

Asset Allocation Plan (1)

Joe and Judy Testclient



Prepared by :

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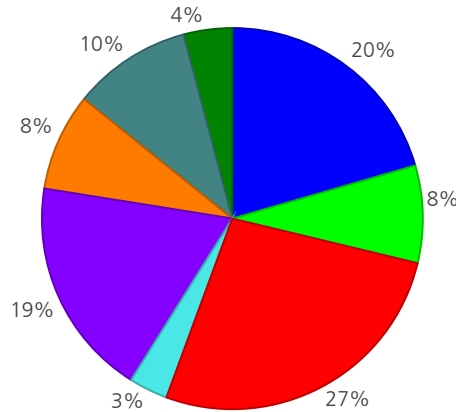
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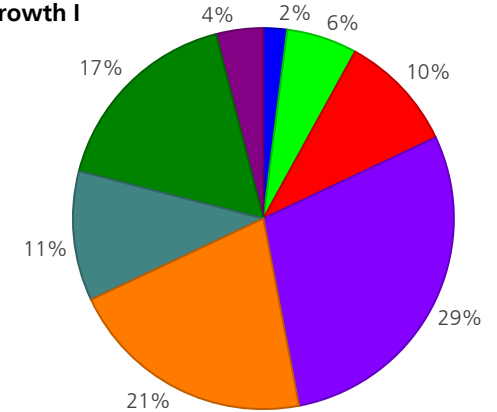
Results Comparison

Based upon the information you provided, your Target Portfolio is Capital Growth I. This Chart compares your Current Portfolio with your Target Portfolio.

Current Portfolio



**Target Portfolio
Capital Growth I**



Assumptions		
6.64%	Total Return	8.53%
3.00%	Base Inflation Rate	3.00%
3.64%	Real Return	5.53%
9.34%	Standard Deviation	17.25%

Portfolio Comparison

Current Amount	% of Total	Asset Class	% of Total	Target Amount
\$74,400	20%	Cash Equivalent	2%	\$7,260
\$30,000	8%	Short Term Bonds	6%	\$21,780
\$97,500	27%	Intermediate Term Bonds	10%	\$36,300
\$12,000	3%	Long Term Bonds	0%	\$0
\$67,500	19%	Large Cap Value Stocks	29%	\$105,270
\$30,000	8%	Large Cap Growth Stocks	21%	\$76,230
\$0	0%	Mid Cap Stocks	0%	\$0
\$36,600	10%	Small Cap Stocks	11%	\$39,930
\$15,000	4%	International Developed Stocks	17%	\$61,710
\$0	0%	International Emerging Stocks	4%	\$14,520
\$0	0%	Unclassified**	0%	\$0
\$363,000				\$363,000

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

Portfolio Detail

Portfolio Detail - Capital Growth I

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

Portfolio Information	
Average Total Return	8.53%
Inflation	3.00%
Average Real Return	5.53%
Standard Deviation	17.25%

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Changes Needed to Re-Allocate

Here are the changes you would need to make to your current investments to match the allocation of your Target Portfolio. Before you sell any assets, you must consider the tax consequences of doing so. Consult with your tax advisor for advice. Any decisions to buy or sell securities or participate in one or more investment programs, as a result of this report, should be made by you after careful review and in the context of your overall investment plan.

Changes Required

Asset Class	Increase By	Decrease By	Percentage Change
Cash Equivalent		-\$67,140	-18%
Short Term Bonds		-\$8,220	-2%
Intermediate Term Bonds		-\$61,200	-17%
Long Term Bonds		-\$12,000	-3%
Large Cap Value Stocks	\$37,770		10%
Large Cap Growth Stocks	\$46,230		13%
Mid Cap Stocks			%
Small Cap Stocks	\$3,330		1%
International Developed Stocks	\$46,710		13%
International Emerging Stocks	\$14,520		4%
Unclassified			%
	Total :	\$148,560	-\$148,560

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Current Asset Distribution by Asset Class

Current Portfolio - Amount in Each Asset Class

Description	Cash Equivalent	Short Term Bonds	Intermediate Term Bonds	Long Term Bonds	Large Cap Value Stocks	Large Cap Growth Stocks	Mid Cap Stocks	Small Cap Stocks	International Developed Stocks	International Emerging Stocks	Unclassified	Total Value
Joe's University Fund												
Total			\$7,500		\$7,500							\$15,000
Judy's baking brokerage fund												
Total	\$14,400			\$12,000				\$21,600				\$48,000
XYZ Profit Sharing												
Balanced fund in XYZ 401k	\$60,000	\$30,000	\$90,000		\$60,000	\$30,000		\$15,000	\$15,000			\$300,000
Total :	\$74,400	\$30,000	\$97,500	\$12,000	\$67,500	\$30,000	\$0	\$36,600	\$15,000	\$0	\$0	\$363,000

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Insurance Inventory

Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
Metlife Term policy-XYZ Employ	Joe	Joe	\$100,000		\$552	Spouse of Insured - 100%	07/2000

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

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Your Target Portfolio

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

Current	Risk Based	Target	Name	% Cash	% Bond	% Stock	% Alternative	Average Return		Standard Deviation
								Total	Real	
			Capital Preservation I	8%	64%	28%	0%	6.08%	3.08%	6.92%
			Capital Preservation II	8%	54%	38%	0%	6.52%	3.52%	8.71%
→			Current	20%	38%	41%	0%	6.64%	3.64%	9.34%
			Balanced I	6%	49%	45%	0%	6.85%	3.85%	10.06%
			Balanced II	6%	39%	55%	0%	7.30%	4.30%	12.02%
			Total Return I	4%	35%	61%	0%	7.62%	4.62%	13.25%
			Total Return II	4%	24%	72%	0%	8.09%	5.09%	15.38%
	→	→	Capital Growth I	2%	16%	82%	0%	8.53%	5.53%	17.25%
			Capital Growth II	0%	9%	91%	0%	8.95%	5.95%	19.01%
			Equity Growth	0%	0%	100%	0%	9.36%	6.36%	20.87%

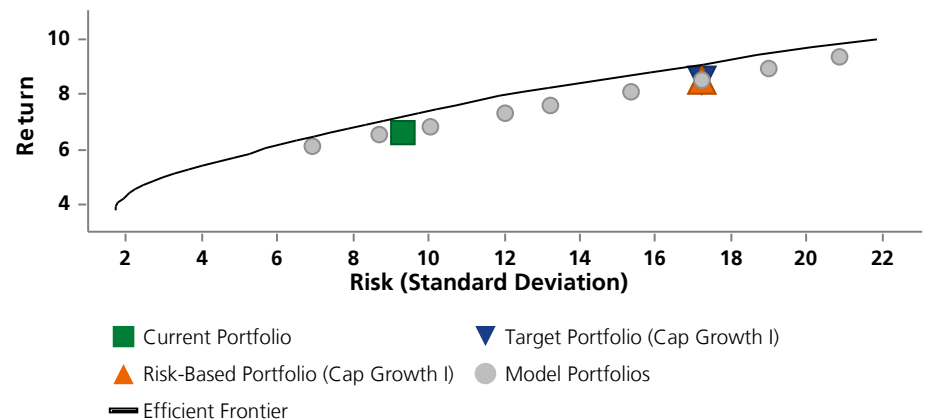
The Target Portfolio you selected is : **Capital Growth I**

While Risk is usually the most important factor in selecting your Target Portfolio, you should also consider the Return Target to reach your Financial Goals. The Capital Preservation I Portfolio has had an Average Real Return that is closest to your Return Target of 1.00%.

Efficient Frontier Graph

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

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



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Risk Questionnaire

Updated : 07/23/2010

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

Risk You Can Accept

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

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Plan Delivery Acknowledgement

We have reviewed and accept the information contained within this plan and understand the assumptions associated with it. We believe that all information provided by us is complete and accurate to the best of our knowledge. We recognize that performance is not guaranteed and that all future projections are included simply as a tool for decision making and do not represent a forecast of our financial future. This plan should be reviewed periodically to ensure that the decisions made continue to be appropriate, particularly if there are changes in family circumstances, including, but not limited to, an inheritance, birth of a child, death of a family member, or material change in incomes or expenses.

Client Signature : _____

Spouse Signature : _____

Client Name : Joe Testclient

Spouse Name : Judy Testclient

Delivery Date : _____

Notes

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

Financial Advisor : Brian Kramer

Plan Name : Asset Allocation Plan (1)

Report Name : Asset Allocation Plan (1)

08/10/2010