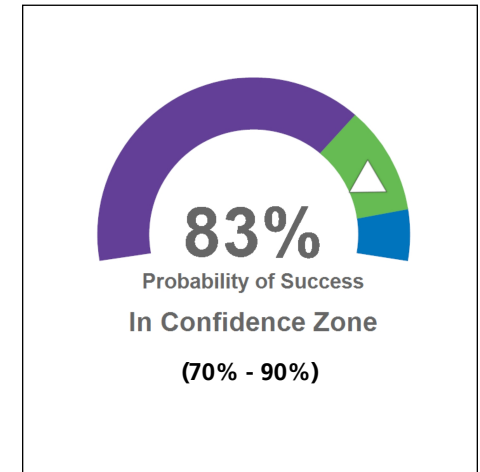
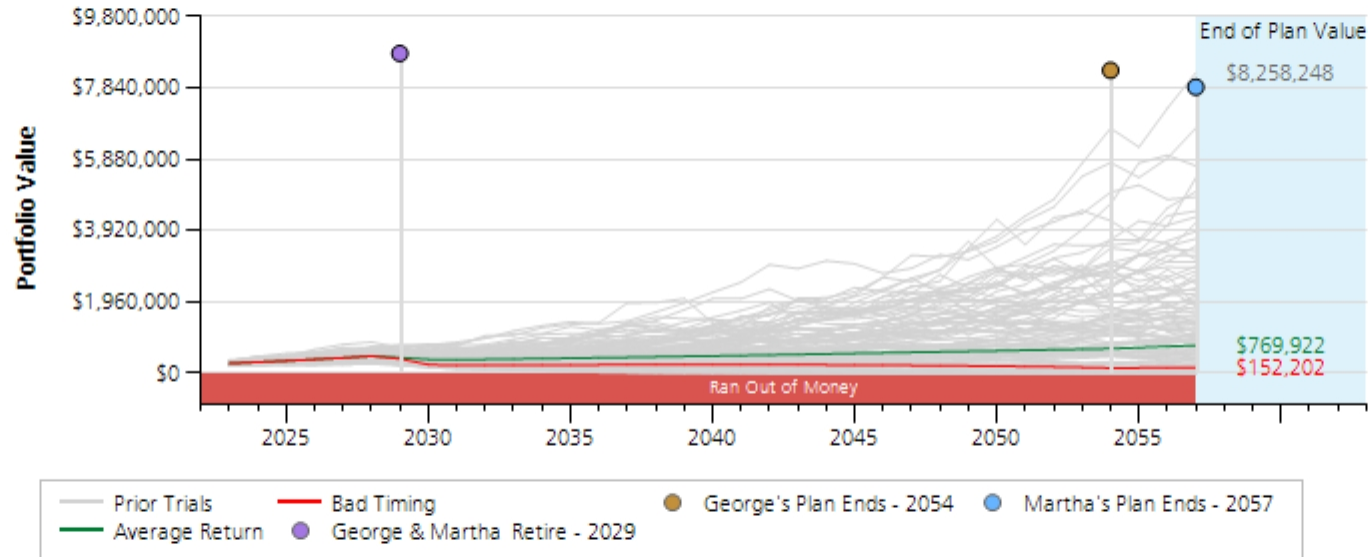
Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$686,469	\$1,287,459	\$2,307,283	\$4,514,687	\$3,475,593	\$8,588,932	\$3,553,137	
250	75th Percentile	\$436,665	\$818,124	\$821,726	\$1,008,145	\$1,178,274	\$2,424,822	\$1,003,120	
500	50th Percentile	\$418,133	\$473,826	\$743,747	\$907,342	\$977,564	\$1,140,532	\$471,824	
750	25th Percentile	\$495,534	\$454,338	\$317,257	\$290,398	\$232,768	\$316,783	\$131,049	
990	1st Percentile	\$201,213	\$86,907	\$22,727	\$0	\$0	\$0	\$0	2039

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For What If Scenario 2

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, values are shown for the 99th, 75th, 50th, 25th and 1st percentile trials based on the End of Plan value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

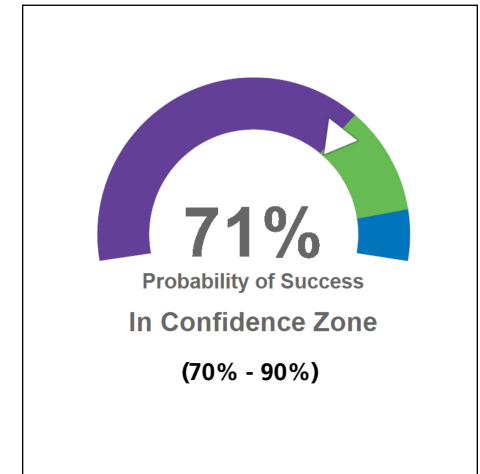
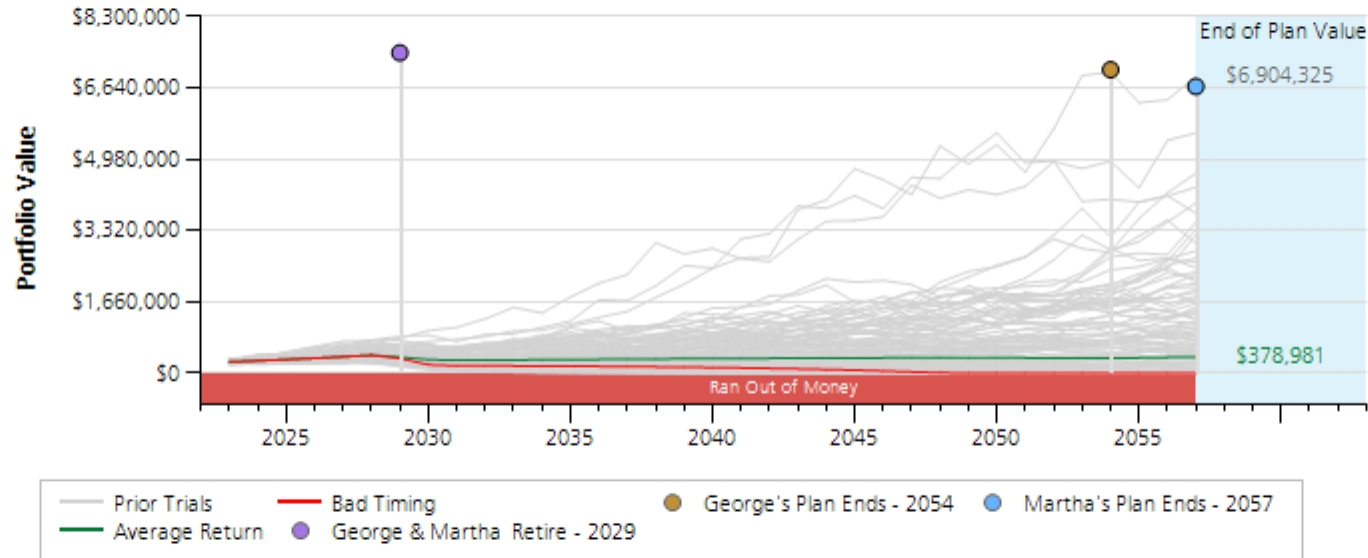
Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$344,167	\$596,638	\$790,976	\$1,737,712	\$2,612,072	\$8,258,248	\$3,416,337	
250	75th Percentile	\$376,455	\$569,519	\$1,386,532	\$1,395,123	\$2,199,589	\$2,292,221	\$948,264	
500	50th Percentile	\$368,491	\$240,797	\$287,407	\$556,129	\$875,548	\$1,049,226	\$434,052	
750	25th Percentile	\$453,973	\$202,216	\$270,214	\$284,951	\$322,963	\$247,779	\$102,503	
990	1st Percentile	\$266,743	\$104,206	\$10,880	\$0	\$0	\$0	\$0	2038

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For What If Scenario 3

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, values are shown for the 99th, 75th, 50th, 25th and 1st percentile trials based on the End of Plan value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$578,504	\$848,158	\$1,437,574	\$2,707,430	\$4,153,633	\$6,904,325	\$2,856,236	
250	75th Percentile	\$497,923	\$302,594	\$394,507	\$668,392	\$917,546	\$1,665,476	\$688,987	
500	50th Percentile	\$348,838	\$249,740	\$294,332	\$352,010	\$456,688	\$606,124	\$250,746	
750	25th Percentile	\$439,949	\$360,775	\$236,710	\$188,089	\$104,900	\$0	\$0	2053
990	1st Percentile	\$271,080	\$33,038	\$0	\$0	\$0	\$0	\$0	2035

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

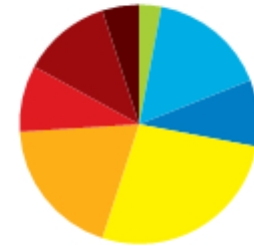
These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



Historical Returns (1990 to 2022)		
2.60%	Total Return	7.25%
2.63%	Base Inflation Rate	2.63%
-0.03%	Real Return	4.62%
0.01%	Worst One-Year Loss (or Lowest Gain)	-26.97%
2.31%	Standard Deviation	12.61%
Bear Market Returns		
2%	Great Recession	-33%
7%	Bond Bear Market	9%

Composite Portfolio
Total Return II



Portfolio Comparison with Allocation Changes



Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$240,000	100%	Cash & Cash Alternatives	3%	\$7,200	-\$232,800
\$0	0%	Short Term Bonds	16%	\$38,400	\$38,400
\$0	0%	Intermediate Term Bonds	9%	\$21,600	\$21,600
\$0	0%	Long Term Bonds	0%	\$0	\$0
\$0	0%	Large Cap Value Stocks	27%	\$64,800	\$64,800
\$0	0%	Large Cap Growth Stocks	19%	\$45,600	\$45,600
\$0	0%	Mid Cap Stocks	0%	\$0	\$0
\$0	0%	Small Cap Stocks	9%	\$21,600	\$21,600
\$0	0%	International Developed Stocks	12%	\$28,800	\$28,800
\$0	0%	International Emerging Stocks	5%	\$12,000	\$12,000
\$0	0%	REITs	0%	\$0	\$0
\$0	0%	Commodities	0%	\$0	\$0
\$0	0%	Fixed Index	0%	\$0	\$0

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$0	0%	 3% Fixed	0%	\$0	\$0
\$0	0%	 Unclassified	0%	\$0	\$0
\$240,000				\$240,000	\$0

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 2

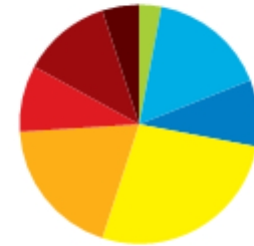
These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



Historical Returns (1990 to 2022)		
2.60%	Total Return	7.25%
2.63%	Base Inflation Rate	2.63%
-0.03%	Real Return	4.62%
0.01%	Worst One-Year Loss (or Lowest Gain)	-26.97%
2.31%	Standard Deviation	12.61%
Bear Market Returns		
2%	Great Recession	-33%
7%	Bond Bear Market	9%

**Composite Portfolio
Total Return II**



Portfolio Comparison with Allocation Changes



Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$240,000	100%	Cash & Cash Alternatives	3%	\$7,200	-\$232,800
\$0	0%	Short Term Bonds	16%	\$38,400	\$38,400
\$0	0%	Intermediate Term Bonds	9%	\$21,600	\$21,600
\$0	0%	Long Term Bonds	0%	\$0	\$0
\$0	0%	Large Cap Value Stocks	27%	\$64,800	\$64,800
\$0	0%	Large Cap Growth Stocks	19%	\$45,600	\$45,600
\$0	0%	Mid Cap Stocks	0%	\$0	\$0
\$0	0%	Small Cap Stocks	9%	\$21,600	\$21,600
\$0	0%	International Developed Stocks	12%	\$28,800	\$28,800
\$0	0%	International Emerging Stocks	5%	\$12,000	\$12,000
\$0	0%	REITs	0%	\$0	\$0
\$0	0%	Commodities	0%	\$0	\$0
\$0	0%	Fixed Index	0%	\$0	\$0

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 2

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$0	0%	 3% Fixed	0%	\$0	\$0
\$0	0%	 Unclassified	0%	\$0	\$0
\$240,000				\$240,000	\$0

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 3

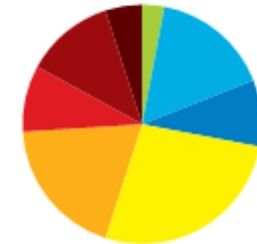
These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



Historical Returns (1990 to 2022)		
2.60%	Total Return	7.25%
2.63%	Base Inflation Rate	2.63%
-0.03%	Real Return	4.62%
0.01%	Worst One-Year Loss (or Lowest Gain)	-26.97%
2.31%	Standard Deviation	12.61%
Bear Market Returns		
2%	Great Recession	-33%
7%	Bond Bear Market	9%

**Composite Portfolio
Total Return II**



Portfolio Comparison with Allocation Changes



Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$240,000	100%	Cash & Cash Alternatives	3%	\$7,200	-\$232,800
\$0	0%	Short Term Bonds	16%	\$38,400	\$38,400
\$0	0%	Intermediate Term Bonds	9%	\$21,600	\$21,600
\$0	0%	Long Term Bonds	0%	\$0	\$0
\$0	0%	Large Cap Value Stocks	27%	\$64,800	\$64,800
\$0	0%	Large Cap Growth Stocks	19%	\$45,600	\$45,600
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\$0	0%	Small Cap Stocks	9%	\$21,600	\$21,600
\$0	0%	International Developed Stocks	12%	\$28,800	\$28,800
\$0	0%	International Emerging Stocks	5%	\$12,000	\$12,000
\$0	0%	REITs	0%	\$0	\$0
\$0	0%	Commodities	0%	\$0	\$0
\$0	0%	Fixed Index	0%	\$0	\$0

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 3

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$0	0%	 3% Fixed	0%	\$0	\$0
\$0	0%	 Unclassified	0%	\$0	\$0
\$240,000				\$240,000	\$0

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Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 1

Likelihood of Reaching Goals After Loss of 33% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Living Expense



This test assumes your investment allocation matches the Total Return II portfolio. If your investments suffered a loss of 33% this year, your portfolio value would be reduced by \$79,200. This is the approximate loss sustained by a portfolio with a similar composition of asset classes during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 2

Likelihood of Reaching Goals After Loss of 33% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Living Expense



This test assumes your investment allocation matches the Total Return II portfolio. If your investments suffered a loss of 33% this year, your portfolio value would be reduced by \$79,200. This is the approximate loss sustained by a portfolio with a similar composition of asset classes during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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

Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 3

Likelihood of Reaching Goals After Loss of 33% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Living Expense



This test assumes your investment allocation matches the Total Return II portfolio. If your investments suffered a loss of 33% this year, your portfolio value would be reduced by \$79,200. This is the approximate loss sustained by a portfolio with a similar composition of asset classes during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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

IMPORTANT DISCLOSURE INFORMATION

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

MoneyGuideElite results may vary with each use and over time.

MoneyGuideElite 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

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

All MoneyGuideElite 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 1990 - 2022. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio rebalancing costs, including taxes, if applicable, are deducted from the portfolio value. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuideElite does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Historical Return Index
Cash & Cash Alternatives	Citigroup 3-month Treasury Bill (1979-2022)
Cash & Cash Alternatives (Tax-Free)	U.S. 30-Day Treasury Bill adjusted by Donoghue TF discount (1970-1981) Tax-Free Money Market Average (1982-2022)
Short Term Bonds	50% Ibbotson U.S. Treasury Bills and 50% Ibbotson Intermediate-Term Government Bonds (1970-1978) BofA Merrill Lynch 1-3 Year Govt Bonds (1979-2022)
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 (1991-2022)
Intermediate Term Bonds	Ibbotson Intermediate Govt Bond (1970-1975) Barclays Capital Intermediate Aggregate Bond (1976-2022)
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 (1980-2022)
Long Term Bonds	Barclays Capital Long Term Gvt/Credit Index (1973-2022)
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 (1981-2022)
Large Cap Value Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 Value Total Return(1995-2022)
Large Cap Growth Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 Growth Total Return (1995-2022)
Mid Cap Stocks	S&P 500 Composite Total Return (1970-1979) Russell Midcap (1980-2022)
Small Cap Stocks	Russell 1000 Growth (1979-2022)
International Developed Stocks	MSCI EAFE Equity (1970-2022)
International Emerging Stocks	MSCI EAFE Equity (1970-1975) IFC Global Emerging Markets Index (1976-1987) MSCI EM (Emerging Markets) (1988-2022)

Asset Class Name	Historical Return Index
REITs	FTSE NAREIT REIT - All (Price and Income) (1973-2022)
Commodities	S&P GSCI (Commodity) Index (1970-2022)
Fixed Index	N/A
3% Fixed	N/A

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

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

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

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. (See "Asset Class – Stocks" in the Glossary section of this Important Disclosure Information for a summary of the relative potential volatility of different types of stocks.)

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

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

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

MoneyGuideElite Methodology

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

Results Using Average Returns

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

Results Using Historical Test

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

Results with Bad Timing

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

IMPORTANT DISCLOSURE INFORMATION

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

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

MoneyGuideElite Presentation of Results

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

Estimated % of Goal Funded

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

Safety Margin

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

Bear Market Loss and Bear Market Test

The Bear Market Loss shows how a portfolio would have been impacted during the worst bear market since the Great Depression. Depending on the composition of the portfolio, the worst bear market is either the "Great Recession" or the "Bond Bear Market."

The Great Recession, from November 2007 through February 2009, was the worst bear market for stocks since the Great Depression. In MoneyGuideElite, the Great Recession Return is the rate of return, during the Great Recession, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bond Bear Market, from July 1979 through February 1980, was the worst bear market for bonds since the Great Depression. In MoneyGuideElite, the Bond Bear Market Return is the rate of return, for the Bond Bear Market period, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative-other portfolio during the period with the lower return. In general, most portfolios with a stock allocation of 20% or more have a lower Great Recession Return, and most portfolios with a combined cash and bond allocation of 80% or more have a lower Bond Bear Market Return.

IMPORTANT DISCLOSURE INFORMATION

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if an identical Great Recession or Bond Bear Market, whichever would be worse, occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event.

Regardless of whether you are using Historical or Projected returns in your Plan, the Bear Market Loss and Bear Market Test use returns calculated from historical indices where all assets classes included in the referenced portfolio are rolled-up using only the groups below. If you are using Historical returns in your Plan, the indices in the Bear Market Loss and the Bear Market Test may be different from indices used in other calculations. The following indexes are used to calculate the return during the Great Recession and the Bond Bear Market:

Asset Class	Index	Great Recession Return 11/2007 – 02/2009	Bond Bear Market Return 07/1979 – 02/1980
Cash	Ibbotson U.S. 30-day Treasury Bills	2.31%	7.08%
Bond	Ibbotson Intermediate-Term Government Bonds – Total Return	15.61%	-8.89%
Stock	S&P 500 – Total Return	-50.95%	14.61%
Alternative	HFRI FOF: Diversified	-19.87%	N/A
	S&P GSCI Commodity - Total Return	N/A	23.21%
Fixed Index	Fixed Index	0%	0%
3% Fixed	3% Fixed	0%	0%

Notes

- HFRI FOF: Diversified stands for Hedge Fund Research Indices Fund of Funds
- S&P GSCI was formerly the Goldman Sachs Commodity Index

Because the Bear Market Loss and Bear Market Test use the returns from asset class indices rather than the returns of actual investments, they do not represent the performance for any specific portfolio, and are not a guarantee of minimum or maximum levels of losses or gains for any portfolio. The actual performance of your portfolio may differ substantially from those shown in the Great Recession Return, the Bond Bear Market Return, the Bear Market Loss, and the Bear Market Test.

MoneyGuideElite Risk Assessment

The MoneyGuideElite Risk Assessment highlights some – but not all – of the trade-offs you might consider when deciding how to invest your money. This approach does not provide a comprehensive, psychometrically-based, or scientifically-validated profile of your risk tolerance, loss tolerance, or risk capacity, and is provided for informational purposes only.

Based on your specific circumstances, you must decide the appropriate balance between potential risks and potential returns. MoneyGuideElite does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuideElite requires you to select a risk score. Once selected, three important pieces of information are available to help you determine the appropriateness of your score: an appropriate portfolio for your score, the impact of a Bear Market Loss (either the Great Recession or the Bond Bear Market, whichever is lower) on this portfolio, and a compare button to show how your score compares to the risk score of others in your age group.

MoneyGuideElite uses your risk score to select a risk-based portfolio on the Portfolio Table page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your Advisor. It is your responsibility to select the Target Portfolio you want MoneyGuideElite to use. The selection of your Target Portfolio, and other investment decisions, should be made by you, after discussions with your Advisor and, if needed, other financial and/or legal professionals.

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates setting aside funds to establish an account to fund goals outside of your Plan. These funds are segmented out of the investment portfolio and are never spent. Rather, the assets are grown based on the specified investment option and the potential balances are displayed. Generally, this strategy is included when you have excess funds after fulfilling your financial goals and used to create a legacy or to fund discretionary objectives.

Asset Allocation

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

Asset Class

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds, and Stocks. Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

Bonds

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

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

Stocks

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

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

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

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

Glossary

Asset Mix

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

Base Inflation Rate

The Base Inflation Rate is the default inflation rate in the Program. You can adjust this rate in financial goal expenses, retirement income sources, savings rates, and in each What If scenario. Also see "Inflation Rate."

Bear Market Loss

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

Bear Market Test

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if a Bear Market Loss occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event. See Bear Market Loss.

Bond Bear Market Return

The Bond Bear Market Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Bond Bear Market (July 1979 through February 1980), the worst bear market for bonds since the Great Depression. MoneyGuideElite shows a Bond Bear Market Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Great Recession Return.

Cash Receipt Schedule

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

Composite Portfolio

The Composite Portfolio provides an aggregated view of your Target Portfolio along with any assets that are considered to be unavailable for reallocation.

Concentrated Position

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

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of MoneyGuideElite 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 MoneyGuideElite include Expense Adjustments. These adjustments (which are specified by the user) reduce the return of the affected Asset Classes and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations.

Future Dollars

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

Glossary

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. MoneyGuideElite shows a Great Recession Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Bond Bear Market Return.

Inflation Rate

Inflation is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI). In MoneyGuideElite, the Inflation Rate is selected by your Advisor, and can be adjusted in different scenarios.

Liquidity

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

Locked Asset

An asset is considered to be locked by the software if it is unavailable to be reallocated to the Target Portfolio. Any account that has been indicated as locked, as well as specific account types such as Variable Annuity with a Guaranteed Minimum Withdrawal Benefit are considered locked.

Model Portfolio Table

The Model Portfolio Table is the portfolio(s) that could be appropriate for you, based upon the risk-based portfolio.

Monte Carlo Confidence Zone

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

Monte Carlo Probability of Success / Probability of Failure

The Monte Carlo Probability of Success is the percentage of trials of your Plan that were successful. If a Monte Carlo simulation runs your Plan 1,000 times, and if 600 of those runs are successful (i.e., all your goals are funded and you have at least \$1 of Safety Margin), then the Probability of Success for that Plan, with all its underlying assumptions, would be 60%, and the Probability of Failure would be 40%.

Monte Carlo Simulations

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

Needs / Wants / Wishes

In MoneyGuideElite, 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 MoneyGuideElite, Needs are your most important goals, then Wants, then Wishes.

Portfolio Set

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

Portfolio Total Return

A Portfolio Total Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. Also see “Expense Adjustments.”

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

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

Recommended Scenario

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

Glossary

Retirement Cash Reserve Strategy

This optional strategy simulates creating a cash account to provide funding for near-term goal expenses. You select the number of years of Needs, Wants, and Wishes to be included in the cash account. The Program then funds the Retirement Cash Reserve with the designated amounts, and simulates rebalancing your remaining investments to match the selected Target Portfolio.

Retirement Start Date

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

Risk

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

Risk-based Portfolio

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

Safety Margin

The Safety Margin is the hypothetical portfolio value at the end of the Plan, based on all the inputs and assumptions included in this Report. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended. The Safety Margin does not protect you or your Target Portfolio from investment losses, and, as with all other results in the Plan, is not guaranteed.

Standard Deviation

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

Star Track

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

Target Goal Amount

The Target Goal Amount is the amount you would expect to spend, or the amount you would like to spend, for each financial goal.

Target Portfolio

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

Target Retirement Age

Target Retirement Age is the age at which you would like to retire.

Target Savings Amount

In the Resources section of MoneyGuideElite, you enter the current annual additions being made to your investment assets. The total of these additions is your Target Savings Amount.

Time Horizon

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

Total Return

Total Return is an assumed, hypothetical growth rate for a specified time period. The Total Return is either (1) the Portfolio Total Return or (2) as entered by you or your Advisor. Also see "Real Return."

Wants

See "Needs / Wants / Wishes".

Willingness

In MoneyGuideElite, in addition to specifying Target Goal Amounts, a Target Savings Amount, and Target Retirement Ages, you also specify a Willingness to adjust these Target values. The Willingness choices are Very Willing, Somewhat Willing, Slightly Willing, and Not at All.

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

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