

Financial Goal Plan (1)

Joe and Judy Testclient



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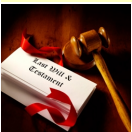
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Current Plan Summary

Personal Information and Summary of Financial Goals


Joe and Judy Testclient

Needs		
9	Retirement - Living Expense	
	\$122,400 from 2030 thru 2055 (Both retired)	Joe retires in 2030 at age 65 Planning age is 90 in 2055 Judy retires in 2030 at age 67 Planning age is 92 in 2055 Retirement period is 26 years Base Inflation Rate (3.00%)
Wants		
7	Janelle's Wedding	
	\$20,000 in 2026	One time only Base Inflation Rate (3.00%)
7	College - Janelle Testclient	
	\$18,700 in 2020	College - Public In-State (4 years) for 4 years Base Inflation Rate plus 3.00% (6.00%)
7	College - John Testclient	
	\$18,700 in 2018	College - Public In-State (4 years) for 4 years Base Inflation Rate plus 3.00% (6.00%)
5	Inheritance to children	
	\$500,000 at end of Judy's plan	One time only Base Inflation Rate (3.00%)
Wishes		

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

Personal Information and Summary of Financial Goals

Joe and Judy Testclient

3	Dream trip to China	
	\$20,000 in 2018	One time only Base Inflation Rate (3.00%)

Personal Information

Joe

Male - born 06/01/1965, age 45
Employed - \$165,000

Judy

Female - born 04/15/1963, age 47
Homemaker, Other Income - \$12,000

Married, US Citizens living in AZ

- 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.

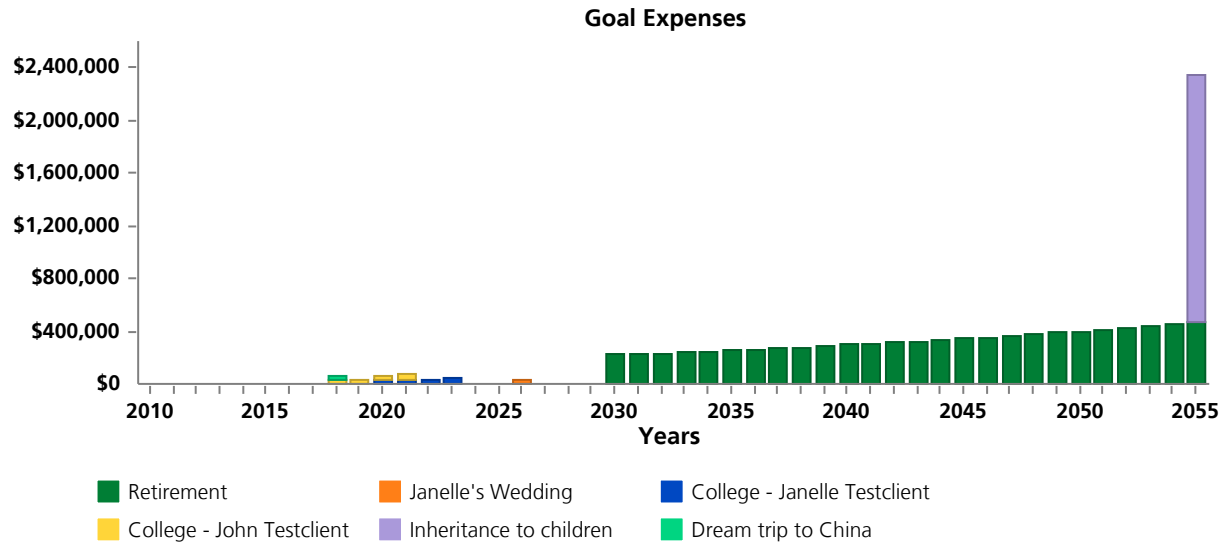
Participant Name	Date of Birth	Age	Relationship
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Janelle Testclient	12/01/2002	7	Child
John Testclient	09/30/2000	9	Child

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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.

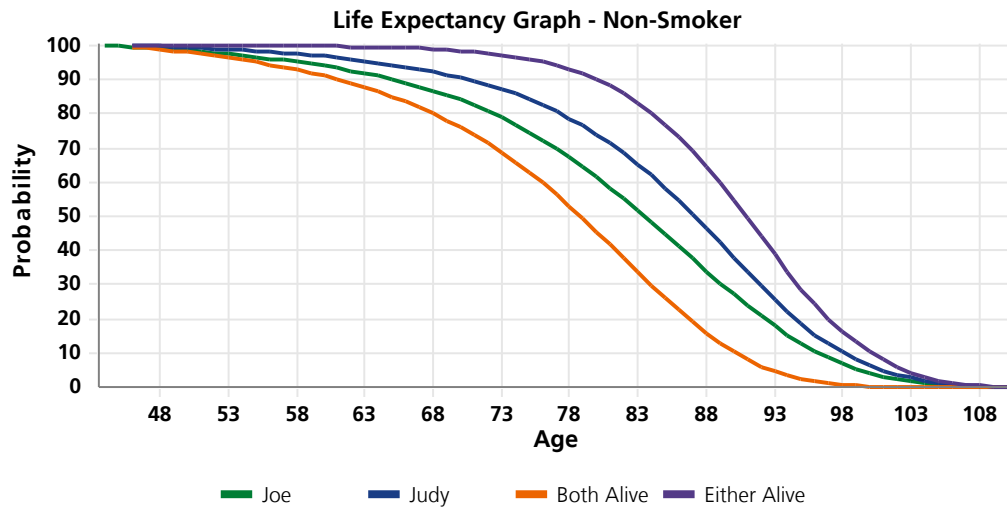


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Life Expectancy Table and Graph

How long might you live?

Chance you will live to age shown	Joe lives to age		Judy lives to age		Either lives to age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	84	75	88	80	91	83
40%	87	78	90	82	93	85
30%	90	80	92	84	95	86
20%	93	83	95	87	98	88
10%	97	87	99	90	101	91

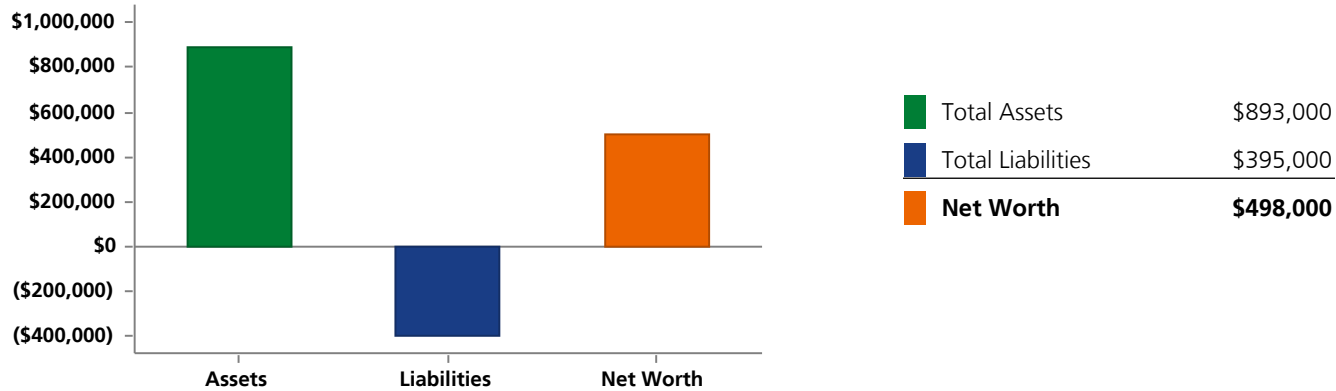


All calculations based on Annuity 2000 Mortality Table.

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Net Worth - Assets Used In Plan

Your Net Worth is the difference between what you own (your assets) and what you owe (your liabilities). This statement includes only those Investment Assets that you have assigned to Goals in this Plan and all Other Assets and all Liabilities indicated by you. To ensure an accurate Net Worth statement, make certain all of your Assets and Liabilities have been entered and the values are current.



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Net Worth - Assets Used In Plan

Net Worth Statement

Description	Joe	Judy	Joint	Total
Investment Assets				
Retirement Plans :				
XYZ Profit Sharing	\$300,000			\$300,000
529 Savings Plan :				
Joe's University Fund	\$15,000			\$15,000
Taxable :				
Judy's baking brokerage fund		\$48,000		\$48,000
<i>Total Investment Assets :</i>	<i>\$315,000</i>	<i>\$48,000</i>		<i>\$363,000</i>
Other Assets				
Personal Assets :				
Tempe primary residence			\$450,000	\$450,000
BMW 5 Series	\$48,000			\$48,000
Cadillac Escalade		\$32,000		\$32,000
<i>Total Other Assets :</i>	<i>\$48,000</i>	<i>\$32,000</i>	<i>\$450,000</i>	<i>\$530,000</i>
<i>Total Assets :</i>	<i>\$363,000</i>	<i>\$80,000</i>	<i>\$450,000</i>	<i>\$893,000</i>

Description	Joe	Judy	Joint	Total
Liabilities				
Home and Land Loans :				
Tempe Primary house load			\$350,000	\$350,000
Vehicle Loans :				
Judy's Cadillac Escalade			\$25,000	\$25,000
Other Personal Debt :				
Discover		\$20,000		\$20,000
<i>Total Liabilities :</i>		<i>\$20,000</i>	<i>\$375,000</i>	<i>\$395,000</i>
<i>Total Liabilities :</i>		<i>\$20,000</i>	<i>\$375,000</i>	<i>\$395,000</i>

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Current Asset Distribution by Asset Class and Tax Category

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

Investment Assets by Tax Category

This summary includes only those Assets you have identified to fund Goals in this Plan.

Asset Class	Qualified	Tax-Deferred	Taxable	Tax-Free	Roth	Coverdell Account ESA	529 Plan
Cash Equivalent	\$60,000		\$14,400				
Short Term Bonds	\$30,000						
Intermediate Term Bonds	\$90,000						\$7,500
Long Term Bonds			\$12,000				
Large Cap Value Stocks	\$60,000						\$7,500
Large Cap Growth Stocks	\$30,000						
Mid Cap Stocks							
Small Cap Stocks	\$15,000		\$21,600				
International Developed Stocks	\$15,000						
International Emerging Stocks							
Unclassified							
Total :	\$300,000	\$0	\$48,000	\$0	\$0	\$0	\$15,000

Notes

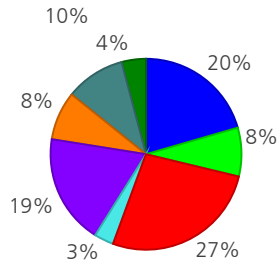
- Qualified Investment Assets include Employer Sponsored Retirement Plans and Traditional IRAs. Tax-Deferred assets include Fixed and Variable Annuities, US Savings Bonds, and Variable Life Insurance.
- Contributions to a 529 College Savings Plan can have tax implications to you and the beneficiary of the account. You should consult with your legal or tax advisors to discuss the federal and state tax consequences.

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Current Portfolio Allocation

This page shows how your Investment Assets are currently allocated among the different Asset Classes. It includes only those Assets you have identified to fund Goals in this Plan.

41% Stock



Assumptions

Total Return	6.64%
Base Inflation Rate	3.00%
Real Return	3.64%
Standard Deviation	9.34%

Asset Class	Rate of Return	Current Value	% of Total Assets
Cash Equivalent	3.50%	\$74,400	20%
Short Term Bonds	4.50%	\$30,000	8%
Intermediate Term Bonds	5.50%	\$97,500	27%
Long Term Bonds	5.50%	\$12,000	3%
Large Cap Value Stocks	10.00%	\$67,500	19%
Large Cap Growth Stocks	8.00%	\$30,000	8%
Mid Cap Stocks	9.50%	\$0	0%
Small Cap Stocks	10.00%	\$36,600	10%
International Developed Stocks	9.00%	\$15,000	4%
International Emerging Stocks	11.00%	\$0	0%
Unclassified	0.00%	\$0	0%
Total :		\$363,000	100%

Tax-Free Rates of Return

Cash Equivalent	3.00%
Short Term Bonds	3.40%
Intermediate Term Bonds	4.10%
Long Term Bonds	4.00%

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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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Asset Allocation Results



Asset Allocation - 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? | <i>Not at all</i> | | | | <i>Moderately important</i> | | | <i>Very important</i> | |
| | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input checked="" type="radio"/> 5 | <input type="radio"/> 6 | <input type="radio"/> 7 | <input type="radio"/> 8 | <input type="radio"/> 9 |
| <hr/> | | | | | | | | | |
| 2. How important is growth? | <i>Not at all</i> | | | | <i>Moderately important</i> | | | <i>Very important</i> | |
| | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 | <input type="radio"/> 6 | <input type="radio"/> 7 | <input checked="" type="radio"/> 8 | <input type="radio"/> 9 |
| <hr/> | | | | | | | | | |
| 3. How important is low volatility? | <i>Not at all</i> | | | | <i>Moderately important</i> | | | <i>Very important</i> | |
| | <input type="radio"/> 1 | <input type="radio"/> 2 | <input checked="" type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 | <input type="radio"/> 6 | <input type="radio"/> 7 | <input type="radio"/> 8 | <input type="radio"/> 9 |
| <hr/> | | | | | | | | | |
| 4. How important is inflation protection? | <i>Not at all</i> | | | | <i>Moderately important</i> | | | <i>Very important</i> | |
| | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 | <input checked="" type="radio"/> 6 | <input type="radio"/> 7 | <input type="radio"/> 8 | <input type="radio"/> 9 |
| <hr/> | | | | | | | | | |
| 5. How important is current cash flow? | <i>Not at all</i> | | | | <i>Moderately important</i> | | | <i>Very important</i> | |
| | <input type="radio"/> 1 | <input checked="" type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 | <input type="radio"/> 6 | <input type="radio"/> 7 | <input type="radio"/> 8 | <input type="radio"/> 9 |
| <hr/> | | | | | | | | | |
| 6. How much risk are you willing to take to achieve a higher return? | <i>None at all</i> | | | | <i>A moderate amount</i> | | | <i>A lot</i> | |
| | <input type="radio"/> 1 | <input type="radio"/> 2 | <input type="radio"/> 3 | <input type="radio"/> 4 | <input type="radio"/> 5 | <input type="radio"/> 6 | <input checked="" type="radio"/> 7 | <input type="radio"/> 8 | <input type="radio"/> 9 |
-

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Asset Allocation - Your Target Portfolio

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

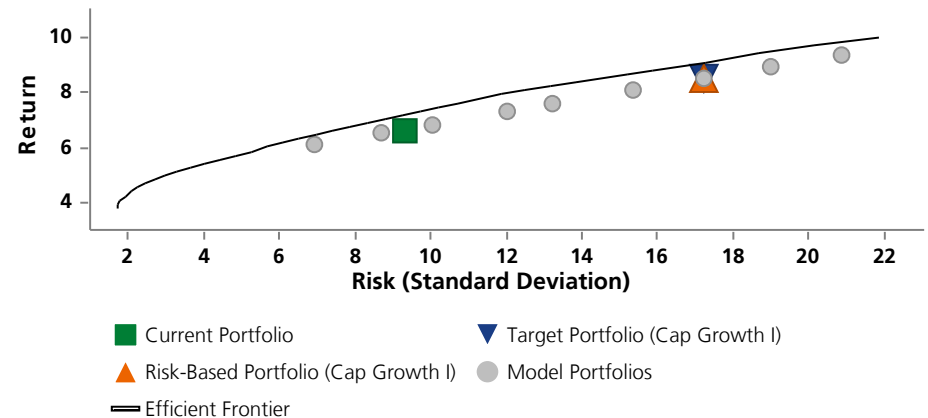
Current	Risk Based	Target	Name	% Cash	% Bond	% Stock	% Alternative	Average Return		Standard Deviation
								Total	Real	
			Capital Preservation I	8%	64%	28%	0%	6.08%	3.08%	6.92%
			Capital Preservation II	8%	54%	38%	0%	6.52%	3.52%	8.71%
	→		Current	20%	38%	41%	0%	6.64%	3.64%	9.34%
			Balanced I	6%	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**

Efficient Frontier Graph

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

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

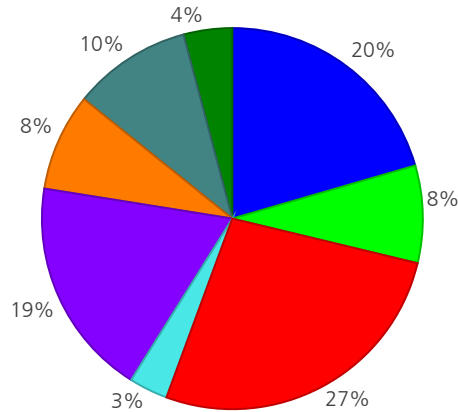


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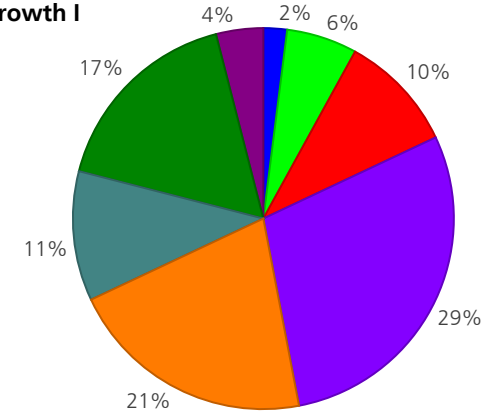
Asset Allocation - Results Comparison

Based upon the information you provided, your Target Portfolio is 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

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Asset Allocation - 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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Asset Allocation - Changes Needed

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 Assets, Insurance, Income, and Liabilities

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Joe's University Fund	Joe	\$15,000	\$3,000 After Tax to 2018	College - Janelle Testclient
Judy's baking brokerage fund	Judy	\$48,000	\$3,000 to Judy's Retirement	Fund All Goals
XYZ Profit Sharing	Joe	\$300,000	\$18,675 Pre Tax, to Joe's Retirement	Fund All Goals
Balanced fund in XYZ 401k		\$300,000		
Total Investment Assets :		\$363,000		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Tempe primary residence	Joint	\$450,000		Not Funding Goals
BMW 5 Series	Joe	\$48,000		Not Funding Goals
Cadillac Escalade	Judy	\$32,000		Not Funding Goals
Aunt Gertrude's estate	Judy		\$300,000 in 2024	Fund All Goals
Total of Other Assets :		\$530,000		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Insurance Policies (not included in Assets)							
Metlife Term policy-XYZ Employ Term Life	Joe	Joe	Spouse of Insured - 100%	\$552		\$100,000	Until policy terminates
Total Death Benefit of All Policies :						\$100,000	

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

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Current Assets, Insurance, Income, and Liabilities

Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
Social Security Program Estimate	Joe	\$29,920 from Age 67 to End of Joe's Plan	Yes, at 3.00%	Fund All Goals
Social Security Program Estimate	Judy	\$14,960 from Age 67 to End of Judy's Plan	Yes, at 3.00%	Fund All Goals
XYZ Widgets	Joe	\$54,000 from Joe's Retirement to 2065	Yes, at 3.00%	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Home - Total Amount	Tempe Primary house load	Joint	\$350,000		\$2,600
Vehicle - Total Amount	Judy's Cadillac Escalade	Joint	\$25,000		\$429
Other - Credit Cards	Discover	Judy	\$20,000	14.00%	\$400
Total Outstanding Balance :			\$395,000		

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What If Worksheet - Loss Cushion

Acceptable Goal Result

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

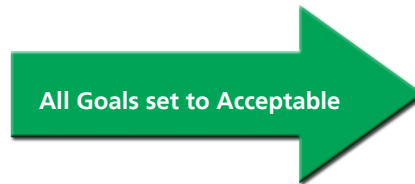
Change all Goal Values to Acceptable while keeping everything else the same.

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

Start with your What If Scenario 1...



You have a 58% likelihood of having \$3,872,000 or more to spend on your Goals.



You have a 75% likelihood of having \$3,020,080 or more to spend on your Goals.

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What If Worksheet - Loss Cushion

Loss Cushion

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

Start with the results for your Acceptable Goals.

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

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



If your Portfolio lost \$181,500 today (that's 50%) the Probability of Success for your Acceptable Goals would be 70%, which is still in your Confidence Zone.

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

The worst Bear Market since the Great Depression occurred from November 2007 to February 2009. For this test, we calculated the loss suffered by a portfolio with the same percentages of stock, bonds, and cash as your Recommended Portfolio. Your Loss Cushion is greater than this Bear Market Loss of 39%.

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

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Risk Management

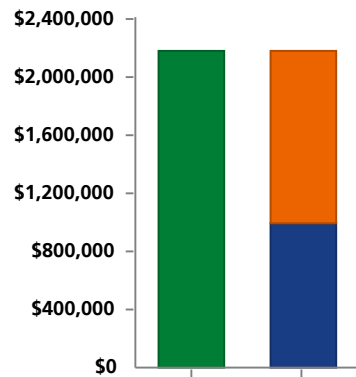
Life Insurance Needs Analysis

Scenario : What If Scenario 1

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

If Joe Dies

Living Expenses covered until Judy is 92

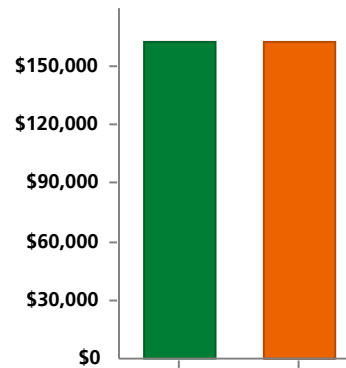


\$2,184,374
\$1,000,000
\$1,184,374

■ Life Insurance Needed
■ Existing Life Insurance
■ Additional Needed

If Judy Dies

Living Expenses covered until Joe is 90



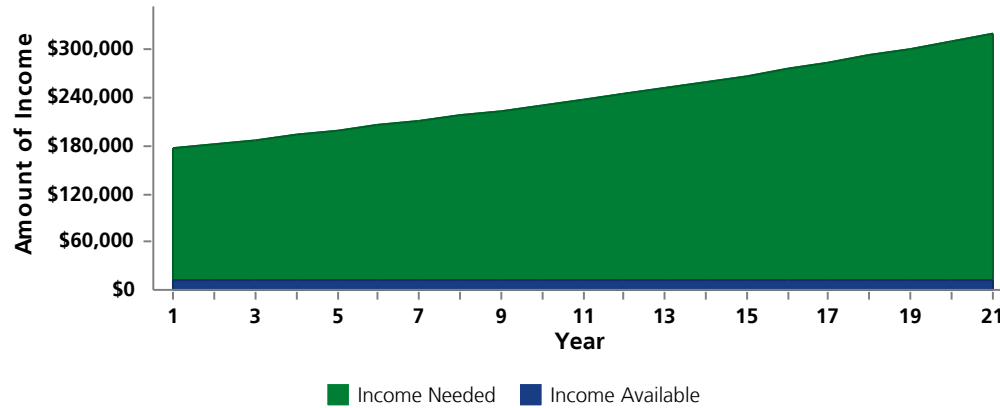
\$162,609
\$0
\$162,609

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Disability Needs Analysis - Joe

If Joe is Disabled

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



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$177,000	\$0	\$12,000	\$0	\$0	\$0	-\$165,000
2 year(s)	\$182,310	\$0	\$12,000	\$0	\$0	\$0	-\$170,310
5 year(s)	\$199,215	\$0	\$12,000	\$0	\$0	\$0	-\$187,215
10 year(s)	\$230,945	\$0	\$12,000	\$0	\$0	\$0	-\$218,945
21 year(s)	\$319,682	\$0	\$12,000	\$0	\$0	\$0	-\$307,682

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

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Disability Needs Analysis - Joe

If Joe is Disabled

Refine Needs Analysis

Social Security

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

Employment

Judy is not currently employed. If Joe is disabled today, would Judy get a job? No

Other Income (pre-tax, current dollars)

Start year 2010
Stop year 2030
Annual amount \$12,000
Will this amount increase with inflation? No

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$14,750 per month	Year 2	\$14,750 per month	\$177,000 per year
Month 2 & 3	\$14,750 per month	Year 3 - 5	\$14,750 per month	\$177,000 per year
Month 4 & 5	\$14,750 per month	Year 6 to Age 65	\$14,750 per month	\$177,000 per year
Month 6 - 12	\$14,750 per month			

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Disability Needs Analysis - Joe

If Joe is Disabled

Surplus or Shortfall During First Year

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

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
2	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
3	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
4	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
5	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
6	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
7	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
8	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
9	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
10	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
11	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750
12	\$14,750	\$0	\$1,000	\$0	\$0	\$0	-\$13,750

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

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Disability Needs Analysis - Joe

If Joe is Disabled

Surplus or Shortfall by Age

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

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
46	\$182,310	\$0	\$12,000	\$0	\$0	\$0	-\$170,310
47	\$187,779	\$0	\$12,000	\$0	\$0	\$0	-\$175,779
48	\$193,413	\$0	\$12,000	\$0	\$0	\$0	-\$181,413
49	\$199,215	\$0	\$12,000	\$0	\$0	\$0	-\$187,215
50	\$205,192	\$0	\$12,000	\$0	\$0	\$0	-\$193,192
51	\$211,347	\$0	\$12,000	\$0	\$0	\$0	-\$199,347
52	\$217,688	\$0	\$12,000	\$0	\$0	\$0	-\$205,688
53	\$224,218	\$0	\$12,000	\$0	\$0	\$0	-\$212,218
54	\$230,945	\$0	\$12,000	\$0	\$0	\$0	-\$218,945
55	\$237,873	\$0	\$12,000	\$0	\$0	\$0	-\$225,873
56	\$245,009	\$0	\$12,000	\$0	\$0	\$0	-\$233,009
57	\$252,360	\$0	\$12,000	\$0	\$0	\$0	-\$240,360
58	\$259,930	\$0	\$12,000	\$0	\$0	\$0	-\$247,930
59	\$267,728	\$0	\$12,000	\$0	\$0	\$0	-\$255,728
60	\$275,760	\$0	\$12,000	\$0	\$0	\$0	-\$263,760
61	\$284,033	\$0	\$12,000	\$0	\$0	\$0	-\$272,033
62	\$292,554	\$0	\$12,000	\$0	\$0	\$0	-\$280,554
63	\$301,331	\$0	\$12,000	\$0	\$0	\$0	-\$289,331
64	\$310,371	\$0	\$12,000	\$0	\$0	\$0	-\$298,371
65	\$319,682	\$0	\$12,000	\$0	\$0	\$0	-\$307,682

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

Notes

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

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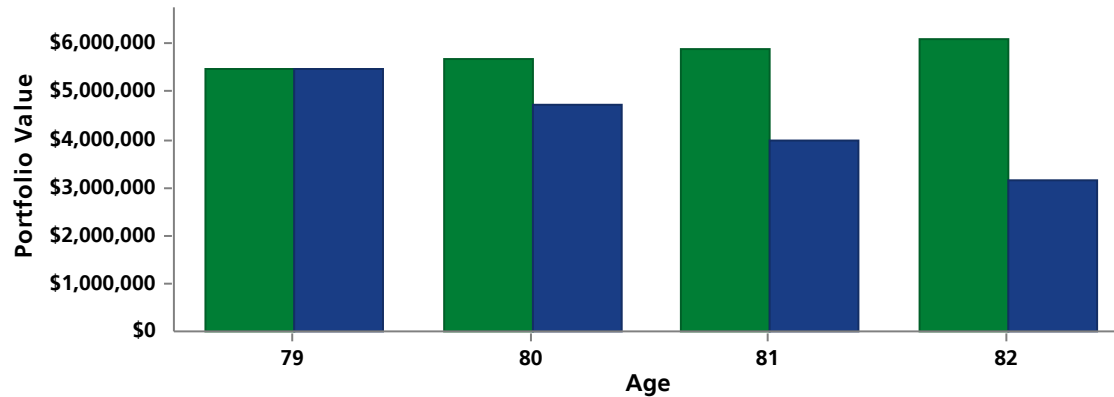
Long-Term Care Needs Analysis - Joe

Scenario : What If Scenario 1

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

This graph shows what would happen to your portfolio if Joe enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$78,110 inflating at 6.00%.

Effect of Long-Term Care Expense on your Investment Portfolio



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

Total Cost of Long-Term Care :	\$1,911,307
Total of Existing Long-Term Care Policy Benefits :	\$0
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$0
<hr/>	
Net Cost of care to be paid from Portfolio :	\$1,911,307

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Estate Analysis

Estate Analysis Introduction

This section of your report provides a general overview of your current estate situation and shows the projected value of your estate at death. It includes an estimate of Federal Estate taxes, expenses, and the amounts to be received by your beneficiaries. If appropriate, this report also illustrates one or more estate planning strategies that you may want to consider.

Important Note: This analysis is intended solely to illustrate potential estate analysis issues. Prior to taking any action, we recommend that you review the legal and/or tax implication of this analysis with your personal legal and/or tax advisor.

You have told us the following about your current Estate situation;

- Neither Joe nor Judy have a Will.
- Neither Joe nor Judy have a Medical Directive.
- Neither Joe nor Judy have a Power Of Attorney.

This Estate Analysis assumes that you both maintain valid Wills that bequeaths all assets to each other (Simple Will). This Estate Analysis may not accurately reflect your current estate where one or both of you does not have a Simple Will.

It is important that both of you have a Will that is valid and up-to-date. Your Wills should be periodically reviewed by your legal advisor. You should also discuss the appropriateness of a Medical Directive and Power of Attorney with your legal advisor.

You have indicated that you have not made provisions for a Bypass Trust. When this analysis illustrates the potential benefit of a Bypass Trust, it assumes that your assets will be properly titled and appropriate to fully fund the amount shown.

The Need for Estate Planning

How Will You Be Remembered?

It is often said that you cannot take your money with you; however, it is somewhat comforting to know that you can determine what happens to it after you're gone. A well-designed estate plan can not only help make sure that your assets go where you want them to, but also make the process simpler, faster, less expensive, and less painful. Such planning followed by an orderly transition of your estate can have a positive impact on the people you care about.

Goal Planning is Important

When it comes to estate taxes, the tax law seemingly penalizes those who fail to plan properly. Failure to properly plan can sometimes lead to greater estate taxes due. A well-designed estate plan can potentially reduce taxes substantially, and leave more money for your heirs.

Probate - Expense and Delays

Probate is the legal process for settling your Estate, which basically means that all your debts and taxes are paid and remaining assets are distributed. Probate can be time consuming and expensive, and is open to public review. A well-designed estate plan can reduce the costs of probate, save time, and even avoid probate for many assets.

Your Beneficiaries - Leaving More

The desire to control the ultimate disposition of that which we accumulate during our lifetime and to provide for those we care about is a strong motivation in most people. In this regard, there are many questions to answer:

- Who should get the money, and how much?
- When should they get it - all at once or over time?
- Who will manage the money?
- Do you want to place restrictions on some assets such as a business or property?
- How much should go to charity?
- Who gets important tangible assets (e.g. wedding rings, family heirlooms)?
- Which assets do you want sold? Which assets should never be sold?
- Will there be enough liquidity to pay taxes?

You - Having Enough

Estate Planning focuses on what happens after you die and includes strategies you can employ to increase the amount of your assets that pass to your beneficiaries. Some of these strategies, such as gifting and purchasing life insurance, can cost you a significant amount of money during your lifetime. While this is certainly financially helpful for your heirs, is it financially sound for you? A good estate plan also considers the impact of these strategies on you, while you're alive. You want to make sure that you will have enough money to support your own lifestyle, before spending money to help your heirs.

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

Estate Analysis Introduction

Important Information on Assumptions

This analysis makes a number of assumptions that could significantly affect your results including, but not limited to, the following:

- Both of you are U.S. Citizens.
- All Qualified Retirement Plans, IRAs and Tax-deferred Annuities are assumed to have the spouse as the Beneficiary and its value is available to fund goals after the first death. The contingent Beneficiary is the estate.
- State inheritance, estate or gift taxes have not been incorporated.
- Gift taxes are not calculated every year, but are totaled and settled at the death of the donor.
- Generation-skipping taxes, if applicable, have not been calculated.
- All custodial accounts (UGMA and/or UTMA) are not included in the estate calculations.
- All amounts contributed to 529 Savings Plans are treated as completed gifts and there is no recapture provision for any 5-year pre-funding contribution elections.
- Prior gifts above the annual exclusion and for which no taxes have been paid are included in your Taxable Estate. Prior gifts above the annual exclusion and for which taxes have been paid are not included in your Taxable Estate.
- Financial Goals such as "Gift or Donation" or "Leave a Bequest" are not reflected in the Estate Analysis.
- Bequests stipulated in your will, including charitable bequests, are not reflected in the Estate Analysis.
- If applicable, reverted gifts and/or life insurance proceeds transferred to a Trust or third-party within three years of death are included in your Gross Estate and Taxable Estate.
- In certain calculations, the Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.
- The current values of vested stock options are included in the gross estate. The current values of unvested stock options are included if you indicated, on the Stock Options page, that the options vest at death.
- In the event Qualified Retirement Plans, IRAs, and Tax-deferred Annuities are used to fund the Bypass Trust, the program assumes the spouse has disclaimed the assets and the contingent beneficiary is a 'qualified' trust.
- In the event Other Assets, such as a Primary Residence or Personal Property, are used to fund the Bypass Trust, the program assumes these assets have a specific value and can in fact be used to fund the Bypass Trust.
- If applicable, the value of any payment that continues past death created by the Immediate Annuity Goal Strategy is not included in the estate calculations.
- Based on current federal law, there are no estate taxes modeled in this financial analysis for 2010.
- The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) eliminated federal estate and generation skipping transfer taxes for 2010, providing instead modified gift tax rules and carry-over basis rules. If Congress reinstates the federal estate and generation skipping transfer taxes for 2010, any estate analysis using 2010 as the year of death for you and/or your spouse should be reviewed by you and your legal, tax and financial advisors. In addition, under EGTRRA, federal estate and generation skipping transfer taxes will apply again in 2011 and thereafter. If Congress amends EGTRRA, any analysis for future years done in light of EGTRRA should be reviewed by you and your advisors.

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Estate Analysis Options

Liabilities

What is the remaining value of Liabilities at death?

Die Today (Liabilities in Plan = \$395,000) :	\$395,000
Die in fixed number of years :	\$0
Die at Life Expectancy (last death) :	\$0

Taxable Gifts since 1976 on which no gift tax was paid

What is the value of prior gifts in excess of the annual gift exclusion on which you did not pay taxes?	Joe	Judy
	\$0	\$0

Addition to Estate Value

IRD Assets*	Joe	Judy
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Non IRD Assets*	Joe	Judy
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Additional Death Benefit	Joe	Judy
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Final Expenses

What costs do you want to include for Final Expenses?

		At 1st Death	At 2nd Death
Funeral :		\$10,000	\$10,000
Administration Fees	Fixed Amount	\$0	\$0
	Plus % of Probate assets	2.00%	5.00%

Future Estate Credit Amount

Current Estate Tax law is scheduled to expire in 2011. What assumption do you want to use for the amount of the Future Estate Credit?

Assume the law does expire. The amount reverts to the 2001 level of \$1,000,000.

Bypass Trust Funding Amount

Use Maximum amount

* Income in Respect of a Decedent (IRD) is income a decedent earned or was entitled to receive before death (e.g. retirement plan assets). IRD assets are excluded from the probate estate and non-IRD assets are included in the probate estate.

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Estate Analysis Current Asset Ownership Detail

This chart summarizes the current ownership and designated beneficiary(ies) of all of your Assets used in this Plan.

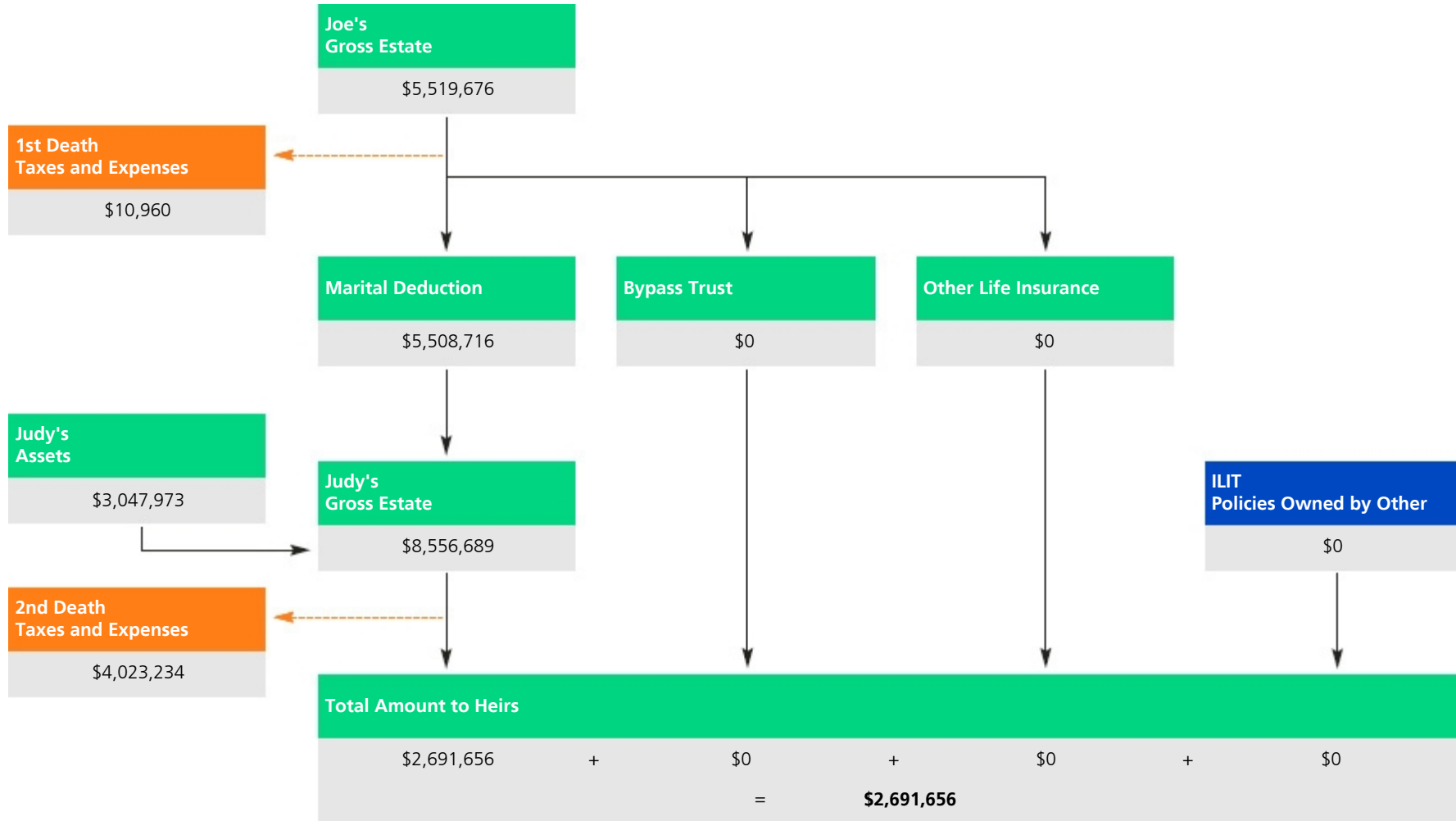
Note: All Qualified Retirement Plans, IRA and Tax-deferred Assets are assumed to have the spouse as the beneficiary if married with the estate as contingent beneficiary, or the estate as the beneficiary if single. All other Assets owned individually or jointly are assumed to operate as prescribed by applicable law. We do not provide legal or tax advice. Please consult with your tax and/or legal advisor to review the ownership and beneficiary designations and their legal and tax implications since they can have a significant impact on the distribution of assets at your death and whether or not certain basic estate strategies can be implemented.

Description	Joe	Judy	Joint (Judy)				Joint (Other)	Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property			
Investment Assets									
Retirement Plans :									
XYZ Profit Sharing	\$300,000							\$300,000	
529 Savings Plan :									
Joe's University Fund	\$15,000							\$15,000	Spouse of Insured (100%)
Taxable :									
Judy's baking brokerage fund		\$48,000						\$48,000	
<i>Total Investment Assets</i>	<i>\$315,000</i>	<i>\$48,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$363,000</i>	
Other Assets									
Personal Assets :									
Tempe primary residence			\$450,000					\$450,000	
BMW 5 Series	\$48,000							\$48,000	
Cadillac Escalade		\$32,000						\$32,000	
<i>Total Other Assets</i>	<i>\$48,000</i>	<i>\$32,000</i>	<i>\$450,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$530,000</i>	
Total Assets :	\$363,000	\$80,000	\$450,000	\$0	\$0	\$0	\$0	\$893,000	

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Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using What If Scenario 1 - Both Die at life expectancy - Joe Predeceases Judy



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Estate Analysis Results Flowchart

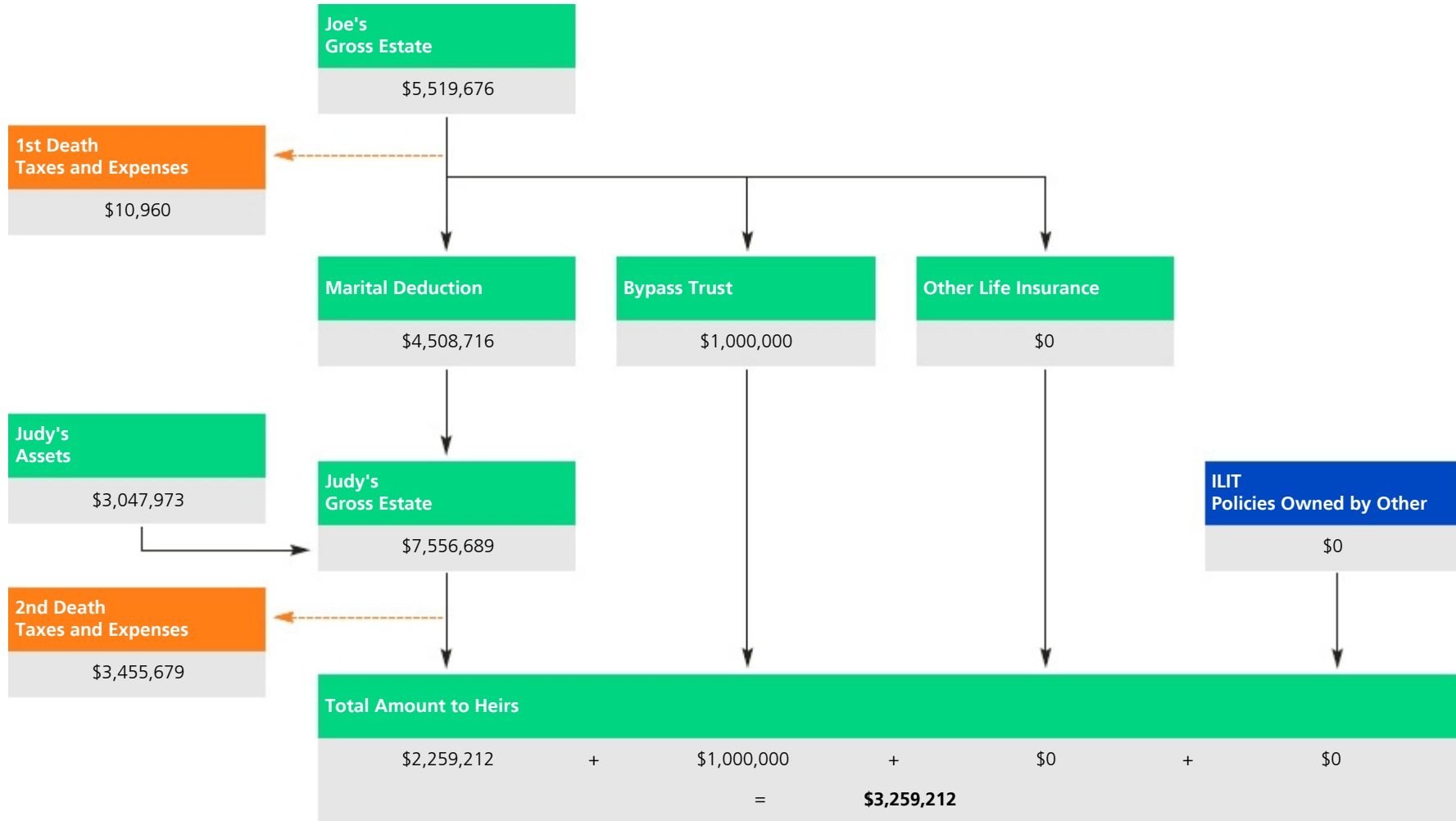
Notes

- Gross Estate amounts may include the value of reverted gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the spouse or estate.
- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.
- Based on current federal law, there are no estate taxes modeled in this financial analysis for 2010.
- The Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) eliminated federal estate and generation skipping transfer taxes for 2010, providing instead modified gift tax rules and carry-over basis rules. If Congress reinstates the federal estate and generation skipping transfer taxes for 2010, any estate analysis using 2010 as the year of death for you and/or your spouse should be reviewed by you and your legal, tax and financial advisors. In addition, under EGTRRA, federal estate and generation skipping transfer taxes will apply again in 2011 and thereafter. If Congress amends EGTRRA, any analysis for future years done in light of EGTRRA should be reviewed by you and your advisors.

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Estate Analysis Results Flowchart

Existing Estate with Bypass Trust using What If Scenario 1 - Both Die at life expectancy - Joe Predeceases Judy



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Estate Analysis Results Flowchart

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Retirement Goal Budget Expense Summary

Expense Summary	Monthly Amount
Total Monthly Expenses	\$0

Expense Summary	Monthly Amount

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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 : _____

Client Name : Joe Testclient

Spouse Signature : _____

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 : Financial Goal Plan (1)

Report Name : Financial Goal Plan (1)

08/10/2010