

Sample Client Reports

Full Report

Anthony and Denise Martin



Prepared by:

Advisor Name
Advisor Phone Number
Advisor Email Address

March 08, 2018

Table Of Contents

Expectations and Concerns	1	Results	
Summary of Goals and Resources		Results - Current and Recommended	22 - 25
Personal Information and Summary of Financial Goals	2 - 3	What If Worksheet	26 - 32
Current Financial Goals Graph	4	Worksheet Detail - Combined Details	33 - 38
Life Expectancy Table and Graph	5	Worksheet Detail - Goal Details	39 - 54
Net Worth Summary - All Resources	6	Worksheet Detail - Retirement Distribution Cash Flow Chart	55 - 63
Net Worth Detail - All Resources	7 - 8	Worksheet Detail - Retirement Distribution Cash Flow Graphs	64 - 65
Resources Summary	9 - 11	Worksheet Detail - Health Care Expense Schedule	66 - 68
Investment Assets by Asset Class	12	Worksheet Detail - Cash Used to Fund Goals	69
Investment Assets by Tax Category	13	Worksheet Detail - Sources of Income and Earnings	70
Current Portfolio Allocation	14 - 15	Worksheet Detail - Inside the Numbers Final Result	71
Goal Assignment Summary	16	Worksheet Detail - Allocation Comparison	72
Insurance Inventory	17	Worksheet Detail - Reallocation Detail	73
Tax and Inflation Assumptions	18	Worksheet Detail - Bear Market Test	74
		Worksheet Detail - Special Asset Test	75
Risk and Portfolio Information		Worksheet Detail - Concentrated Position Test	76
Risk Assessment	19	Worksheet Detail - Risk/Reward	77 - 78
Portfolio Table	20	Worksheet Detail - Social Security Analysis	79 - 80
Portfolio Detail	21	Worksheet Detail - Allocation Detail by Asset Class by Holding	81
		Worksheet Detail - Social Security Combined Details	82 - 83
		Worksheet Detail - Portfolio Changes	84
		Worksheet Detail - Retirement Cash Reserve Concept	85
		Worksheet Detail - Retirement Cash Reserve Illustration (All Years)	86 - 92
		Worksheet Detail - Retirement Cash Reserve Illustration (First Year)	93 - 94
		Worksheet Detail - Retirement Cash Reserve Risk Comparison	95
		Worksheet Detail - Aspirational Bucket Concept	96
		Plan Summary	
		Plan Summary	97 - 101
		Star Track	
		Star Track	102

Table Of Contents

Assumptions

Explain Real Returns 103

Risk Management

Life Insurance Needs Analysis 104
Life Insurance Needs Analysis Detail 105 - 107
Disability Needs Analysis - Anthony 108 - 110
Disability Needs Analysis - Denise 111 - 113
Long-Term Care Needs Analysis - Anthony 114
Long-Term Care Needs Analysis - Denise 115

Estate Analysis

Estate Analysis Introduction 116 - 117
Estate Analysis Options 118
Estate Analysis Current Asset Ownership Detail 119
Estate Analysis Results Combined Summary 120 - 121
Estate Analysis Results Individual Detail 122 - 125
Estate Analysis Results Flowchart 126 - 127
Estate Analysis What If Results Combined Summary 128 - 131
Estate Analysis What If Results Individual Detail 132 - 135
Estate Analysis What If Results Flowchart 136 - 139

Employer Stock Plans

Stock Options 140 - 141
Stock Options Summary 142
Restricted Stock Summary 143

Budget for Retirement Goals

Retirement Goal Budget Expense Summary 144

Other

Blank Page 145
Compliance Snapshot 146 - 159
Glossary 160 - 163

Expectations and Concerns

Expectation
Anthony
Active Lifestyle
Opportunity to Help Others
Work by Choice
Start a Business
Denise
Quiet Lifestyle
Less Stress - Peace of Mind
Both Anthony and Denise
Time to Travel
Time with Friends & Family

Owner	Concern	What Would Help
High		
Joint	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Medium		
Joint	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
Joint	Being bored	A good plan could allow you to have the money for new Goals to keep you busy and engaged.
Low		
Joint	Suffering investment losses	Find out if you can meet your Goals with less risk.
Joint	Parents needing care	You can include a Goal for the cost of care for your parents and see its impact on your lifestyle.

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

Summary of Goals and Resources

Personal Information and Summary of Financial Goals

Anthony and Denise Martin

Needs

10 Retirement - Basic Living Expense



Anthony (2020)	60
Denise (2025)	60
Both Retired (2025-2051)	\$95,000
Denise Alone Retired (2052-2058)	\$80,000
	Base Inflation Rate (2.50%)

10 Health Care



Anthony Retired Before Medicare / Denise Employed (2020-2024)	\$1,872
Anthony Medicare / Denise Retired Before Medicare (2025-2029)	\$8,098
Both Medicare (2030-2051)	\$12,278
Denise Alone Medicare (2052-2058)	\$6,052
	Base Inflation Rate plus 4.00% (6.50%)

10 Provide Care



In 2035	\$60,000
Recurring every year for a total of 3 times	Base Inflation Rate (2.50%)

Wants

7 College - Allison



4 years starting in 2018	\$24,610
Attending College - Public In-State (4 years)	Base Inflation Rate plus 3.50% (6.00%)

7 Car / Truck



When Denise retires	\$30,000
Recurring every 5 years until end of plan	Base Inflation Rate (2.50%)

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

Personal Information and Summary of Financial Goals

Anthony and Denise Martin

Wishes

3 Allison's Wedding



In 2032

\$50,000
Base Inflation Rate (2.50%)

Personal Information

Participant Name	Date of Birth	Age	Relationship
------------------	---------------	-----	--------------

Anthony

Male - born 12/02/1960, age 57
Employed - \$200,000

Denise

Female - born 04/01/1965, age 52
Employed - \$140,000

Married, US Citizens living in VA

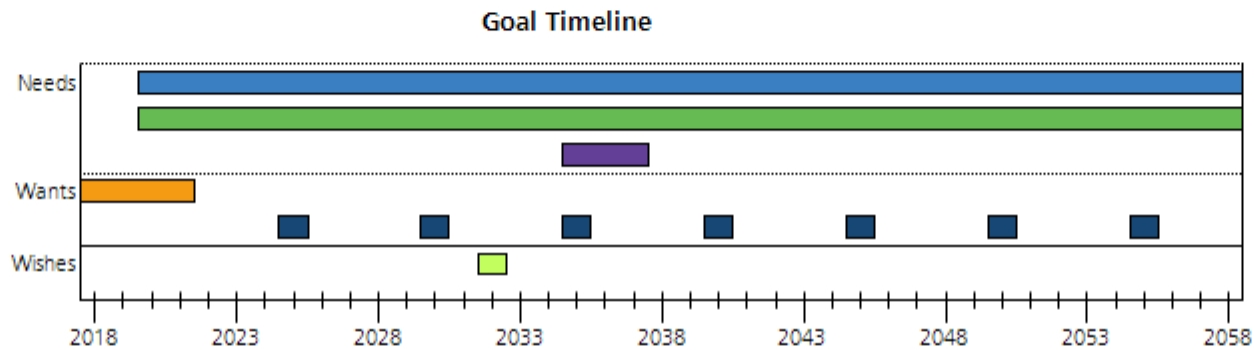
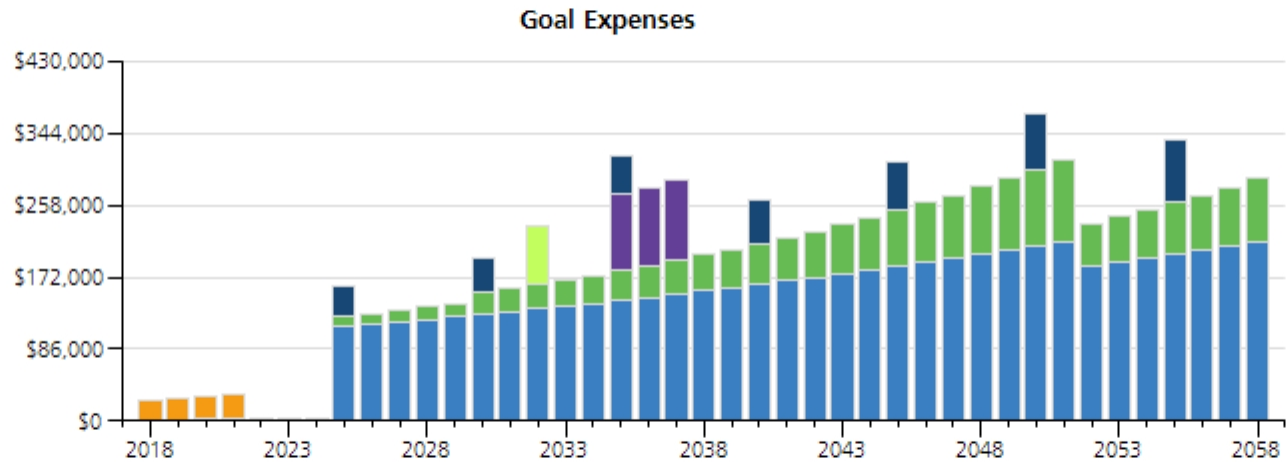
- This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

Allison	05/02/2000	17	Child
---------	------------	----	-------

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.

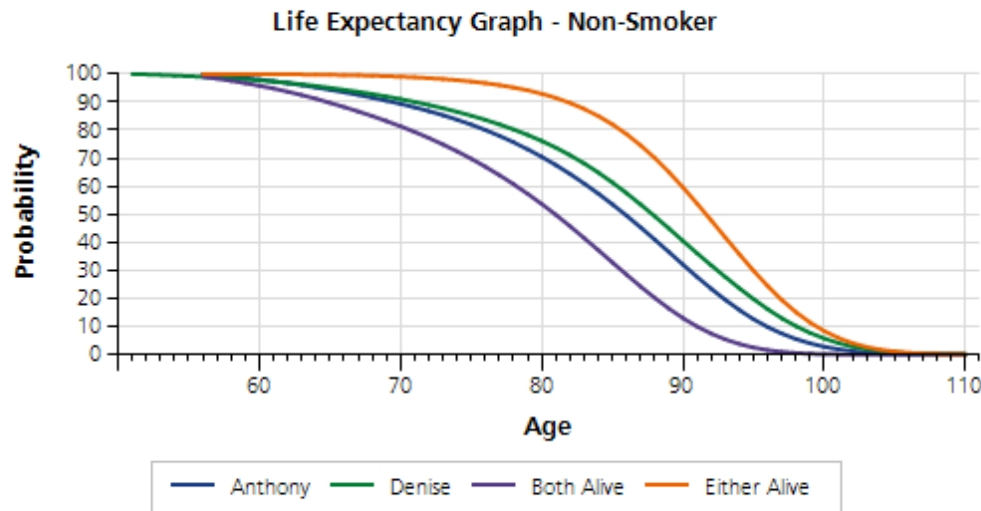


See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Life Expectancy Table and Graph

How long might you live?

Chance you will live to age shown	Anthony Live to Age		Denise Live to Age		Either Live to Age		Both Live to Age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	86	78	88	81	92	84	81	73
40%	89	81	91	83	94	86	84	76
30%	91	83	93	85	95	88	86	78
20%	93	86	95	87	97	89	89	81
10%	96	88	99	90	100	91	92	84



All calculations based on 2012 IAM Basic Tables.

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

Net Worth Summary - All Resources

This is your Net Worth Summary as of 03/08/2018. 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		\$1,977,666
■ Other Assets	+	\$627,000
Total Assets		\$2,604,666
■ Total Liabilities	-	\$200,000
■ Net Worth		\$2,404,666

Description	Total
Investment Assets	
Employer Retirement Plans	\$500,000
Taxable and/or Tax-Free Accounts	\$1,477,666
Total Investment Assets:	\$1,977,666
Other Assets	
Home and Personal Assets	\$452,000
Cash Value Life	\$125,000
Stock Options	\$50,000
Total Other Assets:	\$627,000
Liabilities	
Personal Real Estate Loan:	\$100,000
Vehicle Loan:	\$100,000
Total Liabilities:	\$200,000
Net Worth:	\$2,404,666

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

Net Worth Detail - All Resources

This is your Net Worth Detail as of 03/08/2018. 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.

Description	Anthony	Denise	Joint	Total
Investment Assets				
Employer Retirement Plans				
Company 401(k)		\$140,000		\$140,000
Company 401(k)	\$360,000			\$360,000
Taxable and/or Tax-Free Accounts				
Account	\$1,106,224			\$1,106,224
Community Checking Account			\$296,442	\$296,442
Vacation Savings			\$75,000	\$75,000
Total Investment Assets:	\$1,466,224	\$140,000	\$371,442	\$1,977,666
Other Assets				
Home and Personal Assets				
Anthony's Sports Car	\$80,000			\$80,000
Denise's SUV		\$72,000		\$72,000
Home			\$300,000	\$300,000
Cash Value Life				
Universal Life		\$50,000		\$50,000
Universal Life	\$75,000			\$75,000
Stock Options				
Citrix Systems Inc	\$50,000			\$50,000
Total Other Assets:	\$205,000	\$122,000	\$300,000	\$627,000
Liabilities				
Personal Real Estate Loan:				
123 Cherry Main Lane	\$100,000			\$100,000
Vehicle Loan:				
Loan - SUV / Sports Car			\$100,000	\$100,000

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

Net Worth Detail - All Resources

Total Liabilities:	\$100,000	\$0	\$100,000	\$200,000
Net Worth:				\$2,404,666

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

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Account	Anthony	\$1,106,224		Fund All Goals
Citrix Systems Inc	\$1,106,224			
Community Checking Account	Joint Survivorship	\$296,442		Fund All Goals
Taxable Account Total	\$296,442			
Company 401(k)	Denise	\$140,000		Fund All Goals
Account Total	\$140,000			
Company 401(k)	Anthony	\$360,000		Fund All Goals
Account Total	\$360,000			
Vacation Savings	Joint Survivorship	\$75,000		Fund All Goals
Taxable Account Total	\$75,000			
Total Investment Assets :		\$1,977,666		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	\$300,000	\$335,896	Not Used In Plan
Universal Life	Anthony	\$75,000		Not Funding Goals
Universal Life	Denise	\$50,000		Not Funding Goals
Denise's SUV	Denise	\$72,000		Not Funding Goals
Anthony's Sports Car	Anthony	\$80,000		Not Funding Goals
Total of Other Assets :		\$577,000		

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

Resources Summary

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Cash Value Life Insurance Policies Summary (included in Assets)							
Universal Life Universal Life	Denise	Denise	Co-Client of Insured - 100%	\$2,400	\$50,000	\$500,000	Until Insured Dies
Universal Life Universal Life	Anthony	Anthony	Estate - 100%	\$2,700	\$75,000	\$600,000	Until Insured Dies
Insurance Policies Summary (not included in Assets)							
Disability Insurance Personal		Anthony					
Disability Insurance Personal		Denise					
LTC Insurance Nursing Home Care		Anthony					
LTC Insurance Nursing Home Care		Denise					

Total Death Benefit of All Policies : \$1,100,000

Social Security

Description	Value	Assign to Goal
Social Security	Anthony will file a normal application at age 67. He will receive \$35,312 in retirement benefits at age 67.	Fund All Goals
Social Security	Denise will file a normal application at age 67. She will receive \$34,864 in retirement benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Rental Income	Anthony	\$10,000 from Anthony's Retirement to End of Anthony's Plan	Yes at -1.00%	Fund All Goals

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

Resources Summary

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	123 Cherry Main Lane	Anthony	\$100,000	6.50%	\$2,000
Car	Loan - SUV / Sports Car	Joint	\$100,000	4.00%	\$299
Total Outstanding Balance :			\$200,000		

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

Investment Assets by Asset Class

Description	Cash & Cash Alternatives	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
Account												
Citrix Systems Inc	\$331,867	\$110,622					\$663,734					\$1,106,224
Community Checking Account												
Taxable Account Total	\$207,509							\$29,644		\$59,288		\$296,442
Company 401(k)												
Account Total			\$140,000									\$140,000
Company 401(k)												
Account Total		\$360,000										\$360,000
Vacation Savings												
Taxable Account Total	\$75,000											\$75,000
Total Current Portfolio :	\$614,377	\$470,622	\$140,000	\$0	\$0	\$0	\$663,734	\$29,644	\$0	\$59,288	\$0	\$1,977,666

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

Investment Assets by Tax Category

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 (CESA)	529 Plan
Cash & Cash Alternatives			\$614,376				
Short Term Bonds	\$360,000		\$110,622				
Intermediate Term Bonds	\$140,000						
Mid Cap Stocks			\$663,734				
Small Cap Stocks			\$29,644				
International Emerging Stocks			\$59,288				
Total :	\$500,000	\$0	\$1,477,664	\$0	\$0	\$0	\$0

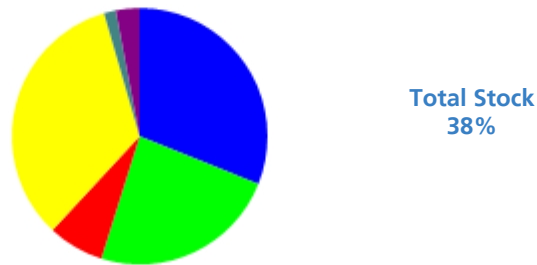
Notes

- 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.

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

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.



Projected Returns

Total Return	4.72%
Base Inflation Rate	2.50%
Real Return	2.22%
Standard Deviation	7.68%

Bear Market Returns

Great Recession November 2007 thru February 2009	-14%
Bond Bear Market July 1979 thru February 1980	5%

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
Cash & Cash Alternatives	2.50%	\$614,377	31%
Short Term Bonds	3.30%	\$470,622	24%
Intermediate Term Bonds	3.50%	\$140,000	7%
Long Term Bonds	3.30%	\$0	0%
Large Cap Value Stocks	7.20%	\$0	0%
Large Cap Growth Stocks	6.80%	\$0	0%
Mid Cap Stocks	7.50%	\$663,734	34%
Small Cap Stocks	7.70%	\$29,644	1%
International Developed Stocks	8.00%	\$0	0%
International Emerging Stocks	9.30%	\$59,288	3%
Unclassified	0.00%	\$0	0%
Total :		\$1,977,666	100%

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

Current Portfolio Allocation

Effect of Stock Options and Restricted Stock	
Value of Vested Stock Options (before tax)	\$50,000
Value of Restricted Stock	\$0
Value of Portfolio with Vested Stock Options and Restricted Stock	\$2,027,666
Total Stock Including Stock Options and Restricted Stock	40%

Tax-Free Rates of Return	
Cash & Cash Alternatives	1.90%
Short Term Bonds	2.50%
Intermediate Term Bonds	2.60%
Long Term Bonds	2.50%

Concentrated Positions

Security Symbol	Name	Total Value	% of Total Assets
CTXS	Citrix Systems Inc	\$1,106,224	55%
	Citrix Systems Inc	\$50,000	2%
	Total Holding for CTXS	\$1,156,224	57%

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

Goal Assignment Summary

Goal	Category	Description	Value	Annual Additions	Future Value
Fund All Goals	Investment	Vacation Savings	\$75,000		
		Account	\$1,106,224		
		Company 401(k)	\$140,000		
		Company 401(k)	\$360,000		
		Community Checking Account	\$296,442		
Retirement Income		Social Security			Anthony will file a normal application at age 67. He will receive \$35,312 in retirement benefits at age 67.
		Social Security			Denise will file a normal application at age 67. She will receive \$34,864 in retirement benefits at age 67.
		Rental Income			\$10,000 from Anthony's Retirement to End of Anthony's Plan

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

Insurance Inventory

Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
Universal Life	Denise	Denise	\$500,000	\$50,000	\$2,400	Co-Client of Insured - 100%	
Universal Life	Anthony	Anthony	\$600,000	\$75,000	\$2,700	Estate - 100%	

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

Disability

Description	Insured	Annual Premium	Tax Status	Monthly Benefit	Elimination Period	Benefit Period	Inflation Option	Policy Start Date
Disability Insurance	Anthony			\$10,000	1 Months	24 Months	Simple at 1.00%	01/2000
Disability Insurance	Denise			\$14,000	1 Months	24 Months	Simple at 1.00%	01/2000

LTC

Description	Insured	Annual Premium	Benefit Period	Maximum Daily Benefit	Elimination Period	Home Health Care %	Inflation Option	Policy Start Date
LTC Insurance	Anthony		Three	\$75	30 Days		Simple at 1.50%	01/2000
LTC Insurance	Denise		Three	\$75	30 Days		Simple at 1.50%	01/2000

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

Tax and Inflation Assumptions

Base Inflation Rate

Inflation rate : 2.50%
Social Security Inflation rate : 2.50%
Tax Assumption Inflation rate : 2.50%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	32.00%	5.75%	0.00%

Untaxed Gain on Taxable Earnings - Before Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - Before Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%
Long Term Capital Gains rate : 15.00%

Tax Rates During Retirement

Let the Program calculate taxes each year

Local rate : 0.00%
Deduction estimate : Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - During Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%
Long Term Capital Gains rate : Use Program estimate

Taxation of Social Security

What portion of Social Security will be taxed? 85.00%

Tax Penalty

Include penalties in Plan? : Yes

Tax Free Earnings - Options

Use Tax-Free returns by Asset Class,
Marginal Tax Rate to use during Retirement is 40.00%

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

Risk and Portfolio Information

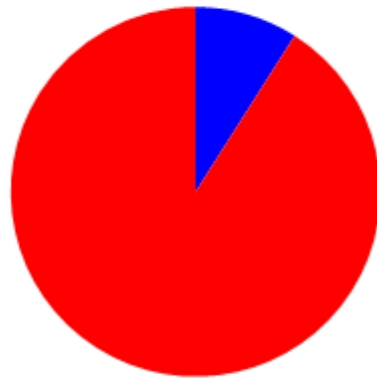
Risk Assessment

You chose a Risk Score of 67.

Appropriate Portfolio: Capital Growth II

Percentage Stock: 91%

Average Return: 7.10%



■ Bond: 9% ■ Stock: 91%

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.

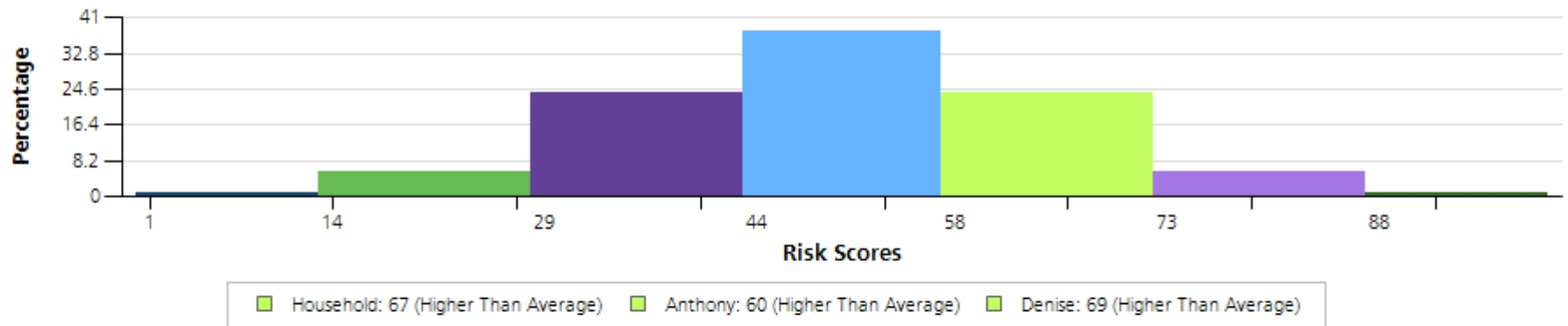
During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

-45%

If you invest \$1,977,666 in this portfolio and the same loss occurred again, you would lose:

-\$889,151

Risk Score Chart for Ages Between 50 to 64
Your Risk Tolerance is Higher Than Average when compared to others in your age group



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

Portfolio Table

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target 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. The Average Real Return is equal to the Average Total Return minus the inflation rate of 2.50%. Refer to the Standard Deviation column in the chart below to compare the relative risk of your Current Portfolio to the Target Portfolio.

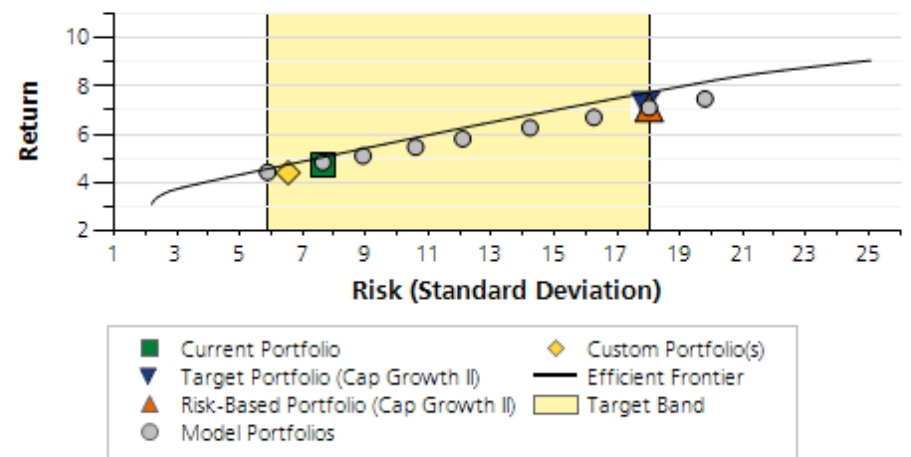
Current	Risk Based	Target Band	Name	Cash	Bond	Stock	Alternative	Average Return		Standard Deviation
								Total	Real	
			(c) Custom	8%	64%	28%	0%	4.40%	1.90%	6.55%
			Capital Preservation I	5%	67%	28%	0%	4.42%	1.92%	5.89%
→			Current	31%	31%	38%	0%	4.72%	2.22%	7.68%
			Capital Preservation II	5%	57%	38%	0%	4.83%	2.33%	7.64%
			Balanced I	4%	51%	45%	0%	5.10%	2.60%	8.92%
			Balanced II	4%	42%	54%	0%	5.46%	2.96%	10.59%
			Total Return I	4%	35%	61%	0%	5.81%	3.31%	12.09%
			Total Return II	3%	25%	72%	0%	6.27%	3.77%	14.23%
			Capital Growth I	2%	16%	82%	0%	6.70%	4.20%	16.26%
	→	→	Capital Growth II	0%	9%	91%	0%	7.10%	4.60%	18.02%
			Equity Growth	0%	0%	100%	0%	7.47%	4.97%	19.80%

(c) This is a Custom Portfolio created only for your plan and the name is for identification purposes only.

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 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.



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

Portfolio Detail

Portfolio Detail - Capital Growth II

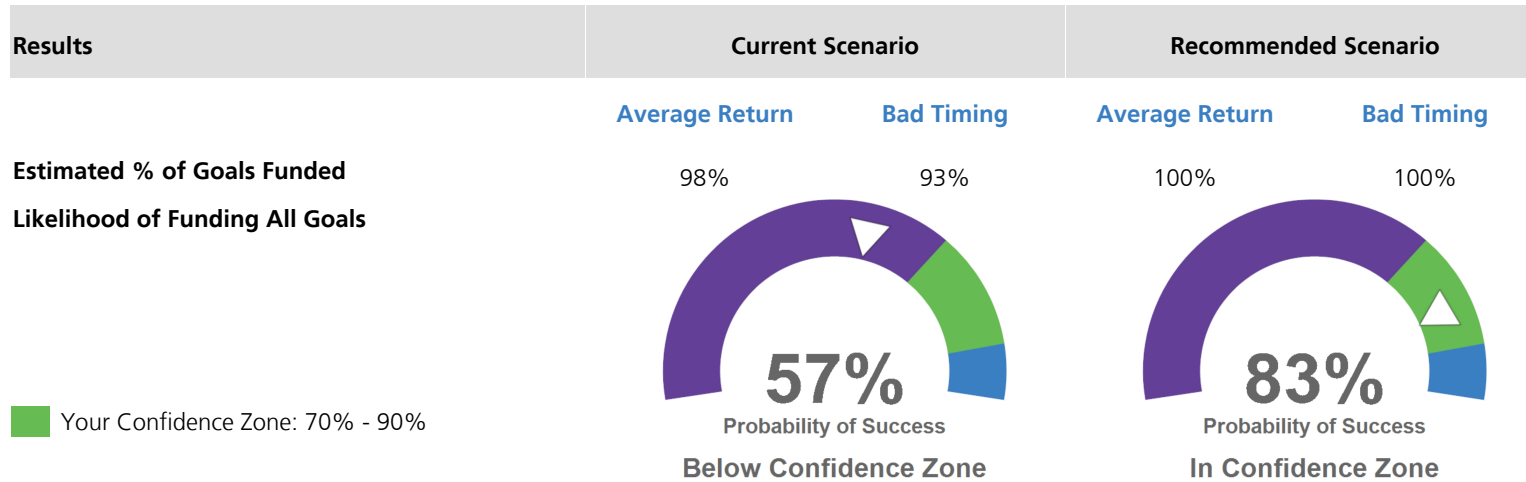
This chart summarizes the growth and return information for the portfolio for this period.

Portfolio Information	
Average Total Return	7.10%
Inflation	2.50%
Average Real Return	4.60%
Standard Deviation	18.02%

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

Results

Results - Current and Recommended



	Current Scenario	Recommended Plan	Changes In Value
66 Retirement			
Retirement Age			
Anthony	60 in 2020	70 in 2030	10 year(s) later
Denise	60 in 2025	65 in 2030	5 year(s) later
Planning Age			
Anthony	91 in 2051	91 in 2051	
Denise	93 in 2058	93 in 2058	

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

Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expense			
Both Retired	\$95,000	\$100,000	Increased \$5,000
Anthony Retired and Denise Employed	\$0	\$0	
Denise Alone Retired	\$80,000	\$50,000	Decreased \$30,000
Health Care			
Anthony Retired Before Medicare / Denise Employed	\$1,872	\$0	Decreased \$1,872
Anthony Medicare / Denise Retired Before Medicare	\$8,098	\$0	Decreased \$8,098
Both Medicare	\$12,278	\$12,278	
Denise Alone Medicare	\$6,052	\$6,052	
Provide Care	\$60,000	\$50,000	Decreased \$10,000
Starting	2035	2035	
Years between occurrences	1	1	
Number of occurrences	3	3	
Wants			
College - Allison	\$24,610	\$24,610	
Years of School	4	4	
Start Year	2018	2018	
Car / Truck	\$30,000	\$20,000	Decreased \$10,000
Starting	At Denise's retirement	At Denise's retirement	
Years between occurrences	5	5	
Ending	End of plan	End of plan	
Wishes			
Allison's Wedding	\$50,000	\$10,000	Decreased \$40,000
Starting	2032	2032	
Total Spending for Life of Plan	\$4,025,776	\$3,240,924	Decreased 19%

\$ Savings

Total Savings This Year	\$0	\$0
--------------------------------	------------	------------

Portfolios

Allocation Before Retirement	Current	Capital Growth II	53% More Stock
-------------------------------------	----------------	--------------------------	-----------------------

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

Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Percent Stock	38%	91%	
Total Return	4.72%	7.10%	
Standard Deviation	7.68%	18.02%	
Great Recession Return 11/07 - 2/09	-14%	-45%	
Bond Bear Market Return 7/79 - 2/80	5%	12%	
Allocation During Retirement	Current	Capital Growth I	44% More Stock
Percent Stock	38%	82%	
Total Return	4.72%	6.70%	
Standard Deviation	7.68%	16.26%	
Great Recession Return 11/07 - 2/09	-14%	-39%	
Bond Bear Market Return 7/79 - 2/80	5%	11%	
Inflation	2.50%	2.50%	

Investments

Total Investment Portfolio	\$1,977,666	\$1,977,666
-----------------------------------	--------------------	--------------------

Social Security

Social Security Strategy	Current	Current
Anthony		
Filing Method	Normal	Normal
Age to File Application	67	67
Age Retirement Benefits Begin	67	67
First Year Benefit	\$35,312	\$35,838

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

Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Denise			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$34,864	\$35,270	

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

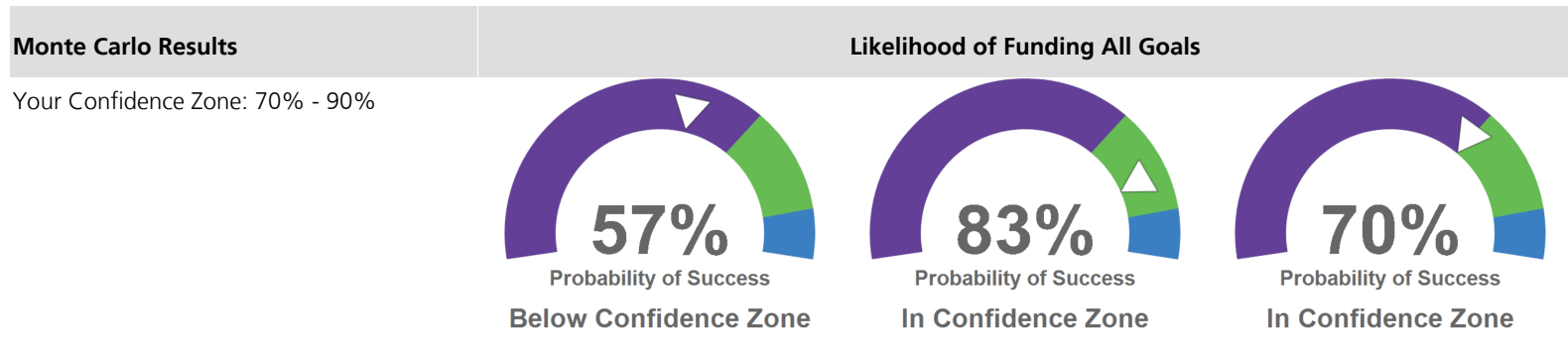
What If Worksheet

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

Goals	Estimated % of Goal Funded					
	Current Scenario		Recommended Plan		Less Risk-Spend More	
	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing
Needs	98%	92%	100%	100%	100%	98%
10 Retirement						
10 Health Care						
10 Provide Care						
Wants	100%	96%	100%	100%	100%	100%
7 College - Allison						
7 Car / Truck						
Wishes	100%	100%	100%	100%	100%	100%
3 Allison's Wedding						

Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$0	\$0	\$2,858	\$1,881	\$945	\$0
Future dollars (in thousands) :	\$0	\$0	\$7,867	\$5,176	\$2,600	\$0



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

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

What If Worksheet

Total Spending : \$4,025,776 \$3,240,924 \$3,795,284

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Stress Tests			
Method(s)	Bad Timing Program Estimate Years of bad returns: 2020: -10.64% 2021: -2.96%	Bad Timing Program Estimate Years of bad returns: 2030: -25.83% 2031: -9.56%	Bad Timing Program Estimate Years of bad returns: 2025: -22.20% 2026: -7.96%
Funding Order			
Assets - Ignore Earmarks	No	No	No
Retirement Income - Ignore Earmarks	No	No	No
Hypothetical Average Rate of Return			
Before retirement portfolio set :		• Set 1	• Set 1
Portfolio :	Current	• Cap Growth II	• Total Return II
Total Return :	4.72%	• 7.10%	• 6.27%
Standard Deviation :	7.68%	• 18.02%	• 14.23%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	2.22%	• 4.60%	• 3.77%
After retirement portfolio set :		• Set 1	• Set 1
Portfolio :	Current	• Cap Growth I	• Balanced II
Total Return :	4.72%	• 6.70%	• 5.46%
Standard Deviation :	7.68%	• 16.26%	• 10.59%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	2.22%	• 4.20%	• 2.96%
Base inflation rate :	2.50%	2.50%	2.50%

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

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

What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Tax-Free Options			
Before Retirement			
Reallocate a portion of bonds to tax-free:	No	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%	0.00%
After Retirement			
Reallocate a portion of bonds to tax-free:	No	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%	0.00%

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

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

What If Worksheet

Key Assumptions	Current Scenario		Recommended Plan		Less Risk-Spend More
Goals					
Basic Living Expense					
Retirement Age					
Anthony	60	•	70	•	70
Denise	60	•	65		60
Planning Age					
Anthony	91		91		91
Denise	93		93		93
One Retired					
Anthony Retired and Denise Employed	\$0		\$0		\$0
Denise Retired and Anthony Employed	\$48,000	•	\$50,000	•	\$50,000
Both Retired					
Both Retired	\$95,000	•	\$100,000	•	\$100,000
One Alone - Retired					
Denise Alone Retired	\$80,000	•	\$50,000	•	\$75,000
Anthony Alone Retired	\$0		\$0		\$0
One Alone - Employed					
Anthony Alone Employed	\$0		\$0		\$0
Denise Alone Employed	\$0		\$0		\$0
Health Care					
Percentage to increase costs :	100%		100%		100%
Cost determined by Schedule :	See details		See details		See details
Provide Care					
Year :	2035		2035		2035
Cost :	\$60,000	•	\$50,000		\$60,000
Is recurring :	Yes		Yes		Yes
Years between occurrences :	1		1		1
Number of occurrences :	3		3		3
College - Allison					

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

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

What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Goals			
Year :	2018	2018	2018
Years of Education :	4	4	4
Annual Cost :	\$24,610	\$24,610	\$24,610
Car / Truck			
Year :	At Denise's retirement	At Denise's retirement	At Denise's retirement
Cost :	\$30,000	• \$20,000	\$30,000
Is recurring :	Yes	Yes	Yes
Years between occurrences :	5	5	5
This goal will end at End of plan.			
Allison's Wedding			
Year :	2032	2032	2032
Cost :	\$50,000	• \$10,000	• \$10,000

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

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

What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Retirement Income			
Rental Income (Anthony)			
Annual Income :	\$10,000	\$10,000	\$10,000
Start Year :	Anthony's retirement	Anthony's retirement	Anthony's retirement
Select when income will end :	End of Anthony's Plan	End of Anthony's Plan	End of Anthony's Plan
Year to end retirement income :			
Social Security			
Select Social Security Strategy	Current	Current	Current
Anthony			
Filing Method :	Normal	Normal	Normal
Age to File Application :	67	67	67
Age Retirement Benefits begin :	67	67	67
First Year Benefit :	\$35,312	• \$35,838	• \$35,838
Denise			
Filing Method :	Normal	Normal	Normal
Age to File Application :	67	67	67
Age Retirement Benefits begin :	67	67	67
First Year Benefit :	\$34,864	• \$35,270	\$34,864
Reduce Benefits By :	0%	0%	0%
Extra Savings by Tax Category			
Anthony's Qualified		\$0	\$0
Denise's Qualified		\$0	\$0
Anthony's Roth		\$0	\$0
Denise's Roth		\$0	\$0
Anthony's Tax-Deferred		\$0	\$0
Denise's Tax-Deferred		\$0	\$0
Taxable		\$0	\$0

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

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

What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan	Less Risk-Spend More
Stock Options			
Citrix Systems Inc			
Include in plan :	Yes	Yes	Yes
Amount of cash received 2040	\$75,000	\$75,000	\$75,000
Restricted Stock			
Citrix Systems Inc			
Include in plan :	Yes	Yes	Yes
Amount of cash received 2040	\$75,000	\$75,000	\$75,000
Retirement Cash Reserve			
Your Goal Coverage			
Needs :		• 1	• 1
Wants :		• 1	• 1
Wishes :		• 1	• 1
Aspirational Bucket			
Include in Plan :	With Assigned Assets	With Assigned Assets	With Assigned Assets
Amount to Fund Aspirational Bucket :		\$0	\$0
Tax Options			
Include Tax Penalties :	Yes	Yes	Yes
Change Tax Rate?	No	No	No
Year To Change :			
Change Tax Rate by this % (+ or -) :	0.00%	0.00%	0.00%

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

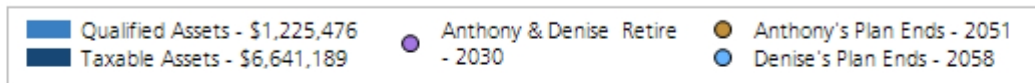
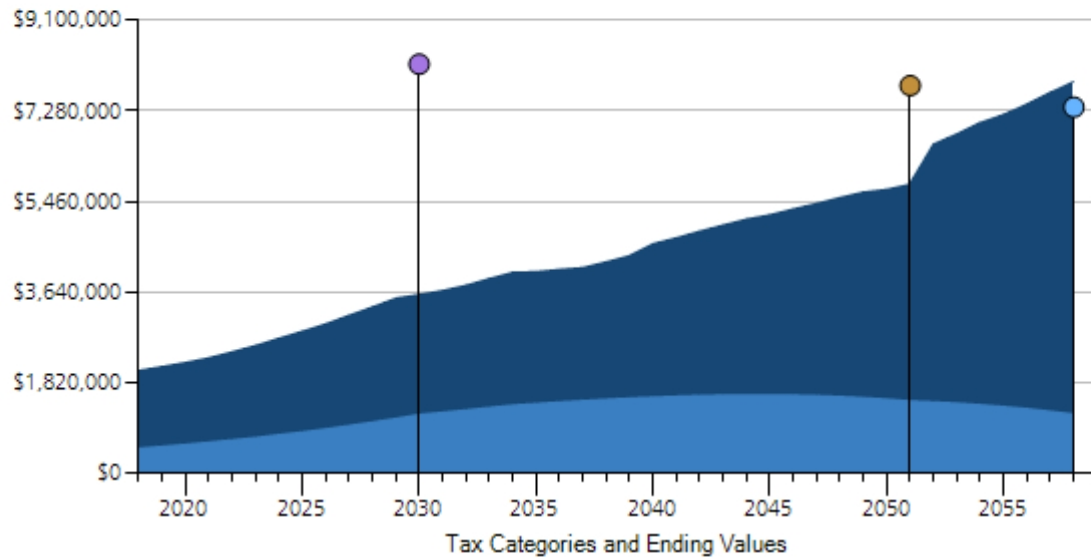
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Returns

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

Total Portfolio Value Graph



x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Returns

Event or Ages	Year	Beginning Portfolio Value				Funds Used						
		Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stock Opt Restricted Stock	Post Retirement Income	Investment Earnings	Taxes	All Goals	Ending Portfolio Value	Retirement Cash Reserve
58 / 53	2018	0	1,977,666	0	0	0	0	138,667	35,438	24,610	2,056,285	0
59 / 54	2019	0	2,056,285	0	0	0	0	144,144	36,453	26,087	2,137,889	0
60 / 55	2020	0	2,137,889	0	0	0	0	149,827	37,478	27,652	2,222,586	0
61 / 56	2021	0	2,222,586	0	0	0	0	155,723	38,510	29,311	2,310,487	0
62 / 57	2022	0	2,310,487	0	0	0	0	164,045	40,305	0	2,434,227	0
63 / 58	2023	0	2,434,227	0	0	0	0	172,830	42,184	0	2,564,873	0
64 / 59	2024	0	2,564,873	0	0	0	0	182,106	44,150	0	2,702,828	0
65 / 60	2025	0	2,702,828	0	0	0	0	191,901	46,208	0	2,848,521	0
66 / 61	2026	0	2,848,521	0	0	0	0	202,245	48,362	0	3,002,404	0
67 / 62	2027	0	3,002,404	0	0	0	0	213,171	50,616	0	3,164,959	0
68 / 63	2028	0	3,164,959	0	0	0	0	224,712	52,976	0	3,336,695	0
69 / 64	2029	0	3,336,695	0	0	0	0	236,905	55,445	0	3,518,156	0
Anthony & Denise Retire	2030	0	3,518,156	0	0	0	57,062	226,830	31,744	187,528	3,582,775	132,634
71 / 66	2031	0	3,582,775	0	0	0	58,178	232,341	41,001	165,692	3,666,602	109,556
72 / 67	2032	0	3,666,602	0	0	0	109,162	239,543	54,238	185,078	3,775,992	85,099
73 / 68	2033	0	3,775,992	0	0	0	111,587	247,574	56,248	176,407	3,902,497	74,234
74 / 69	2034	0	3,902,497	0	0	0	114,075	255,793	58,334	182,081	4,031,951	77,654
75 / 70	2035	0	4,031,951	0	0	0	116,629	256,869	63,319	294,491	4,047,640	187,752
76 / 71	2036	0	4,047,640	0	0	0	119,250	259,537	64,609	272,093	4,089,725	162,980
77 / 72	2037	0	4,089,725	0	0	0	121,939	261,919	65,853	280,421	4,127,309	168,872
78 / 73	2038	0	4,127,309	0	0	0	124,698	269,467	68,622	207,126	4,245,726	93,078
79 / 74	2039	0	4,245,726	0	0	0	127,530	277,060	71,437	214,034	4,364,844	97,421
80 / 75	2040	0	4,364,844	0	0	150,000	130,434	292,412	76,549	255,660	4,605,482	136,415
81 / 76	2041	0	4,605,482	0	0	0	133,415	300,401	79,778	228,722	4,730,797	106,776
82 / 77	2042	0	4,730,797	0	0	0	136,472	308,388	83,101	236,530	4,856,026	111,814
83 / 78	2043	0	4,856,026	0	0	0	139,609	316,346	86,588	244,670	4,980,723	117,111
84 / 79	2044	0	4,980,723	0	0	0	142,827	324,249	90,166	253,158	5,104,475	122,682
85 / 80	2045	0	5,104,475	0	0	0	146,128	329,465	92,989	300,968	5,186,112	167,499
86 / 81	2046	0	5,186,112	0	0	0	149,515	337,056	96,604	271,251	5,304,827	134,713

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 : Recommended Plan using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Opt Restricted Stock	Post Retirement Income	Investment Earnings	Taxes	Funds Used	Ending Portfolio Value	Retirement Cash Reserve
		Earmarked	Fund All Goals							All Goals		
87 / 82	2047	0	5,304,827	0	0	0	152,988	344,498	100,312	280,897	5,421,104	141,209
88 / 83	2048	0	5,421,104	0	0	0	156,552	351,752	104,106	290,969	5,534,332	148,051
89 / 84	2049	0	5,534,332	0	0	0	160,207	358,775	107,976	301,492	5,643,845	155,260
90 / 85	2050	0	5,643,845	0	0	0	163,955	362,589	110,766	356,564	5,703,059	206,932
Anthony's Plan Ends	2051	0	5,703,059	0	0	0	167,801	368,913	114,345	323,986	5,801,442	170,867
- / 87	2052	0	5,801,442	0	600,000	0	82,977	421,041	127,899	167,262	6,610,299	91,465
- / 88	2053	0	6,610,299	0	0	0	85,051	434,666	134,197	173,503	6,822,315	95,812
- / 89	2054	0	6,822,315	0	0	0	87,177	448,485	140,699	180,035	7,037,244	100,401
- / 90	2055	0	7,037,244	0	0	0	89,357	459,162	145,813	236,739	7,203,211	155,114
- / 91	2056	0	7,203,211	0	0	0	91,591	473,226	152,148	194,032	7,421,848	110,367
- / 92	2057	0	7,421,848	0	0	0	93,880	487,462	158,584	201,532	7,643,073	115,776
Denise's Plan Ends	2058	0	7,643,073	0	0	0	96,227	501,856	165,098	209,393	7,866,665	121,492

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 : Recommended Plan using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value	Retirement Cash Reserve
		Retirement	Health Care	Provide Care	College - Allison	Car / Truck	Allison's Wedding		
58 / 53	2018	0	0	0	24,610	0	0	2,056,285	0
59 / 54	2019	0	0	0	26,087	0	0	2,137,889	0
60 / 55	2020	0	0	0	27,652	0	0	2,222,586	0
61 / 56	2021	0	0	0	29,311	0	0	2,310,487	0
62 / 57	2022	0	0	0	0	0	0	2,434,227	0
63 / 58	2023	0	0	0	0	0	0	2,564,873	0
64 / 59	2024	0	0	0	0	0	0	2,702,828	0
65 / 60	2025	0	0	0	0	0	0	2,848,521	0
66 / 61	2026	0	0	0	0	0	0	3,002,404	0
67 / 62	2027	0	0	0	0	0	0	3,164,959	0
68 / 63	2028	0	0	0	0	0	0	3,336,695	0
69 / 64	2029	0	0	0	0	0	0	3,518,156	0
Anthony & Denise Retire	2030	134,489	26,142	0	0	26,898	0	3,582,775	132,634
71 / 66	2031	137,851	27,841	0	0	0	0	3,666,602	109,556
72 / 67	2032	141,297	29,650	0	0	0	14,130	3,775,992	85,099
73 / 68	2033	144,830	31,578	0	0	0	0	3,902,497	74,234
74 / 69	2034	148,451	33,630	0	0	0	0	4,031,951	77,654
75 / 70	2035	152,162	35,816	76,081	0	30,432	0	4,047,640	187,752
76 / 71	2036	155,966	38,144	77,983	0	0	0	4,089,725	162,980
77 / 72	2037	159,865	40,624	79,933	0	0	0	4,127,309	168,872
78 / 73	2038	163,862	43,264	0	0	0	0	4,245,726	93,078
79 / 74	2039	167,958	46,076	0	0	0	0	4,364,844	97,421
80 / 75	2040	172,157	49,071	0	0	34,431	0	4,605,482	136,415
81 / 76	2041	176,461	52,261	0	0	0	0	4,730,797	106,776
82 / 77	2042	180,873	55,658	0	0	0	0	4,856,026	111,814
83 / 78	2043	185,394	59,276	0	0	0	0	4,980,723	117,111
84 / 79	2044	190,029	63,129	0	0	0	0	5,104,475	122,682
85 / 80	2045	194,780	67,232	0	0	38,956	0	5,186,112	167,499

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 : Recommended Plan using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value	Retirement Cash Reserve
		Retirement	Health Care	Provide Care	College - Allison	Car / Truck	Allison's Wedding		
86 / 81	2046	199,650	71,602	0	0	0	0	5,304,827	134,713
87 / 82	2047	204,641	76,256	0	0	0	0	5,421,104	141,209
88 / 83	2048	209,757	81,213	0	0	0	0	5,534,332	148,051
89 / 84	2049	215,001	86,492	0	0	0	0	5,643,845	155,260
90 / 85	2050	220,376	92,113	0	0	44,075	0	5,703,059	206,932
Anthony's Plan Ends	2051	225,885	98,101	0	0	0	0	5,801,442	170,867
- / 87	2052	115,766	51,496	0	0	0	0	6,610,299	91,465
- / 88	2053	118,660	54,843	0	0	0	0	6,822,315	95,812
- / 89	2054	121,627	58,408	0	0	0	0	7,037,244	100,401
- / 90	2055	124,667	62,204	0	0	49,867	0	7,203,211	155,114
- / 91	2056	127,784	66,248	0	0	0	0	7,421,848	110,367
- / 92	2057	130,979	70,554	0	0	0	0	7,643,073	115,776
Denise's Plan Ends	2058	134,253	75,140	0	0	0	0	7,866,665	121,492

x - denotes shortfall

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

Worksheet Detail - Combined Details

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.
- The Retirement Cash Reserve is the total funding amount for the Cash Reserve at the beginning of each year. The Retirement Cash Reserve is funded from the Earmarked and Fund All Goals columns, and the Cash Reserve amount is included in both the Beginning and Ending Portfolio Values.

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 - Basic Living Expense" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Basic Living Expense		
Anthony (2030)	70	100% 
Denise (2030)	65	
Both Retired (2030-2051)	\$100,000	
Denise Alone Retired (2052-2058)	\$50,000	

Event or Ages	Year	Earmarked Assets Only								Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
		Value of Earmarked Assets	Additions To Assets	Other Additions	Stock Options	Strategy Income	Retirement Income	Investment Earnings	Tax on Income and Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
58 / 53	2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59 / 54	2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 55	2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61 / 56	2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 57	2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63 / 58	2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64 / 59	2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65 / 60	2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66 / 61	2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67 / 62	2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68 / 63	2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69 / 64	2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anthony & Denise Retire	2030	0	0	0	0	0	0	0	0	0	134,489	0	0	134,489	0	0
71 / 66	2031	0	0	0	0	0	0	0	0	0	137,851	0	0	137,851	0	0
72 / 67	2032	0	0	0	0	0	0	0	0	0	141,297	0	0	141,297	0	0
73 / 68	2033	0	0	0	0	0	0	0	0	0	144,830	0	0	144,830	0	0
74 / 69	2034	0	0	0	0	0	0	0	0	0	148,451	0	0	148,451	0	0
75 / 70	2035	0	0	0	0	0	0	0	0	0	152,162	0	0	152,162	0	0
76 / 71	2036	0	0	0	0	0	0	0	0	0	155,966	0	0	155,966	0	0
77 / 72	2037	0	0	0	0	0	0	0	0	0	159,865	0	0	159,865	0	0
78 / 73	2038	0	0	0	0	0	0	0	0	0	163,862	0	0	163,862	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 - Basic Living Expense" for Recommended Plan using Average Returns

Event or Ages	Year	Earmarked Assets Only								Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
		Value of Earmarked Assets	Additions To Assets	Other Additions	Stock Options	Strategy Income	Retirement Income	Investment Earnings	Tax on Income and Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
79 / 74	2039	0	0	0	0	0	0	0	0	167,958	0	0	167,958	0	0	0
80 / 75	2040	0	0	0	0	0	0	0	0	172,157	0	0	172,157	0	0	0
81 / 76	2041	0	0	0	0	0	0	0	0	176,461	0	0	176,461	0	0	0
82 / 77	2042	0	0	0	0	0	0	0	0	180,873	0	0	180,873	0	0	0
83 / 78	2043	0	0	0	0	0	0	0	0	185,394	0	0	185,394	0	0	0
84 / 79	2044	0	0	0	0	0	0	0	0	190,029	0	0	190,029	0	0	0
85 / 80	2045	0	0	0	0	0	0	0	0	194,780	0	0	194,780	0	0	0
86 / 81	2046	0	0	0	0	0	0	0	0	199,650	0	0	199,650	0	0	0
87 / 82	2047	0	0	0	0	0	0	0	0	204,641	0	0	204,641	0	0	0
88 / 83	2048	0	0	0	0	0	0	0	0	209,757	0	0	209,757	0	0	0
89 / 84	2049	0	0	0	0	0	0	0	0	215,001	0	0	215,001	0	0	0
90 / 85	2050	0	0	0	0	0	0	0	0	220,376	0	0	220,376	0	0	0
Anthony's Plan Ends	2051	0	0	0	0	0	0	0	0	225,885	0	0	225,885	0	0	0
- / 87	2052	0	0	0	0	0	0	0	0	115,766	0	0	115,766	0	0	0
- / 88	2053	0	0	0	0	0	0	0	0	118,660	0	0	118,660	0	0	0
- / 89	2054	0	0	0	0	0	0	0	0	121,627	0	0	121,627	0	0	0
- / 90	2055	0	0	0	0	0	0	0	0	124,667	0	0	124,667	0	0	0
- / 91	2056	0	0	0	0	0	0	0	0	127,784	0	0	127,784	0	0	0
- / 92	2057	0	0	0	0	0	0	0	0	130,979	0	0	130,979	0	0	0
Denise's Plan Ends	2058	0	0	0	0	0	0	0	0	134,253	0	0	134,253	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 - Basic Living Expense" for Recommended Plan using Average Returns

Notes

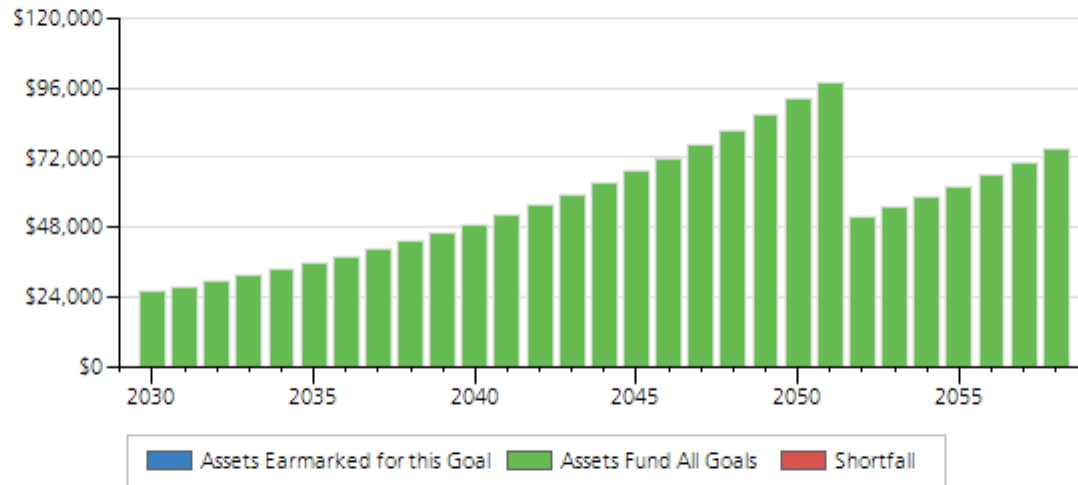
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and '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 "Health Care" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Health Care		
Both Medicare (2030-2051)	\$12,278	100%
Denise Alone Medicare (2052-2058)	\$6,052	



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

Worksheet Detail - Goal Details

Details of "Health Care" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	26,142	0	0	26,142	0	0	0
2031	0	0	0	0	0	27,841	0	0	27,841	0	0	0
2032	0	0	0	0	0	29,650	0	0	29,650	0	0	0
2033	0	0	0	0	0	31,578	0	0	31,578	0	0	0
2034	0	0	0	0	0	33,630	0	0	33,630	0	0	0
2035	0	0	0	0	0	35,816	0	0	35,816	0	0	0
2036	0	0	0	0	0	38,144	0	0	38,144	0	0	0
2037	0	0	0	0	0	40,624	0	0	40,624	0	0	0
2038	0	0	0	0	0	43,264	0	0	43,264	0	0	0
2039	0	0	0	0	0	46,076	0	0	46,076	0	0	0
2040	0	0	0	0	0	49,071	0	0	49,071	0	0	0
2041	0	0	0	0	0	52,261	0	0	52,261	0	0	0
2042	0	0	0	0	0	55,658	0	0	55,658	0	0	0
2043	0	0	0	0	0	59,276	0	0	59,276	0	0	0
2044	0	0	0	0	0	63,129	0	0	63,129	0	0	0
2045	0	0	0	0	0	67,232	0	0	67,232	0	0	0
2046	0	0	0	0	0	71,602	0	0	71,602	0	0	0
2047	0	0	0	0	0	76,256	0	0	76,256	0	0	0
2048	0	0	0	0	0	81,213	0	0	81,213	0	0	0
2049	0	0	0	0	0	86,492	0	0	86,492	0	0	0
2050	0	0	0	0	0	92,113	0	0	92,113	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 "Health Care" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2051	0	0	0	0	0	98,101	0	0	98,101	0	0	0
2052	0	0	0	0	0	51,496	0	0	51,496	0	0	0
2053	0	0	0	0	0	54,843	0	0	54,843	0	0	0
2054	0	0	0	0	0	58,408	0	0	58,408	0	0	0
2055	0	0	0	0	0	62,204	0	0	62,204	0	0	0
2056	0	0	0	0	0	66,248	0	0	66,248	0	0	0
2057	0	0	0	0	0	70,554	0	0	70,554	0	0	0
2058	0	0	0	0	0	75,140	0	0	75,140	0	0	0

Notes

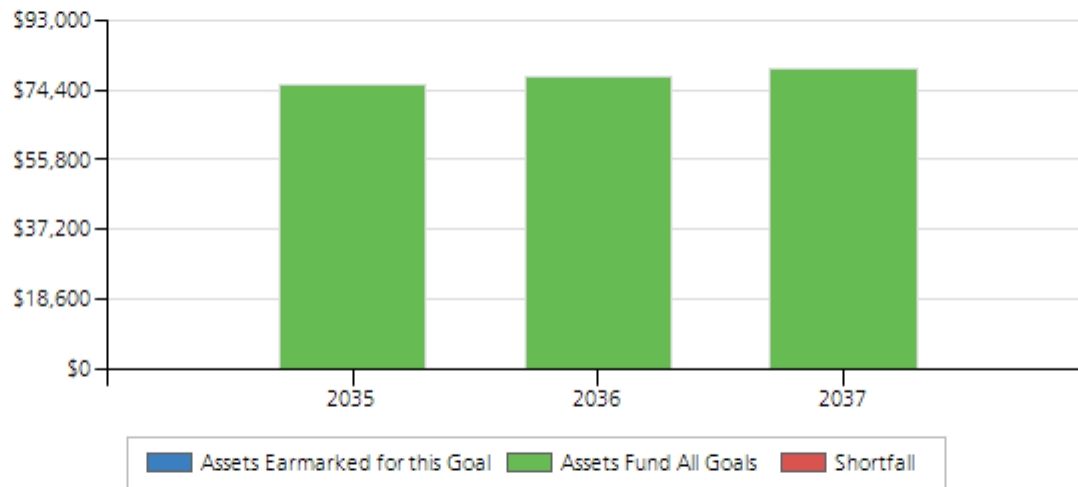
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for 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 assigned to 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.
- 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 as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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 "Provide Care" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Provide Care		
In 2035	\$50,000	100%
Recurring every year for a total of 3 times		★★★★★



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

Worksheet Detail - Goal Details

Details of "Provide Care" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	76,081	0	0	76,081	0	0	0
2036	0	0	0	0	0	77,983	0	0	77,983	0	0	0
2037	0	0	0	0	0	79,933	0	0	79,933	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 "Provide Care" for Recommended Plan using Average Returns

Notes

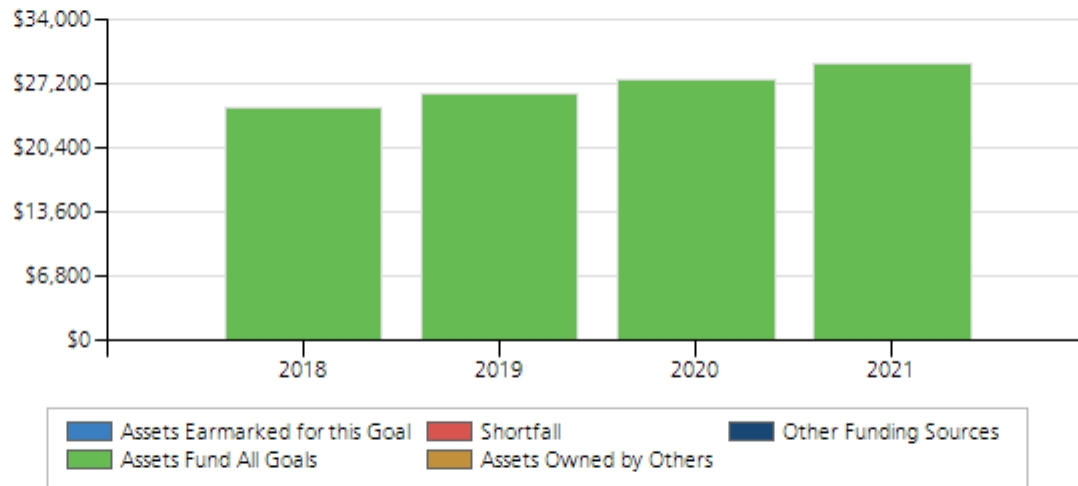
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for 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 assigned to 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.
- 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 as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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 "College - Allison" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
College - Allison 4 years starting in 2018	\$24,610	100% 



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

Worksheet Detail - Goal Details

Details of "College - Allison" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense				Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2018	0	0	0	0	0	24,610	0	0	24,610	0	0	24,610	0	0	0
2019	0	0	0	0	0	26,087	0	0	26,087	0	0	26,087	0	0	0
2020	0	0	0	0	0	27,652	0	0	27,652	0	0	27,652	0	0	0
2021	0	0	0	0	0	29,311	0	0	29,311	0	0	29,311	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 earmarked for 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 assigned to 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.
- 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 as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.

- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Other Funding includes funds coming from other sources such as scholarships, student loans, college employment or gifts that will help fund an educational goal.
- Others' Assets include Assets not owned by you that will be used to fund an educational goal. Rates of return associated with these assets are detailed on the Information Summary pages and may or may not be consistent with other rates of return defined in this Analysis or consistent with your own risk and return parameters.
- 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 "Car / Truck" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Car / Truck		
When Denise retires	\$20,000	100%
Recurring every 5 years until end of plan		★★★★★



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

Worksheet Detail - Goal Details

Details of "Car / Truck" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	26,898	0	0	26,898	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	30,432	0	0	30,432	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	34,431	0	0	34,431	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	38,956	0	0	38,956	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	44,075	0	0	44,075	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 "Car / Truck" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	49,867	0	0	49,867	0	0	0

Notes

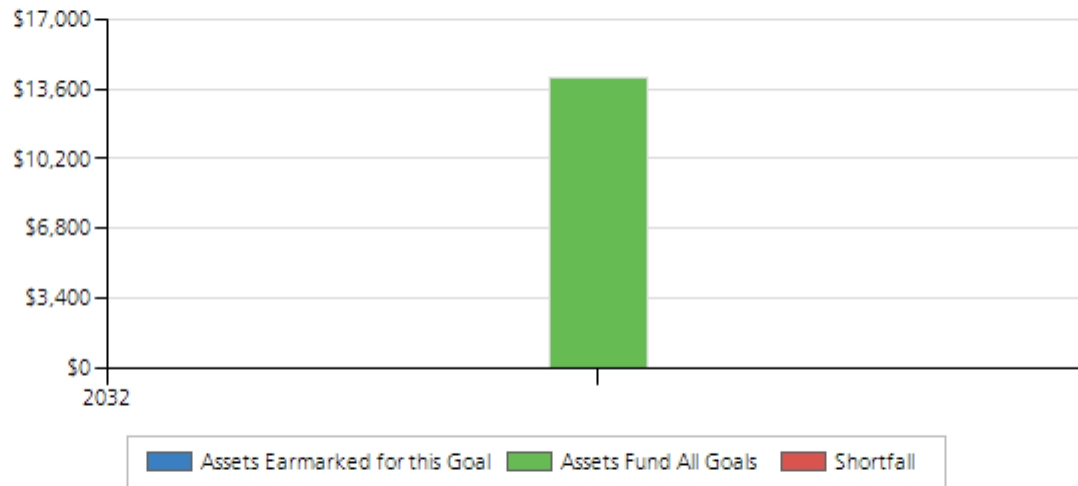
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for 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 assigned to 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.
- 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 as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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 "Allison's Wedding" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Allison's Wedding		
In 2032	\$10,000	100% 



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

Worksheet Detail - Goal Details

Details of "Allison's Wedding" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	14,130	0	0	14,130	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 earmarked for 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 assigned to 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.
- 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 as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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 Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)		2030 70 / 65	2031 71 / 66	2032 72 / 67	2033 73 / 68	2034 74 / 69	2035 75 / 70	2036 76 / 71	2037 77 / 72
Retirement and Strategy Income Assign To									
Rental Income	Fund All Goals	8,864	8,775	8,687	8,601	8,515	8,429	8,345	8,262
Social Security - Anthony	Fund All Goals	48,198	49,403	50,638	51,904	53,202	54,532	55,895	57,292
Social Security - Denise	Fund All Goals	0	0	49,836	51,082	52,359	53,668	55,010	56,385
Total Retirement and Strategy Income		57,062	58,178	109,162	111,587	114,075	116,629	119,250	121,939
Other Additions Assign To									
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Universal Life	Fund All Goals	0	0	0	0	0	0	0	0
Total Other Additions		0	0	0	0	0	0	0	0
Investment Earnings		226,830	232,341	239,543	247,574	255,793	256,869	259,537	261,919
Total Income and Earnings		283,892	290,519	348,705	359,161	369,869	373,499	378,787	383,858
Cash Used To Fund Goals									
	Estimated % Funded								
Retirement - Basic Living Expense	100%	134,489	137,851	141,297	144,830	148,451	152,162	155,966	159,865
Health Care	100%	26,142	27,841	29,650	31,578	33,630	35,816	38,144	40,624
Provide Care	100%	0	0	0	0	0	76,081	77,983	79,933
Car / Truck	100%	26,898	0	0	0	0	30,432	0	0
Allison's Wedding	100%	0	0	14,130	0	0	0	0	0
Total Goal Funding		(187,528)	(165,692)	(185,078)	(176,407)	(182,081)	(294,491)	(272,093)	(280,421)
Total Taxes and Tax Penalty		(31,744)	(41,001)	(54,238)	(56,248)	(58,334)	(63,319)	(64,609)	(65,853)
Cash Surplus/Deficit (Net Change in Portfolio)		64,620	83,827	109,390	126,506	129,454	15,689	42,085	37,584
Portfolio Value									
Future Dollars									
Beginning Value		3,518,156	3,582,775	3,666,602	3,775,992	3,902,497	4,031,951	4,047,640	4,089,725
Cash Surplus/Deficit		64,620	83,827	109,390	126,506	129,454	15,689	42,085	37,584

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)	2030 70 / 65	2031 71 / 66	2032 72 / 67	2033 73 / 68	2034 74 / 69	2035 75 / 70	2036 76 / 71	2037 77 / 72
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	3,582,775	3,666,602	3,775,992	3,902,497	4,031,951	4,047,640	4,089,725	4,127,309
Current Dollars								
Ending Value	2,599,018	2,594,954	2,607,192	2,628,819	2,649,778	2,595,209	2,558,236	2,518,777
Cash Surplus/Deficit	46,877	59,326	75,530	85,217	85,076	10,059	26,326	22,936

Taxes

Total Taxes	31,744	41,001	54,238	56,248	58,334	63,319	64,609	65,853
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	0	33,014	35,088	37,287	39,618	42,088	44,704	47,249
Denise	0	0	0	0	0	16,094	17,108	18,183

Adjusted Portfolio Value	3,518,156	3,582,775	3,666,602	3,775,992	3,902,497	4,031,951	4,047,640	4,089,725
Portfolio Withdrawal Rate	4.61%	4.15%	3.55%	3.21%	3.24%	5.98%	5.37%	5.49%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)		2038 78 / 73	2039 79 / 74	2040 80 / 75	2041 81 / 76	2042 82 / 77	2043 83 / 78	2044 84 / 79	2045 85 / 80
Retirement and Strategy Income Assign To									
Rental Income	Fund All Goals	8,179	8,097	8,016	7,936	7,857	7,778	7,700	7,623
Social Security - Anthony	Fund All Goals	58,725	60,193	61,698	63,240	64,821	66,442	68,103	69,805
Social Security - Denise	Fund All Goals	57,795	59,240	60,721	62,239	63,794	65,389	67,024	68,700
Total Retirement and Strategy Income		124,698	127,530	130,434	133,415	136,472	139,609	142,827	146,128
Other Additions Assign To									
Citrix Systems Inc	Fund All Goals	0	0	75,000	0	0	0	0	0
Citrix Systems Inc	Fund All Goals	0	0	75,000	0	0	0	0	0
Universal Life	Fund All Goals	0	0	0	0	0	0	0	0
Total Other Additions		0	0	150,000	0	0	0	0	0
Investment Earnings		269,467	277,060	292,412	300,401	308,388	316,346	324,249	329,465
Total Income and Earnings		394,166	404,590	572,846	433,815	444,860	455,955	467,076	475,593
Cash Used To Fund Goals									
	Estimated % Funded								
Retirement - Basic Living Expense	100%	163,862	167,958	172,157	176,461	180,873	185,394	190,029	194,780
Health Care	100%	43,264	46,076	49,071	52,261	55,658	59,276	63,129	67,232
Provide Care	100%	0	0	0	0	0	0	0	0
Car / Truck	100%	0	0	34,431	0	0	0	0	38,956
Allison's Wedding	100%	0	0	0	0	0	0	0	0
Total Goal Funding		(207,126)	(214,034)	(255,660)	(228,722)	(236,530)	(244,670)	(253,158)	(300,968)
Total Taxes and Tax Penalty		(68,622)	(71,437)	(76,549)	(79,778)	(83,101)	(86,588)	(90,166)	(92,989)
Cash Surplus/Deficit (Net Change in Portfolio)		118,417	119,118	240,638	125,315	125,229	124,697	123,752	81,637
Portfolio Value									
Future Dollars									
Beginning Value		4,127,309	4,245,726	4,364,844	4,605,482	4,730,797	4,856,026	4,980,723	5,104,475
Cash Surplus/Deficit		118,417	119,118	240,638	125,315	125,229	124,697	123,752	81,637

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)	2038 78 / 73	2039 79 / 74	2040 80 / 75	2041 81 / 76	2042 82 / 77	2043 83 / 78	2044 84 / 79	2045 85 / 80
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	4,245,726	4,364,844	4,605,482	4,730,797	4,856,026	4,980,723	5,104,475	5,186,112
Current Dollars								
Ending Value	2,527,847	2,535,384	2,609,914	2,615,541	2,619,295	2,621,029	2,620,636	2,597,608
Cash Surplus/Deficit	70,504	69,191	136,369	69,284	67,547	65,620	63,534	40,890

Taxes

Total Taxes	68,622	71,437	76,549	79,778	83,101	86,588	90,166	92,989
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	50,167	52,979	55,924	59,004	62,221	65,575	69,066	72,199
Denise	19,322	20,530	21,810	23,166	24,485	25,997	27,454	28,980

Adjusted Portfolio Value	4,127,309	4,245,726	4,514,844	4,605,482	4,730,797	4,856,026	4,980,723	5,104,475
Portfolio Withdrawal Rate	3.66%	3.72%	4.47%	3.80%	3.87%	3.95%	4.03%	4.86%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)		2046 86 / 81	2047 87 / 82	2048 88 / 83	2049 89 / 84	2050 90 / 85	2051 91 / 86	2052 - / 87	2053 - / 88
Retirement and Strategy Income Assign To									
Rental Income	Fund All Goals	7,547	7,472	7,397	7,323	7,250	7,177	0	0
Social Security - Anthony	Fund All Goals	71,550	73,339	75,173	77,052	78,978	80,953	0	0
Social Security - Denise	Fund All Goals	70,417	72,178	73,982	75,832	77,727	79,671	82,977	85,051
Total Retirement and Strategy Income		149,515	152,988	156,552	160,207	163,955	167,801	82,977	85,051
Other Additions Assign To									
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Universal Life	Fund All Goals	0	0	0	0	0	0	600,000	0
Total Other Additions		0	0	0	0	0	0	600,000	0
Investment Earnings		337,056	344,498	351,752	358,775	362,589	368,913	421,041	434,666
Total Income and Earnings		486,571	497,486	508,303	518,982	526,544	536,714	1,104,018	519,716
Cash Used To Fund Goals	Estimated % Funded								
Retirement - Basic Living Expense	100%	199,650	204,641	209,757	215,001	220,376	225,885	115,766	118,660
Health Care	100%	71,602	76,256	81,213	86,492	92,113	98,101	51,496	54,843
Provide Care	100%	0	0	0	0	0	0	0	0
Car / Truck	100%	0	0	0	0	44,075	0	0	0
Allison's Wedding	100%	0	0	0	0	0	0	0	0
Total Goal Funding		(271,251)	(280,897)	(290,969)	(301,492)	(356,564)	(323,986)	(167,262)	(173,503)
Total Taxes and Tax Penalty		(96,604)	(100,312)	(104,106)	(107,976)	(110,766)	(114,345)	(127,899)	(134,197)
Cash Surplus/Deficit (Net Change in Portfolio)		118,715	116,277	113,228	109,513	59,214	98,383	808,857	212,016
Portfolio Value									
Future Dollars									
Beginning Value		5,186,112	5,304,827	5,421,104	5,534,332	5,643,845	5,703,059	5,801,442	6,610,299
Cash Surplus/Deficit		118,715	116,277	113,228	109,513	59,214	98,383	808,857	212,016

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)	2046 86 / 81	2047 87 / 82	2048 88 / 83	2049 89 / 84	2050 90 / 85	2051 91 / 86	2052 - / 87	2053 - / 88
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	5,304,827	5,421,104	5,534,332	5,643,845	5,703,059	5,801,442	6,610,299	6,822,315
Current Dollars								
Ending Value	2,592,263	2,584,472	2,574,100	2,561,011	2,524,761	2,505,674	2,785,389	2,804,611
Cash Surplus/Deficit	58,012	55,434	52,664	49,694	26,214	42,492	340,829	87,158

Taxes

Total Taxes	96,604	100,312	104,106	107,976	110,766	114,345	127,899	134,197
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	32.00%	32.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	75,398	78,648	81,935	85,239	87,759	90,171	0	0
Denise	30,576	32,243	33,981	35,790	37,414	39,071	111,120	115,764

Adjusted Portfolio Value	5,186,112	5,304,827	5,421,104	5,534,332	5,643,845	5,703,059	6,401,442	6,610,299
Portfolio Withdrawal Rate	4.21%	4.30%	4.40%	4.50%	5.38%	4.74%	3.31%	3.37%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)		2054 - / 89	2055 - / 90	2056 - / 91	2057 - / 92	2058 - / 93
Retirement and Strategy Income Assign To						
Rental Income	Fund All Goals	0	0	0	0	0
Social Security - Anthony	Fund All Goals	0	0	0	0	0
Social Security - Denise	Fund All Goals	87,177	89,357	91,591	93,880	96,227
Total Retirement and Strategy Income		87,177	89,357	91,591	93,880	96,227
Other Additions Assign To						
Citrix Systems Inc	Fund All Goals	0	0	0	0	0
Citrix Systems Inc	Fund All Goals	0	0	0	0	0
Universal Life	Fund All Goals	0	0	0	0	0
Total Other Additions		0	0	0	0	0
Investment Earnings		448,485	459,162	473,226	487,462	501,856
Total Income and Earnings		535,662	548,519	564,816	581,342	598,083
Cash Used To Fund Goals Estimated % Funded						
Retirement - Basic Living Expense	100%	121,627	124,667	127,784	130,979	134,253
Health Care	100%	58,408	62,204	66,248	70,554	75,140
Provide Care	100%	0	0	0	0	0
Car / Truck	100%	0	49,867	0	0	0
Allison's Wedding	100%	0	0	0	0	0
Total Goal Funding		(180,035)	(236,739)	(194,032)	(201,532)	(209,393)
Total Taxes and Tax Penalty		(140,699)	(145,813)	(152,148)	(158,584)	(165,098)
Cash Surplus/Deficit (Net Change in Portfolio)		214,929	165,967	218,637	221,225	223,592
Portfolio Value						
Future Dollars						
Beginning Value		6,822,315	7,037,244	7,203,211	7,421,848	7,643,073
Cash Surplus/Deficit		214,929	165,967	218,637	221,225	223,592

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (Anthony / Denise)	2054 - / 89	2055 - / 90	2056 - / 91	2057 - / 92	2058 - / 93
Investment Asset Additions	0	0	0	0	0
Ending Value	7,037,244	7,203,211	7,421,848	7,643,073	7,866,665
Current Dollars					
Ending Value	2,822,407	2,818,508	2,833,226	2,846,514	2,858,329
Cash Surplus/Deficit	86,201	64,940	83,463	82,391	81,241

Taxes

Total Taxes	140,699	145,813	152,148	158,584	165,098
Tax Penalty	0	0	0	0	0
Federal Marginal Tax Rate	32.00%	32.00%	32.00%	32.00%	32.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	0	0	0	0	0
Denise	120,433	123,993	127,400	130,605	133,549

Adjusted Portfolio Value	6,822,315	7,037,244	7,203,211	7,421,848	7,643,073
Portfolio Withdrawal Rate	3.42%	4.17%	3.53%	3.59%	3.64%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- 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 This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- 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.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are 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 Total Taxes do 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 row, 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.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- 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.

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 : Recommended Plan 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)**



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 : Recommended Plan 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.

Annual Cash Surplus/Deficit Graph in Future Dollars



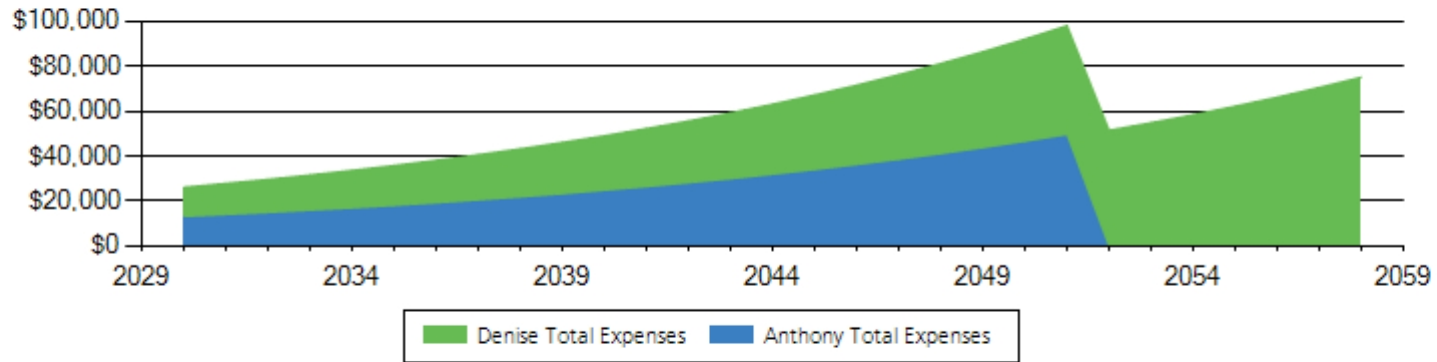
Notes

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

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

Worksheet Detail - Health Care Expense Schedule

Scenario : Recommended Plan



Year	Age/Event	Anthony						Denise						Annual Total
		Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Anthony's Total	Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Denise's Total	
2030	Both retire and start Medicare	\$0	\$3,424	\$1,379	\$4,468	\$3,986	\$13,257	\$0	\$3,424	\$1,379	\$4,096	\$3,986	\$12,885	\$26,142
2031	71/66	\$0	\$3,646	\$1,469	\$4,758	\$4,245	\$14,118	\$0	\$3,646	\$1,469	\$4,362	\$4,245	\$13,722	\$27,841
2032	72/67	\$0	\$3,883	\$1,565	\$5,068	\$4,521	\$15,036	\$0	\$3,883	\$1,565	\$4,646	\$4,521	\$14,614	\$29,650
2033	73/68	\$0	\$4,136	\$1,666	\$5,397	\$4,814	\$16,013	\$0	\$4,136	\$1,666	\$4,948	\$4,814	\$15,564	\$31,578
2034	74/69	\$0	\$4,404	\$1,775	\$5,748	\$5,127	\$17,054	\$0	\$4,404	\$1,775	\$5,270	\$5,127	\$16,576	\$33,630
2035	75/70	\$0	\$4,691	\$1,890	\$6,122	\$5,461	\$18,163	\$0	\$4,691	\$1,890	\$5,612	\$5,461	\$17,653	\$35,816
2036	76/71	\$0	\$4,996	\$2,013	\$6,519	\$5,816	\$19,343	\$0	\$4,996	\$2,013	\$5,977	\$5,816	\$18,801	\$38,144
2037	77/72	\$0	\$5,320	\$2,144	\$6,943	\$6,194	\$20,601	\$0	\$5,320	\$2,144	\$6,365	\$6,194	\$20,023	\$40,624
2038	78/73	\$0	\$5,666	\$2,283	\$7,395	\$6,596	\$21,940	\$0	\$5,666	\$2,283	\$6,779	\$6,596	\$21,324	\$43,264
2039	79/74	\$0	\$6,034	\$2,431	\$7,875	\$7,025	\$23,366	\$0	\$6,034	\$2,431	\$7,220	\$7,025	\$22,711	\$46,076
2040	80/75	\$0	\$6,427	\$2,589	\$8,387	\$7,482	\$24,885	\$0	\$6,427	\$2,589	\$7,689	\$7,482	\$24,187	\$49,071
2041	81/76	\$0	\$6,844	\$2,758	\$8,932	\$7,968	\$26,502	\$0	\$6,844	\$2,758	\$8,189	\$7,968	\$25,759	\$52,261
2042	82/77	\$0	\$7,289	\$2,937	\$9,513	\$8,486	\$28,225	\$0	\$7,289	\$2,937	\$8,721	\$8,486	\$27,433	\$55,658
2043	83/78	\$0	\$7,763	\$3,128	\$10,131	\$9,037	\$30,059	\$0	\$7,763	\$3,128	\$9,288	\$9,037	\$29,216	\$59,276

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

Worksheet Detail - Health Care Expense Schedule

Scenario : Recommended Plan

Year	Age/Event	Anthony						Denise						Annual Total		
		Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Anthony's Total	Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Denise's Total			
2044	84/79	\$0	\$8,268	\$3,331	\$10,790	\$9,625	\$32,013	\$0	\$8,268	\$3,331	\$9,892	\$9,625	\$31,115	\$63,129		
2045	85/80	\$0	\$8,805	\$3,548	\$11,491	\$10,251	\$34,094	\$0	\$8,805	\$3,548	\$10,535	\$10,251	\$33,138	\$67,232		
2046	86/81	\$0	\$9,377	\$3,778	\$12,238	\$10,917	\$36,310	\$0	\$9,377	\$3,778	\$11,220	\$10,917	\$35,292	\$71,602		
2047	87/82	\$0	\$9,987	\$4,024	\$13,033	\$11,626	\$38,670	\$0	\$9,987	\$4,024	\$11,949	\$11,626	\$37,586	\$76,256		
2048	88/83	\$0	\$10,636	\$4,285	\$13,881	\$12,382	\$41,184	\$0	\$10,636	\$4,285	\$12,726	\$12,382	\$40,029	\$81,213		
2049	89/84	\$0	\$11,327	\$4,564	\$14,783	\$13,187	\$43,861	\$0	\$11,327	\$4,564	\$13,553	\$13,187	\$42,631	\$86,492		
2050	90/85	\$0	\$12,064	\$4,861	\$15,744	\$14,044	\$46,712	\$0	\$12,064	\$4,861	\$14,434	\$14,044	\$45,402	\$92,113		
2051	Anthony's plan ends	\$0	\$12,848	\$5,176	\$16,767	\$14,957	\$49,748	\$0	\$12,848	\$5,176	\$15,372	\$14,957	\$48,353	\$98,101		
2052	-/87	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,683	\$5,513	\$16,371	\$15,929	\$51,496	\$51,496		
2053	-/88	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,572	\$5,871	\$17,435	\$16,965	\$54,843	\$54,843		
2054	-/89	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,519	\$6,253	\$18,568	\$18,067	\$58,408	\$58,408		
2055	-/90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,528	\$6,659	\$19,775	\$19,242	\$62,204	\$62,204		
2056	-/91	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,602	\$7,092	\$21,061	\$20,492	\$66,248	\$66,248		
2057	-/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,747	\$7,553	\$22,430	\$21,824	\$70,554	\$70,554		
2058	Denise's plan ends	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19,965	\$8,044	\$23,888	\$23,243	\$75,140	\$75,140		
Total Lifetime Cost of Health Care			\$611,154							\$1,032,906						

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

Worksheet Detail - Health Care Expense Schedule

Scenario : Recommended Plan

Notes

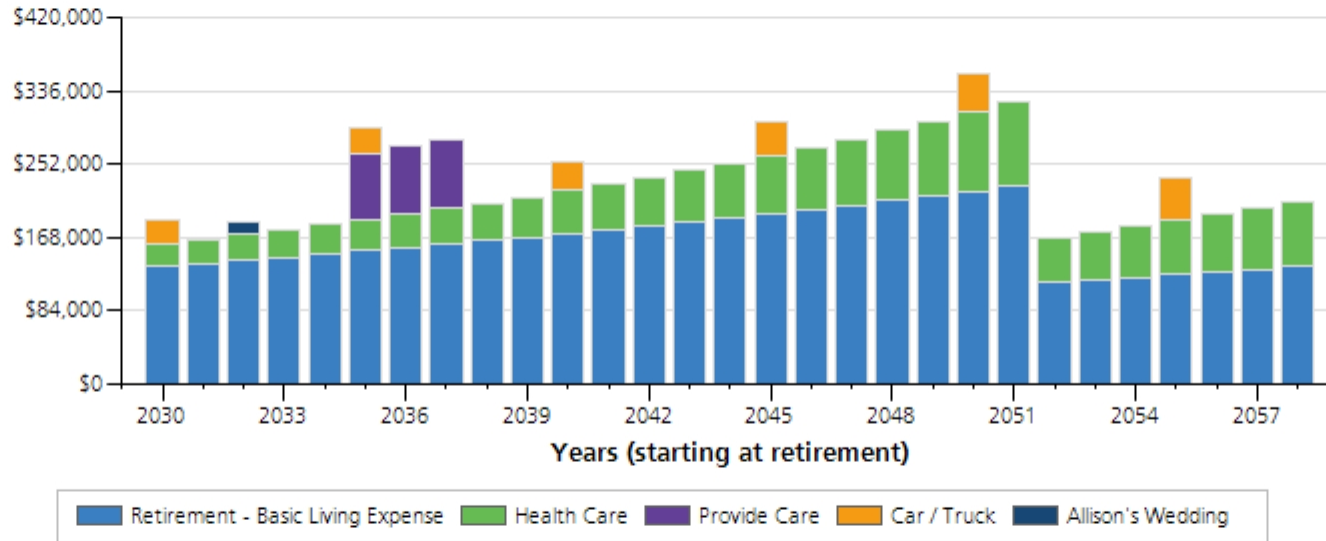
- Program assumptions:
 - The scenario assumes that client and co-client will each use a combination of Medicare Part A (Hospital Insurance), Part B (Medical Insurance), Part D (Prescription Drug Insurance), Medigap insurance, and Out-of-Pocket expenses. The program uses initial default values that may have been adjusted based on your preferences and information provided by you.
 - The scenario assumes that client and co-client each qualify to receive Medicare Part A at no charge and therefore it is not reflected in the Health Care Expense schedule.
 - Estimates for private insurance prior to retirement are based on the information you provided.
 - Medicare and Medigap costs begin at the later of age 65, your retirement age, or the current year.
- All costs are in future dollars.
- Costs associated with Long Term Care needs are not addressed by this goal. A separate LTC goal can be created.
- General Information regarding Medicare:
 - Part B premiums are uniform nationally and are increased for those with a higher Modified Adjusted Gross Income.
 - Part D coverage is optional. Premiums are increased for those with a higher Modified Adjusted Gross Income, differ from state to state, and vary based on the specific plan and level of benefit selected.
 - Medigap coverage is optional and policies (Plans A-N) are issued by private insurers.
 - Clients may incur out-of-pocket healthcare expenses, for costs not covered by Medicare benefits and Medigap insurance.
 - If clients retire before age 65, they may choose to purchase private health insurance or to self-insure. Costs and coverage for private health insurance varies greatly.

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

Worksheet Detail - Cash Used to Fund Goals

Scenario : Recommended Plan using Average Returns

This graph shows the amounts available to fund each Goal from retirement through the End of the Plan. In each year, the amount available includes the portfolio principal, retirement income, investment earnings, and any lump-sum additions to the portfolio. All amounts are in after-tax, future dollars.



Notes

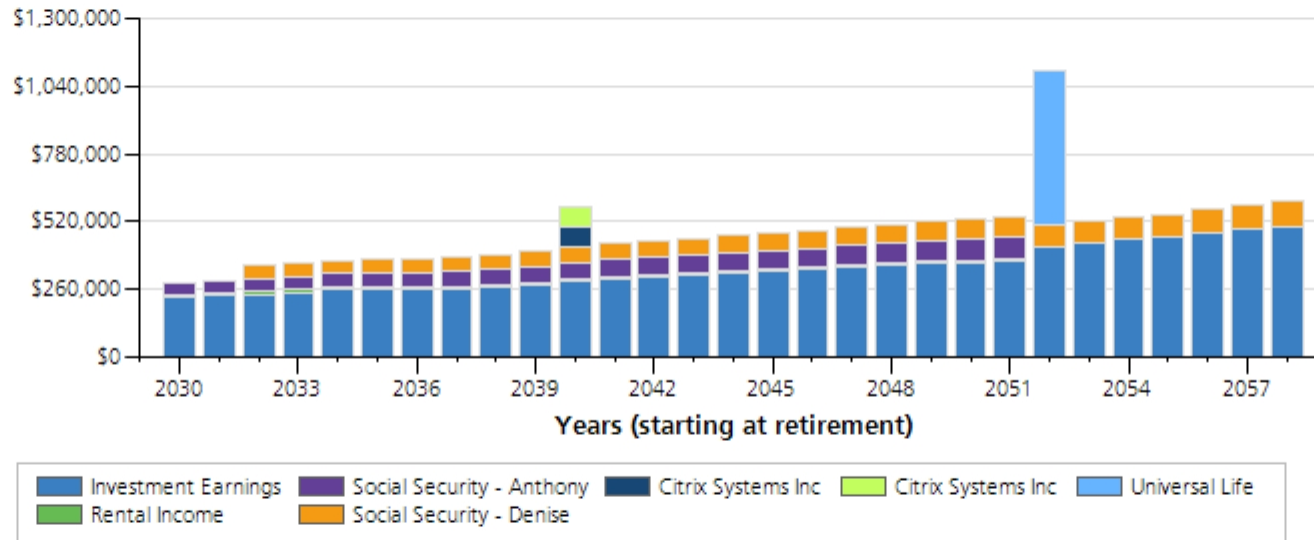
- The value shown for each goal is the amount available to fund the goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the goal expense. This graph does not indicate whether or not you have a goal shortfall in any year. Rather, it shows the amount of the goal expense that was funded, assuming that you execute all aspects of the Plan as you have indicated. Goals are funded in the order specified in the Plan.

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

Worksheet Detail - Sources of Income and Earnings

Scenario : Recommended Plan using Average Returns

This graph shows the income sources and earnings available in each year from retirement through the End of the Plan.



Notes

- Sources of Income can include Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Investment Earnings are calculated on all assets after any withdrawals for funding goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- All Retirement Income, Immediate Annuity Strategy Income, 72(t) Strategy Income, the remaining asset value after 72(t) distributions, Strategy income from Variable Annuities with a guaranteed minimum withdrawal benefit (GMWB), and Investment Earnings are pre-tax, future values.

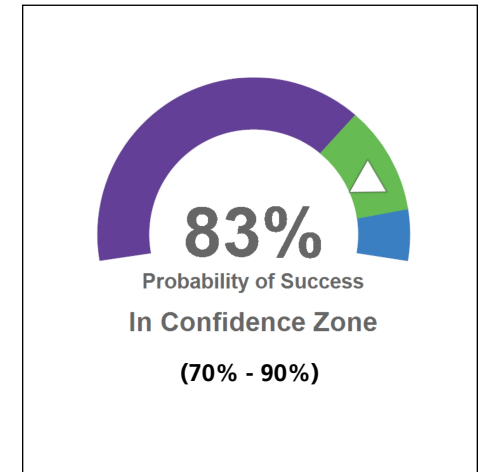
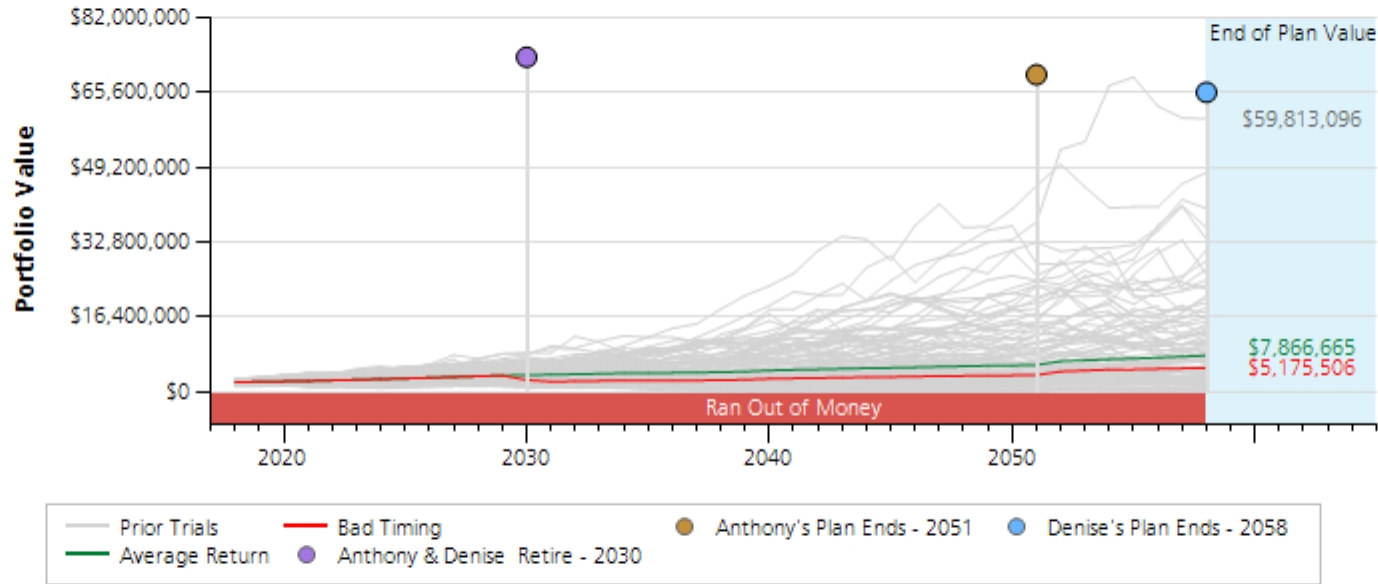
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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

Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For Recommended Plan

- 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, the 99th, 75th, 50th, 25th and 1st percentile trials are shown 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.

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to \$0
10	\$3,497,163	\$7,989,437	\$9,322,797	\$11,819,299	\$21,124,302	\$59,813,096	
250	\$3,105,734	\$3,205,468	\$6,803,836	\$11,380,557	\$17,761,077	\$13,162,015	
500	\$2,042,904	\$1,818,976	\$1,667,057	\$1,390,628	\$2,166,970	\$5,972,546	
750	\$1,891,663	\$3,119,946	\$2,419,644	\$2,077,951	\$2,307,261	\$1,756,459	
990	\$2,291,321	\$1,441,766	\$738,826	\$0	\$0	\$0	2037

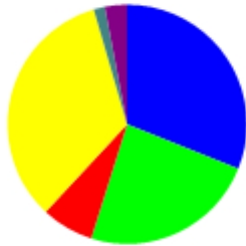
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Allocation Comparison

Scenario: Recommended Plan

These charts compare your Current Portfolio with the Target Portfolio you selected and show the allocation changes for you to consider.

Current Portfolio



**Target Portfolio
Capital Growth II**



Projected Returns		
4.72%	Total Return	7.10%
2.50%	Base Inflation Rate	2.50%
2.22%	Real Return	4.60%
7.68%	Standard Deviation	18.02%
Bear Market Returns		
-14%	Great Recession	-45%
5%	Bond Bear Market	12%

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Target Amount	Increase / Decrease
\$614,377	31%	Cash & Cash Alternatives	0%	\$0	-\$614,377
\$470,622	24%	Short Term Bonds	5%	\$98,883	-\$371,739
\$140,000	7%	Intermediate Term Bonds	4%	\$79,107	-\$60,893
\$0	0%	Long Term Bonds	0%	\$0	\$0
\$0	0%	Large Cap Value Stocks	34%	\$672,406	\$672,406
\$0	0%	Large Cap Growth Stocks	22%	\$435,087	\$435,087
\$663,734	34%	Mid Cap Stocks	0%	\$0	-\$663,734
\$29,644	1%	Small Cap Stocks	13%	\$257,097	\$227,452
\$0	0%	International Developed Stocks	15%	\$296,650	\$296,650
\$59,288	3%	International Emerging Stocks	7%	\$138,437	\$79,148
\$0	0%	Unclassified	0%	\$0	\$0
\$1,977,666				\$1,977,666	\$0

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

Worksheet Detail - Reallocation Detail

Scenario: Recommended Plan

Description	Cash & Cash Alternatives	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
Account												
Citrix Systems Inc	\$331,867	\$110,622					\$663,734					\$1,106,224
Community Checking Account												
Taxable Account Total	\$207,509							\$29,644		\$59,288		\$296,442
Company 401(k)												
Account Total			\$140,000									\$140,000
Company 401(k)												
Account Total		\$360,000										\$360,000
Vacation Savings												
Taxable Account Total	\$75,000											\$75,000
Total Current Portfolio :	\$614,377	\$470,622	\$140,000	\$0	\$0	\$0	\$663,734	\$29,644	\$0	\$59,288	\$0	\$1,977,666
Increase / Decrease :	-\$614,377	-\$371,739	-\$60,893	\$0	\$672,406	\$435,087	-\$663,734	\$227,452	\$296,650	\$79,148	\$0	\$0
Total Target Portfolio :	\$0	\$98,883	\$79,107	\$0	\$672,406	\$435,087	\$0	\$257,097	\$296,650	\$138,437	\$0	\$1,977,666
Percent of Total Value :	0%	5%	4%	0%	34%	22%	0%	13%	15%	7%	0%	100%

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 Recommended Plan

Likelihood of Reaching Goals After Loss of 45% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Basic Living Expense	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10 - Health Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10 - Provide Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wants

7 - College - Allison		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7 - Car / Truck		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wishes

3 - Allison's Wedding			<input checked="" type="checkbox"/>
-----------------------	--	--	-------------------------------------

This test assumes your investment allocation matches the Capital Growth II portfolio. If your investments suffered a loss of 45% this year, your portfolio value would be reduced by \$889,950. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds, cash, and alternative 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 - Special Asset Test

Special Asset Test for Recommended Plan



Description	When Sold	Future Amounts		
		Low	Expected	High
Home	in 2037	\$117,422	\$335,896	\$665,210

It is often difficult to predict the value that will be received from the sale of assets in the future. This creates a hidden risk to your plan.

These results show your Probability of Success using the three estimates you provided for the amount of after-tax cash you might receive from the sale of each Special Asset shown in the table. For each result calculated, all assets are assumed to receive the Low, Expected or High amount. All other assumptions in the plan remain unchanged.

There is a Risk that you will receive the Low values (or less than the Low values). If this causes your Probability of Success to fall below your Confidence Zone, you should consider what adjustments might be necessary.

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

Worksheet Detail - Concentrated Position Test

Concentrated Position Test for Recommended Plan

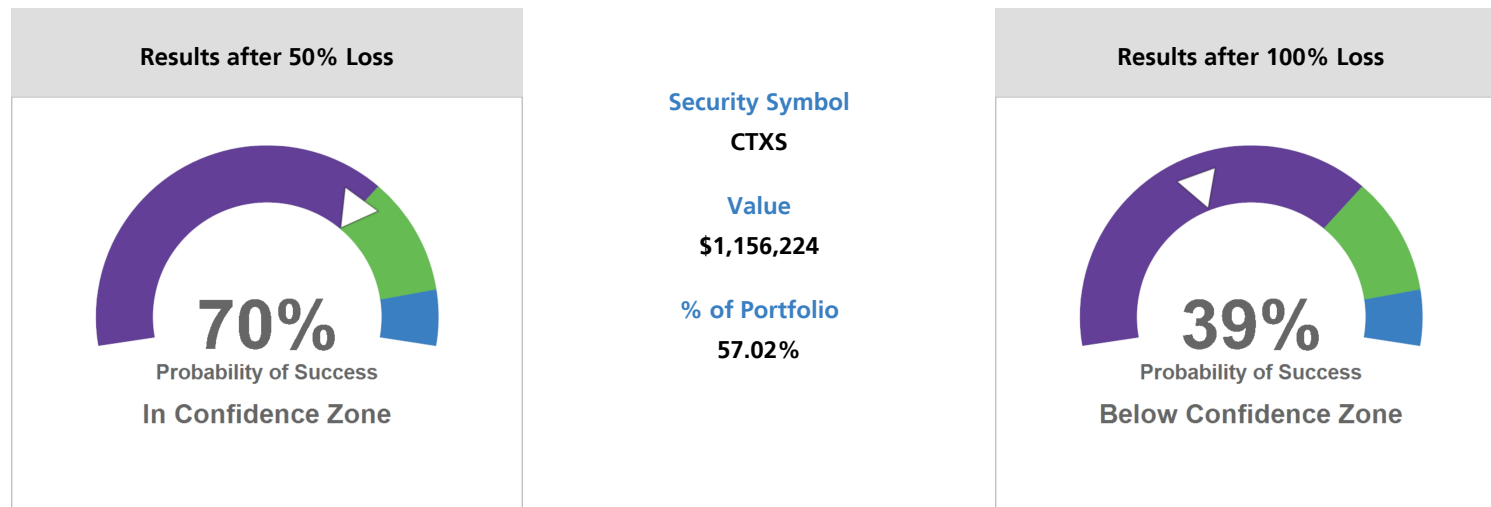
Are You Taking a Greater Risk Than You Realize?

When you have over 10% of your portfolio invested in single securities (i.e. stocks, including restricted stock and stock options, or bonds), it is treated in this analysis as a Concentrated Position. The information you provided indicates you have a Concentrated Position, as shown below.

Holding a Concentrated Position subjects you to investment risk that is not reflected in the volatility assumptions used in your Plan. While the returns for a well-diversified portfolio will usually move up and down with the economy and market in general, your investment in any single stock or bond could suddenly lose most, or even all, of its value, often with little or no warning, due to factors unique to that specific security. The purpose of this analysis is to demonstrate what it would mean to your Plan if a security in which you have a Concentrated Position suddenly lost 50% or 100% of its value. Could you still attain your Goals, or are you putting your future at risk?

While included in the Concentrated Position, values entered as a cash receipt schedule are considered to have lost all value and are excluded from these results.

You have \$1,156,224 invested in CTXS. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Additional Employment Risk

If you have a Concentrated Position in the stock of the company where you are employed, you have even more risk. If your employer gets into trouble, not only will the value of your stock fall, you also could lose your source of income.

Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

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

Worksheet Detail - Risk/Reward

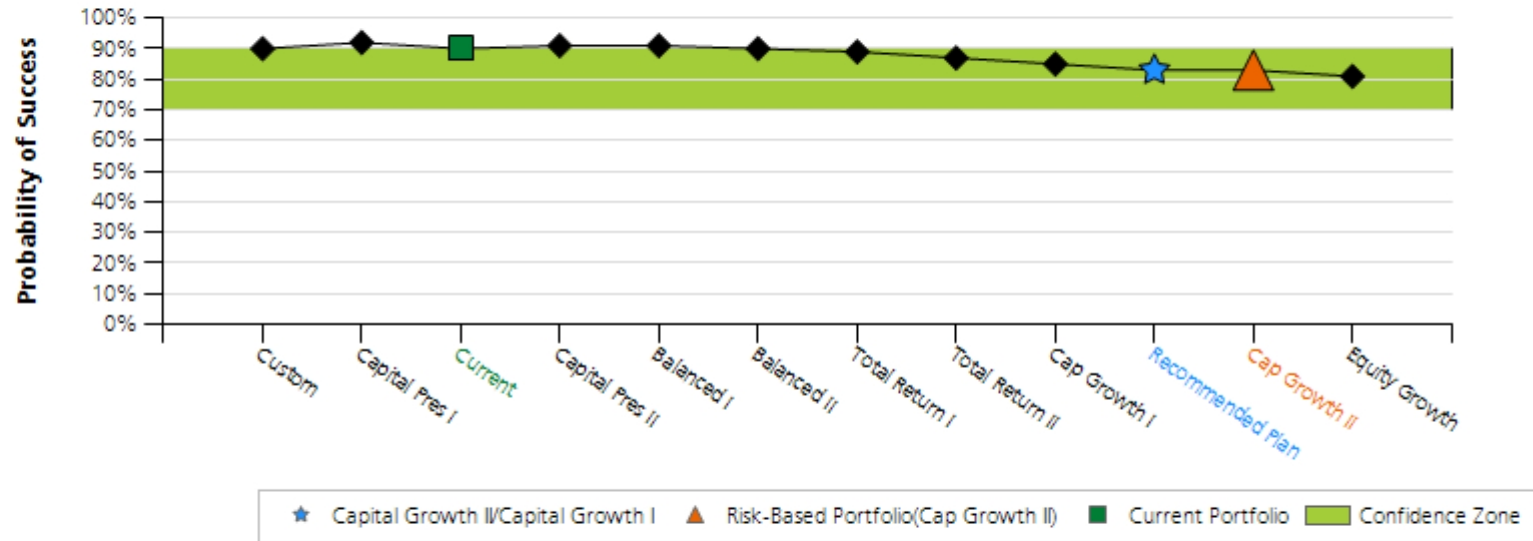
Risk / Reward for Recommended Plan

Risk Based Portfolio	Portfolio used in Recommended Plan	Both before and during Retirement with same portfolio	Results		Bear Market Loss	
			Probability of Success	Safety Margin (Current Dollars)	Great Recession Return	Bond Bear Market Return
		Custom	90%	\$722,840	-4%	-1%
		Capital Preservation I	92%	\$736,914	-4%	-2%
		Current	90%	\$957,377	-14%	5%
		Capital Preservation II	91%	\$1,026,238	-10%	1%
		Balanced I	91%	\$1,206,909	-15%	2%
		Balanced II	90%	\$1,473,858	-21%	4%
		Total Return I	89%	\$1,768,112	-26%	6%
		Total Return II	87%	\$2,214,320	-33%	9%
		Capital Growth I	85%	\$2,687,190	-39%	11%
	→	Capital Growth II/Capital Growth I	83%	\$2,858,329	-45%/-39%	12%/11%
→		Capital Growth II	83%	\$3,178,112	-45%	12%
		Equity Growth	81%	\$3,686,416	-51%	15%

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

Worksheet Detail - Risk/Reward

Risk / Reward for Recommended Plan



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

Worksheet Detail - Social Security Analysis

Social Security Analysis for Recommended Plan

Social Security Strategy	Selected Strategy	As Soon As Possible	At Retirement	At FRA	At Age 70	Anthony begins at age 70 and Denise begins at FRA
Start age						
Anthony	67	62	70	67	70	70
Denise	67	62	65	67	70	67
First year benefit in current dollars						
Anthony	\$35,838	\$0	\$44,439	\$35,838	\$44,439	\$44,439
Denise	\$35,270	\$0	\$30,568	\$35,270	\$43,735	\$35,270
Total lifetime benefit in current dollars	\$1,852,224	\$1,345,935	\$1,961,223	\$1,852,224	\$2,032,235	\$1,994,142
Probability of success	83%	76%	87%	83%	89%	88%
Break Even Point						
Anthony	67	N/A	72	67	77	74
Denise	62	N/A	67	62	72	69

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

Worksheet Detail - Social Security Analysis

Social Security Analysis for Recommended Plan

Notes

Selected Strategy:

This is the strategy you selected.

At FRA:

You apply for and begin retirement benefits at your Full Retirement Age (FRA), which is determined by your date of birth. If the retirement age you specified is after your FRA, we assume you will begin benefits at FRA, and we will adjust the benefit for inflation until your retirement age.

At Retirement:

You apply for and begin retirement benefits at the retirement age shown. The benefit is automatically adjusted to account for excess earnings from part-time work and/or taking benefits prior to your FRA, if either is applicable.

As soon as possible:

You apply for and begin benefits at the later of your current age or age 62. The benefit is automatically adjusted to account for excess earnings from part-time work, if applicable, and taking benefits prior to your FRA. If you are age 62 or older, this option is not available.

At age 70:

You apply for and begin benefits at age 70.

(Higher Wage Earner) begins at age 70 and (Lower Wage Earner) begins at FRA:

This strategy is available only if you are married. The higher wage earner applies for and begins benefits at age 70. The lower wage earner applies for and begins benefits at his/her FRA. The higher/lower wage earners are determined based on the employment incomes you specified.

(Higher Wage Earner) files/suspends and (Lower Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The higher wage earner applies for and suspends taking benefits until age 70. The higher wage earner can file at or after his/her FRA, at which time the spouse (the lower wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The lower wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the lower wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

(Lower Wage Earner) files/suspends and (Higher Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The lower wage earner applies for and suspends taking benefits until age 70. The lower wage earner can file at or after his/her FRA, at which time the spouse (the higher wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The higher wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the higher wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

Maximized Benefits:

This is the strategy that provides the highest estimate of lifetime Social Security income, assuming you live to the age(s) shown on the Detailed Results page.

Total Lifetime Benefit:

The total estimate of benefits you and your co-client, if applicable, would receive in your lifetime, assuming you live to the age(s) shown on the Detailed Results page. This amount is in current (non-inflated) dollars.

Break Even Point:

The age(s) at which this strategy would provide benefits equivalent to the "As Soon As Possible" strategy. If you live longer than the "break even" age for a strategy, your total lifetime benefits using that strategy would be greater than the lifetime benefits of the "As Soon As Possible" strategy. If you are older than age 62 and the "As Soon As Possible" strategy is not shown, the break even comparison uses the strategy that begins at the earliest age(s) as the baseline for comparison.

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

Worksheet Detail - Allocation Detail by Asset Class by Holding

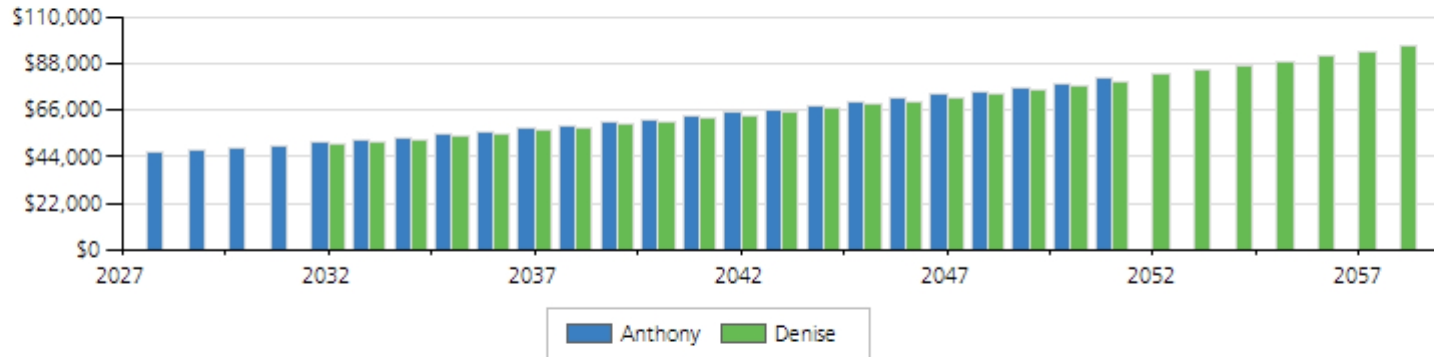
Scenario: Recommended Plan

Holding	Account	Current Portfolio		Target Portfolio		Difference
		%	\$	%	\$	
Cash & Cash Alternatives		31.07%	\$614,377			-\$614,377
Citrix Systems Inc	Account		\$331,867			
Taxable Account Total	Community Checking Account		\$207,509			
Taxable Account Total	Vacation Savings		\$75,000			
Short Term Bonds		23.80%	\$470,622	5%	\$98,883	-\$371,739
Citrix Systems Inc	Account		\$110,622			
Account Total	Company 401(k)		\$360,000			
Intermediate Term Bonds		7.08%	\$140,000	4%	\$79,107	-\$60,893
Account Total	Company 401(k)		\$140,000			
Large Cap Value Stocks				34%	\$672,406	\$672,406
No Holdings are allocated to this asset class						
Large Cap Growth Stocks				22%	\$435,087	\$435,087
No Holdings are allocated to this asset class						
Mid Cap Stocks		33.56%	\$663,734			-\$663,734
Citrix Systems Inc	Account		\$663,734			
Small Cap Stocks		1.50%	\$29,644	13%	\$257,097	\$227,452
Taxable Account Total	Community Checking Account		\$29,644			
International Developed Stocks				15%	\$296,650	\$296,650
No Holdings are allocated to this asset class						
International Emerging Stocks		3.00%	\$59,288	7%	\$138,437	\$79,148
Taxable Account Total	Community Checking Account		\$59,288			

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

Worksheet Detail - Social Security Combined Details

Social Security Combined Details for Recommended Plan



Year	Ages/Event	Anthony	Denise	Year	Ages/Event	Anthony	Denise
2027	67 / 62	\$44,757		2044	84 / 79	\$68,103	\$67,024
2028	68 / 63	\$45,876		2045	85 / 80	\$69,805	\$68,700
2029	69 / 64	\$47,023		2046	86 / 81	\$71,550	\$70,417
2030	Anthony & Denise Retire	\$48,198		2047	87 / 82	\$73,339	\$72,178
2031	71 / 66	\$49,403		2048	88 / 83	\$75,173	\$73,982
2032	72 / 67	\$50,638	\$49,836	2049	89 / 84	\$77,052	\$75,832
2033	73 / 68	\$51,904	\$51,082	2050	90 / 85	\$78,978	\$77,727
2034	74 / 69	\$53,202	\$52,359	2051	Anthony's Plan Ends	\$80,953	\$79,671
2035	75 / 70	\$54,532	\$53,668	2052	- / 87		\$82,977
2036	76 / 71	\$55,895	\$55,010	2053	- / 88		\$85,051
2037	77 / 72	\$57,292	\$56,385	2054	- / 89		\$87,177
2038	78 / 73	\$58,725	\$57,795	2055	- / 90		\$89,357
2039	79 / 74	\$60,193	\$59,240	2056	- / 91		\$91,591
2040	80 / 75	\$61,698	\$60,721	2057	- / 92		\$93,880
2041	81 / 76	\$63,240	\$62,239	2058	Denise's Plan Ends		\$96,227
2042	82 / 77	\$64,821	\$63,794				
2043	83 / 78	\$66,442	\$65,389				

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

Worksheet Detail - Social Security Combined Details

Social Security Combined Details for Recommended Plan

Notes

Assumption for Cost of Living Adjustment (COLA) is 2.50% annually.

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

Worksheet Detail - Portfolio Changes

Scenario: Recommended Plan

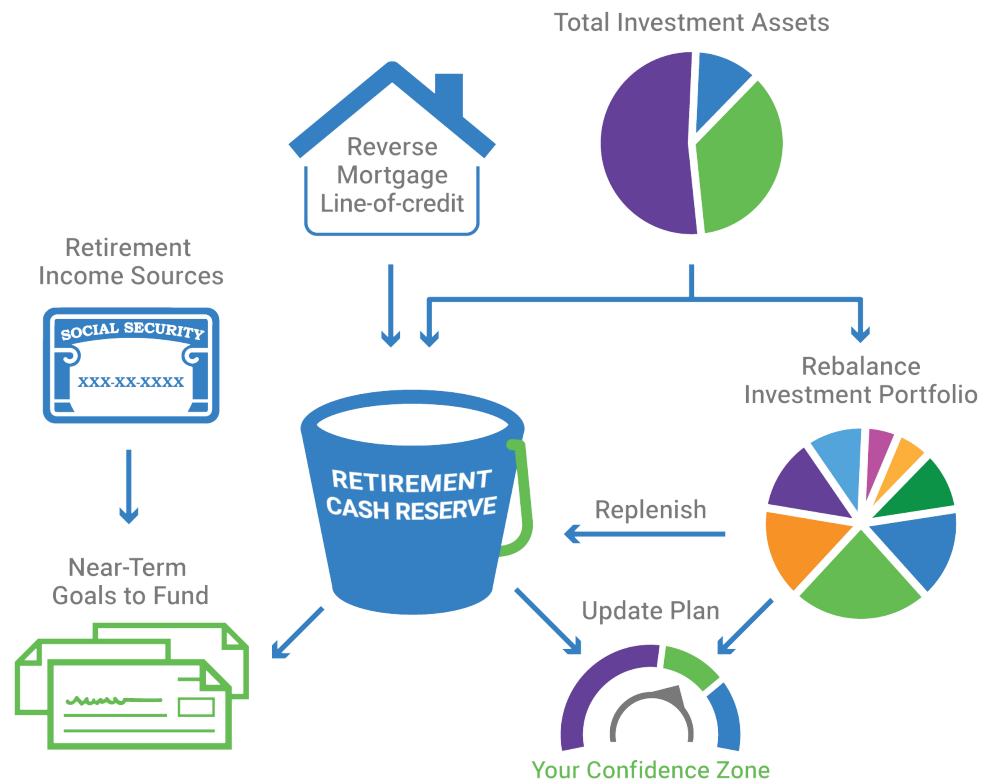


Asset Class Group	Current Portfolio		Target Portfolio		Difference	
	\$	%	\$	%	\$	%
Cash	\$614,377	31%			-\$614,377	-31%
Bond	\$610,622	31%	\$177,990	9%	-\$432,632	-22%
Stock	\$752,667	38%	\$1,799,676	91%	\$1,047,009	53%
Alternative					\$0	0%
Unclassified					\$0	0%
Total:	\$1,977,666	100%	\$1,977,666	100%		

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

Worksheet Detail - Retirement Cash Reserve Concept

The Retirement Cash Reserve strategy, as illustrated below, is a planning technique that sets aside cash, up to five years in advance, to pay for your short-term goals. This strategy creates a "cash cushion" to help you avoid liquidating your investment portfolio during bad markets, allowing you to defer withdrawals until markets improve.



Steps for Creating and Maintaining the Retirement Cash Reserve

1. The Total Investment Assets are separated into the Retirement Cash Reserve and the Investment Portfolio. The Cash Reserve is funded to provide ready cash to pay for near-term Financial Goals. Funding the Cash Reserve may include liquidating assets and paying taxes due. Then, the Investment Portfolio is rebalanced to match the Target Portfolio.
2. Near-Term Goals are funded by first using available Retirement Income, and then cash from the Cash Reserve.
3. Periodically, the Cash Reserve is replenished (by liquidating assets from the Investment Portfolio), the Investment Portfolio is rebalanced to match the Target Portfolio, and your results are re-calculated and compared to your Confidence Zone.

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

Worksheet Detail - Retirement Cash Reserve Illustration (All Years)

Retirement Cash Reserve Illustration (All Years) for Recommended Plan

Retirement Cash Reserve	12 Month Period Beginning Today									
	2030 Retirement	2031	2032	2033	2034	2035	2036	2037	2038	2039
Cash Needed for Funding Goals										
10 - Retirement - Basic Living Expense	\$134,489	\$137,851	\$141,297	\$144,830	\$148,451	\$152,162	\$155,966	\$159,865	\$163,862	\$167,958
10 - Health Care	\$26,142	\$27,841	\$29,650	\$31,578	\$33,630	\$35,816	\$38,144	\$40,624	\$43,264	\$46,076
10 - Provide Care	\$0	\$0	\$0	\$0	\$0	\$76,081	\$77,983	\$79,933	\$0	\$0
Needs - 1 year(s) of goal expenses	\$160,630	\$165,692	\$170,948	\$176,407	\$182,081	\$264,059	\$272,093	\$280,421	\$207,126	\$214,034
7 - Car / Truck	\$26,898	\$0	\$0	\$0	\$0	\$30,432	\$0	\$0	\$0	\$0
Wants - 1 year(s) of goal expenses	\$26,898	\$0	\$0	\$0	\$0	\$30,432	\$0	\$0	\$0	\$0
3 - Allison's Wedding	\$0	\$0	\$14,130	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Wishes - 1 year(s) of goal expenses	\$0	\$0	\$14,130	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Needed for Funding Goals	\$187,528	\$165,692	\$185,078	\$176,407	\$182,081	\$294,491	\$272,093	\$280,421	\$207,126	\$214,034
Retirement Income Sources										
Social Security - Anthony	\$48,198	\$49,403	\$50,638	\$51,904	\$53,202	\$54,532	\$55,895	\$57,292	\$58,725	\$60,193
Social Security - Denise	\$0	\$0	\$49,836	\$51,082	\$52,359	\$53,668	\$55,010	\$56,385	\$57,795	\$59,240
Rental Income	\$8,864	\$8,775	\$8,687	\$8,601	\$8,515	\$8,429	\$8,345	\$8,262	\$8,179	\$8,097
Estimated Taxes Attributable to Income	-\$2,168	-\$2,043	-\$9,184	-\$9,413	-\$9,649	-\$9,890	-\$10,137	-\$10,390	-\$10,650	-\$10,916
Net Retirement Income Sources	\$54,894	\$56,136	\$99,978	\$102,174	\$104,427	\$106,740	\$109,113	\$111,549	\$114,048	\$116,613

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

Worksheet Detail - Retirement Cash Reserve Illustration (All Years)

Retirement Cash Reserve Illustration (All Years) for Recommended Plan

Retirement Cash Reserve	12 Month Period Beginning Today									
	2030 Retirement	2031	2032	2033	2034	2035	2036	2037	2038	2039
Funding your Cash Reserve										
Needs - 1 year(s) of goal expenses	\$160,630	\$165,692	\$170,948	\$176,407	\$182,081	\$264,059	\$272,093	\$280,421	\$207,126	\$214,034
Wants - 1 year(s) of goal expenses	\$26,898	\$0	\$0	\$0	\$0	\$30,432	\$0	\$0	\$0	\$0
Wishes - 1 year(s) of goal expenses	\$0	\$0	\$14,130	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Goal Expense to Fund	\$187,528	\$165,692	\$185,078	\$176,407	\$182,081	\$294,491	\$272,093	\$280,421	\$207,126	\$214,034
Estimated Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Adjusted Goal Expense to Fund	\$187,528	\$165,692	\$185,078	\$176,407	\$182,081	\$294,491	\$272,093	\$280,421	\$207,126	\$214,034
Net Retirement Income Sources	\$54,894	\$56,136	\$99,978	\$102,174	\$104,427	\$106,740	\$109,113	\$111,549	\$114,048	\$116,613
Amount Needed to Fund your Cash Reserve	\$132,634	\$109,556	\$85,099	\$74,234	\$77,654	\$187,752	\$162,980	\$168,872	\$93,078	\$97,421
Excess Retirement Income Sources	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Worksheet Detail - Retirement Cash Reserve Illustration (All Years)

Retirement Cash Reserve Illustration (All Years) for Recommended Plan

Retirement Cash Reserve	12 Month Period Beginning Today									
	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
Cash Needed for Funding Goals										
10 - Retirement - Basic Living Expense	\$172,157	\$176,461	\$180,873	\$185,394	\$190,029	\$194,780	\$199,650	\$204,641	\$209,757	\$215,001
10 - Health Care	\$49,071	\$52,261	\$55,658	\$59,276	\$63,129	\$67,232	\$71,602	\$76,256	\$81,213	\$86,492
10 - Provide Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Needs - 1 year(s) of goal expenses	\$221,228	\$228,722	\$236,530	\$244,670	\$253,158	\$262,012	\$271,251	\$280,897	\$290,969	\$301,492
7 - Car / Truck	\$34,431	\$0	\$0	\$0	\$0	\$38,956	\$0	\$0	\$0	\$0
Wants - 1 year(s) of goal expenses	\$34,431	\$0	\$0	\$0	\$0	\$38,956	\$0	\$0	\$0	\$0
3 - Allison's Wedding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Wishes - 1 year(s) of goal expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Needed for Funding Goals	\$255,660	\$228,722	\$236,530	\$244,670	\$253,158	\$300,968	\$271,251	\$280,897	\$290,969	\$301,492
Retirement Income Sources										
Social Security - Anthony	\$61,698	\$63,240	\$64,821	\$66,442	\$68,103	\$69,805	\$71,550	\$73,339	\$75,173	\$77,052
Social Security - Denise	\$60,721	\$62,239	\$63,794	\$65,389	\$67,024	\$68,700	\$70,417	\$72,178	\$73,982	\$75,832
Rental Income	\$8,016	\$7,936	\$7,857	\$7,778	\$7,700	\$7,623	\$7,547	\$7,472	\$7,397	\$7,323
Estimated Taxes Attributable to Income	-\$11,189	-\$11,469	-\$11,756	-\$12,050	-\$12,351	-\$12,660	-\$12,976	-\$13,301	-\$13,633	-\$13,974
Net Retirement Income Sources	\$119,245	\$121,946	\$124,717	\$127,559	\$130,476	\$133,469	\$136,539	\$139,688	\$142,919	\$146,233

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

Worksheet Detail - Retirement Cash Reserve Illustration (All Years)

Retirement Cash Reserve Illustration (All Years) for Recommended Plan

Retirement Cash Reserve	12 Month Period Beginning Today									
	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049
Funding your Cash Reserve										
Needs - 1 year(s) of goal expenses	\$221,228	\$228,722	\$236,530	\$244,670	\$253,158	\$262,012	\$271,251	\$280,897	\$290,969	\$301,492
Wants - 1 year(s) of goal expenses	\$34,431	\$0	\$0	\$0	\$0	\$38,956	\$0	\$0	\$0	\$0
Wishes - 1 year(s) of goal expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Goal Expense to Fund	\$255,660	\$228,722	\$236,530	\$244,670	\$253,158	\$300,968	\$271,251	\$280,897	\$290,969	\$301,492
Estimated Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Adjusted Goal Expense to Fund	\$255,660	\$228,722	\$236,530	\$244,670	\$253,158	\$300,968	\$271,251	\$280,897	\$290,969	\$301,492
Net Retirement Income Sources	\$119,245	\$121,946	\$124,717	\$127,559	\$130,476	\$133,469	\$136,539	\$139,688	\$142,919	\$146,233
Amount Needed to Fund your Cash Reserve	\$136,415	\$106,776	\$111,814	\$117,111	\$122,682	\$167,499	\$134,713	\$141,209	\$148,051	\$155,260
Excess Retirement Income Sources	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Worksheet Detail - Retirement Cash Reserve Illustration (All Years)

Retirement Cash Reserve Illustration (All Years) for Recommended Plan

Retirement Cash Reserve	12 Month Period Beginning Today								
	2050	2051	2052	2053	2054	2055	2056	2057	2058
Cash Needed for Funding Goals									
10 - Retirement - Basic Living Expense	\$220,376	\$225,885	\$115,766	\$118,660	\$121,627	\$124,667	\$127,784	\$130,979	\$134,253
10 - Health Care	\$92,113	\$98,101	\$51,496	\$54,843	\$58,408	\$62,204	\$66,248	\$70,554	\$75,140
10 - Provide Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Needs - 1 year(s) of goal expenses	\$312,489	\$323,986	\$167,262	\$173,503	\$180,035	\$186,872	\$194,032	\$201,532	\$209,393
7 - Car / Truck	\$44,075	\$0	\$0	\$0	\$0	\$49,867	\$0	\$0	\$0
Wants - 1 year(s) of goal expenses	\$44,075	\$0	\$0	\$0	\$0	\$49,867	\$0	\$0	\$0
3 - Allison's Wedding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Wishes - 1 year(s) of goal expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Needed for Funding Goals	\$356,564	\$323,986	\$167,262	\$173,503	\$180,035	\$236,739	\$194,032	\$201,532	\$209,393
Retirement Income Sources									
Social Security - Anthony	\$78,978	\$80,953	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Social Security - Denise	\$77,727	\$79,671	\$82,977	\$85,051	\$87,177	\$89,357	\$91,591	\$93,880	\$96,227
Rental Income	\$7,250	\$7,177	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estimated Taxes Attributable to Income	-\$14,323	-\$14,681	-\$7,180	-\$7,360	-\$7,543	-\$7,732	-\$7,925	-\$8,124	-\$8,327
Net Retirement Income Sources	\$149,632	\$153,119	\$75,797	\$77,691	\$79,634	\$81,625	\$83,665	\$85,757	\$87,901

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

Worksheet Detail - Retirement Cash Reserve Illustration (All Years)

Retirement Cash Reserve Illustration (All Years) for Recommended Plan

Retirement Cash Reserve	12 Month Period Beginning Today								
	2050	2051	2052	2053	2054	2055	2056	2057	2058
Funding your Cash Reserve									
Needs - 1 year(s) of goal expenses	\$312,489	\$323,986	\$167,262	\$173,503	\$180,035	\$186,872	\$194,032	\$201,532	\$209,393
Wants - 1 year(s) of goal expenses	\$44,075	\$0	\$0	\$0	\$0	\$49,867	\$0	\$0	\$0
Wishes - 1 year(s) of goal expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Goal Expense to Fund	\$356,564	\$323,986	\$167,262	\$173,503	\$180,035	\$236,739	\$194,032	\$201,532	\$209,393
Estimated Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Adjusted Goal Expense to Fund	\$356,564	\$323,986	\$167,262	\$173,503	\$180,035	\$236,739	\$194,032	\$201,532	\$209,393
Net Retirement Income Sources	\$149,632	\$153,119	\$75,797	\$77,691	\$79,634	\$81,625	\$83,665	\$85,757	\$87,901
Amount Needed to Fund your Cash Reserve	\$206,932	\$170,867	\$91,465	\$95,812	\$100,401	\$155,114	\$110,367	\$115,776	\$121,492
Excess Retirement Income Sources	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

Worksheet Detail - Retirement Cash Reserve Illustration (All Years)

Retirement Cash Reserve Illustration (All Years) for Recommended Plan

Notes

- This chart shows the amount needed to fund your Retirement Cash Reserve in each year, using your selections for funding Needs, Wants, and Wishes. You elected to fund 1 years of Needs, 1 years of Wants, and 1 years of Wishes in the Retirement Cash Reserve. To calculate the Amount Needed to Fund Your Cash Reserve, the Program: 1) looks forward the designated number of years for Needs, Wants, and Wishes, and sums the goal expense amounts in those years; 2) estimates the taxes due in funding the Cash Reserve; 3) uses available Earmarked Assets, if applicable; and 4) uses the Net Retirement Income Sources for the designated years.
- The Cash Needed for Funding Goals section shows the goal expense amounts, with totals for Needs, Wants, and Wishes in each year.
- The Retirement Income Sources section shows the pre-tax Retirement Income amounts, including any Goal Strategies, if applicable, and an estimate of the taxes for all Retirement Income. The Net Retirement Income Sources is the after-tax amount available in each year. In these calculations, the Program assumes all Retirement Income is assigned to Fund All Goals.
- The Funding Your Cash Reserve section shows the amounts needed in each year to fully fund the Cash Reserve.
- Total Goal Expense to Fund is calculated by adding the goal expenses for 1 years of Needs, 1 years of Wants, and 1 years of Wishes.
- Adjusted Goal Expense to Fund is Total Goal Expense to Fund plus Estimated Taxes. The Taxes amount is an estimate of the taxes due as assets are withdrawn from the investment portfolio and used to fund the Cash Reserve. In general, taxes are due on withdrawal for qualified or tax-deferred assets and for taxable assets with untaxed gains.
- The Amount Needed from Fund All Goals is Adjusted Goal Expense to Fund minus Earmarked Assets Used (if applicable), minus Net Retirement Income Sources. Earmarked Assets Used is the sum of the goal expense amounts (for the designated years of Needs, Wants, and Wishes) funded from Earmarked Assets. Net Retirement Income Sources is the sum of Net Retirement Income Sources for 1 years, unless this sum is greater than the amount needed to fund the Cash Reserve. In this case, it is equal to the amount needed to fully fund the Cash Reserve after any Earmarked Assets are used.
- Amount Needed to Fund Your Cash Reserve is the sum of Amount Needed from Fund All Goals and Amount Needed from Earmarked Assets.
- If the Cash Reserve cannot be fully funded, a red "x" is shown with the Amount Needed to Fund Your Cash Reserve.
- Time Order funding of goal expenses is used for all calculations.
- All amounts are in future dollars.
- If you are Married or are Domestic Partners, Retirement is the first year you are both retired.

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

Worksheet Detail - Retirement Cash Reserve Illustration (First Year)

Retirement Cash Reserve Illustration (First Year) for Recommended Plan

This detail shows how the Amount Needed in the Retirement Cash Reserve is calculated for the Funding Year 2030.

To determine this amount, each year's required Annual Retirement Cash Reserve Funding Amount (the Total Cash Need, based on the years of goal coverage, reduced by earmarked assets and then further reduced by Net Retirement Income Sources) is summed, then earmarked assets and a reserve for applicable taxes are added. This amount, along with the Retirement Income Sources, is set aside from the investment portfolio to pay for the Annual Funding Amount.

Cash Needed in Retirement Cash Reserve	
Additional Annual Funding Amount	
2030/Retirement	\$132,634
Sub-total	\$132,634
Estimated Taxes	\$0
Total Cash Needed	\$132,634

Retirement Cash Reserve	12 Month 2030 Retirement
Cash Needed for Funding Goals	
10 - Retirement - Basic Living Expense	\$134,489
10 - Health Care	\$26,142
10 - Provide Care	\$0
Needs - 1 year(s) of goal expenses	\$160,630
7 - Car / Truck	\$26,898
Wants - 1 year(s) of goal expenses	\$26,898
3 - Allison's Wedding	\$0
Wishes - 1 year(s) of goal expenses	\$0
Total Cash Needed for Funding Goals	\$187,528
Earmarked Assets Used	\$0
Retirement Income Sources	
Social Security - Anthony	\$48,198
Social Security - Denise	\$0
Rental Income	\$8,864
Estimated Taxes Attributable to Income	-\$2,168
Net Retirement Income Sources	\$54,894
Additional Annual Funding Amount	\$132,634
Excess Retirement Income Sources	\$0

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

Worksheet Detail - Retirement Cash Reserve Illustration (First Year)

Retirement Cash Reserve Illustration (First Year) for Recommended Plan

Notes

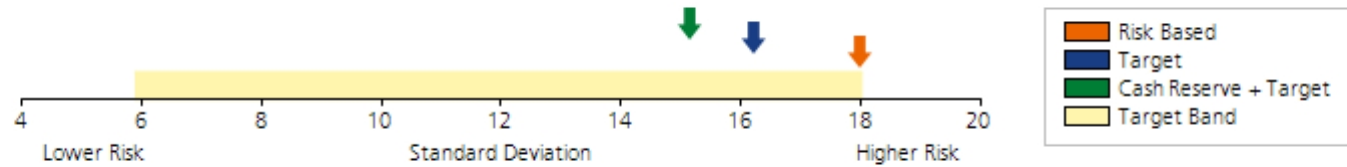
- The larger table on the right (Retirement Cash Reserve – 12 Month Periods Beginning Today) provides the detail for the summary calculations shown in the table on the left (Cash Needed in Retirement Cash Reserve).
- The Cash Needed for Funding Goals section (in the table on the right) shows the goal expense amounts, with totals for Needs, Wants, and Wishes in each year.
- The Earmarked Assets Used is the total of all earmarked assets used to fund goals in the years shown. If this section is not displayed, there are no Earmarked Assets available.
- The Retirement Income Sources section shows the pre-tax Retirement Income amounts, including any Goal Strategies, if applicable, and an estimate of the taxes for all Retirement Income. The Net Retirement Income Sources is the after-tax amount available in each year. In these calculations, the Program assumes all Retirement Income is assigned to Fund All Goals.
- The Additional Annual Funding Amount is the Total Cash Needed for Funding Goals minus Earmarked Assets Used, if applicable, minus Net Retirement Income Sources.
- The table titled "Cash Needed in Retirement Cash Reserve" (on the left) shows the amount needed to fully fund the Cash Reserve for the year specified.
- The Additional Annual Funding Amounts for the applicable years are totaled and a Sub-total displayed.
- Estimated Taxes are the taxes incurred in the specified year from asset liquidations needed to fund the Cash Reserve.
- If Earmarked Assets are being used to fund goal expenses, the total value of earmarked assets, in the year specified, is shown.
- If the Cash Reserve cannot be fully funded, the Shortfall amount is displayed.
- Time Order funding of goal expenses is used for all calculations.
- All amounts are in future dollars.

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

Worksheet Detail - Retirement Cash Reserve Risk Comparison

Retirement Cash Reserve Risk Comparison for Recommended Plan

This graph and table shows the relationship between your Risk-based Portfolio, Target Portfolio and Cash Reserve + Target Portfolio, which blends the average Retirement Cash Reserve with your Target Portfolio.



	Risk-Based Capital Growth II	Target Capital Growth I	Cash Reserve + Target
Total Return	7.10%	6.70%	6.43%
Standard Deviation	18.02%	16.26%	15.18%
Percentage Stock	91%	82%	77%
Bear Market Loss	-45%	-39%	-37%

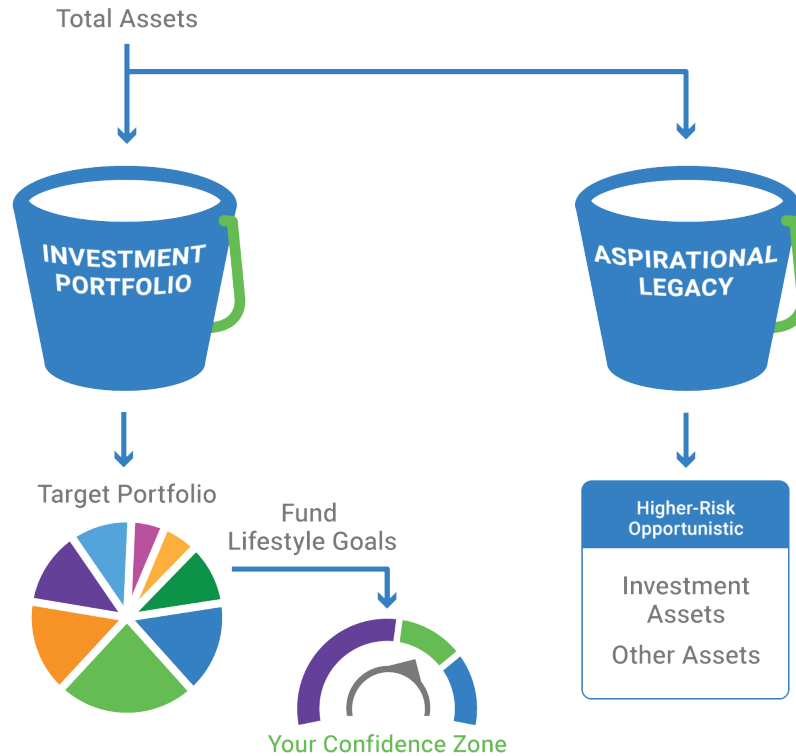
Average Retirement Cash Reserve Amount Needed (in current dollars): \$127,553

Using the Retirement Cash Reserve increases cash balances and reduces other asset class balances, which changes the risk/reward characteristics of a portfolio. Generally, the Retirement Cash Reserve strategy results in a lower Total Return and Standard Deviation. The graph compares the standard deviations of the Risk Based, Target, and Target with Retirement Cash Reserve. The Target with Retirement Cash Reserve calculation is based on the Retirement Period and uses the Average Retirement Cash Reserve Amount Needed over the duration of that period. The table provides additional characteristics of the three Portfolios, including the Total Return, Percentage Allocated to Stocks, and Bear Market Loss.

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

Worksheet Detail - Aspirational Bucket Concept

The Aspirational Bucket strategy, as illustrated below, is a planning technique allowing you to carve out assets from your investment portfolio and invest them differently. The amount you segment, which can include both Investment Assets and cash receipts from the sale of Other Assets, is typically discretionary money, available after you've successfully funded your financial goals, and can be used for purposes such as creating a legacy.



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

Plan Summary

Plan Summary

Reaching Your Goals

Status



Net Worth	
Assets	\$2,604,666
Liabilities	\$200,000
Net Worth	\$2,404,666

Results

If you implement the following suggestions, there is a 83% likelihood of funding all of the Financial Goals in your Plan.

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

Plan Summary

Goals

Plan to reduce your Total Goal Spending to \$3,240,924 which is \$784,852, or 19%, less than your Target.

Anthony retires at age 70, in the year 2030. This is 10 year(s) later than your retirement age.

Denise retires at age 65, in the year 2030. This is 5 year(s) later than your retirement age.

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

Plan Summary

Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expense		
Both Retired	\$100,000	Increased \$5,000
Anthony Retired and Denise Employed	\$0	
Denise Alone Retired	\$50,000	Decreased \$30,000
10 Health Care		
Anthony Retired Before Medicare / Denise Employed	\$0	Decreased \$1,872
Anthony Medicare / Denise Retired Before Medicare	\$0	Decreased \$8,098
Both Medicare	\$12,278	
Denise Alone Medicare	\$6,052	
10 Provide Care	\$50,000	Decreased \$10,000
Starting	2035	
Years between occurrences	1	
Number of occurrences	3	
Wants		
7 College - Allison		
Years of School	\$24,610	
Start Year	4	
7 Car / Truck	2018	
Starting	\$20,000	Decreased \$10,000
Years between occurrences	At Denise's retirement	
Ending	5	
Starting	End of plan	
Wishes		
3 Allison's Wedding		
Starting	\$10,000	Decreased \$40,000
Starting	2032	

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

Plan Summary

Save and Invest **Status**

Invest

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current

Capital Growth II



Changes Required to match Capital Growth II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$614,377
Short Term Bonds		-\$371,739
Intermediate Term Bonds		-\$60,893
Large Cap Value Stocks	\$672,406	
Large Cap Growth Stocks	\$435,087	
Mid Cap Stocks		-\$663,734
Small Cap Stocks	\$227,452	
International Developed Stocks	\$296,650	
International Emerging Stocks	\$79,148	
Total :	\$1,710,743	-\$1,710,743

Goal Funding and Investment Strategies

Retirement Cash Reserve - In 2030, at Retirement, fund your Retirement Cash Reserve with \$132,634. Increase the amount of Cash already set-aside in your Retirement Cash Reserve from \$0 to \$132,634.

Aspirational Bucket - Segment funds from your investment portfolio and invest them to provide for purposes like creating a legacy or to take advantage of higher-risk opportunities. Fund your Aspirational Bucket with \$0.

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	\$ Value	% of Portfolio
CTXS	\$1,156,224	57

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

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.

Anthony's FRA is 67 and 0 months in 2027.

Denise'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.

Anthony's estimated annual PIA is \$35,838

Denise's estimated annual PIA is \$35,270

Other Retirement Income

If you begin taking benefits before your FRA, any earnings you make may reduce your benefits. For years before your FRA, you lose \$1 of benefits for every \$2 above the earnings limit. In the year you attain FRA, any earnings in the months before FRA will reduce benefits by \$1 for every \$3 above the earnings limit. Earnings after FRA will not reduce your benefits.

Anthony has indicated that he will start taking benefits before retirement.

Strategy Information

Anthony files a normal application at 67 in 2027.

Denise files a normal application at 67 in 2032.

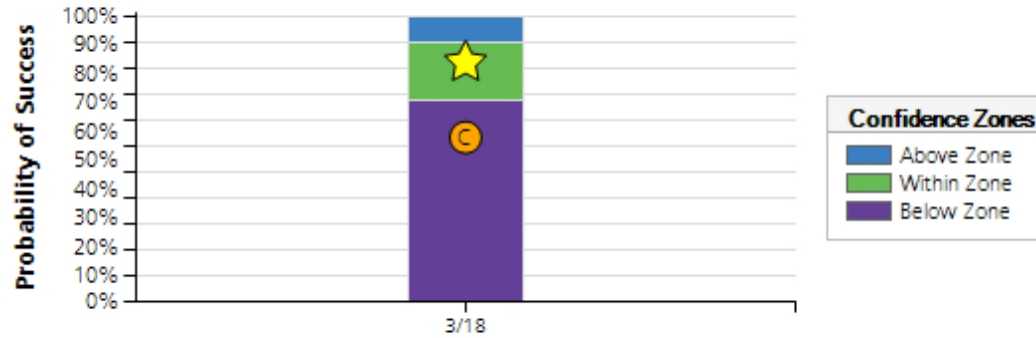
Using this strategy, your household's total lifetime benefit is estimated to be \$1,852,224 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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

Star Track

Star Track

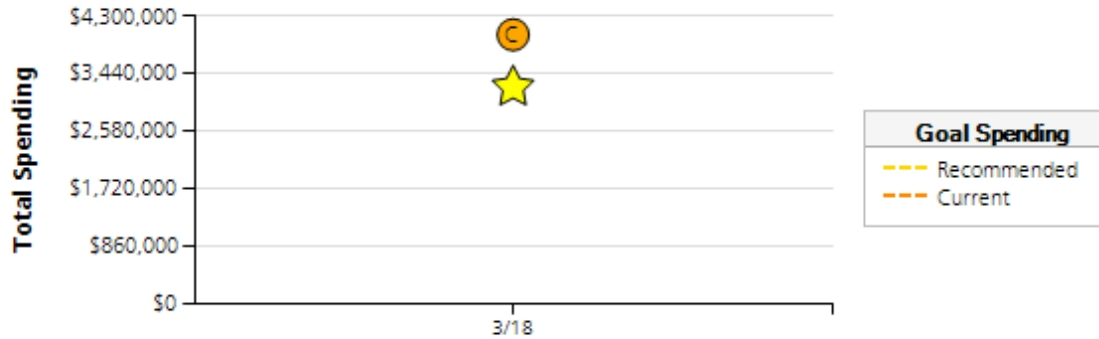
Star Track History



The Star Track History graph illustrates the progress you've made toward attaining your Goals over time. Each bar reflects the projected results of your Recommended Plan, as recorded on the date indicated. Data in each bar can differ substantially in assets included, goal values, and other underlying data. Patterned bars, if shown, were created automatically and may reflect asset values that were not fully updated.

The ★ shows the Probability of Success for your Recommended Scenario.
 The Ⓢ shows the Probability of Success for your Current Scenario.

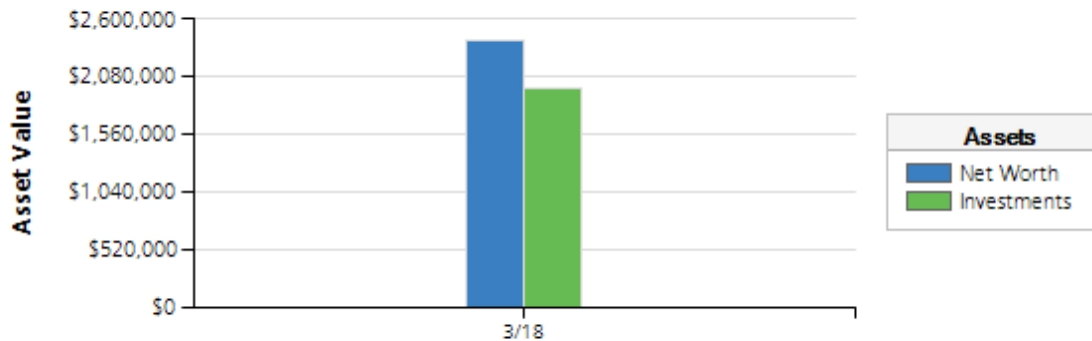
Total Goal Spending



The Total Goal Spending graph provides a quick view of how your Goals have changed over time. The graph plots the Total Goal Spending required to fund all of your Goals. Each set of data points corresponds to a bar in the Star Track History graph above.

The ★ shows the Total Goal Spending for your Recommended Scenario.
 The Ⓢ shows the Total Goal Spending for your Current Scenario.

Net Worth and Investment Portfolio



This graph shows your Net Worth and Investment Portfolio values at each date recorded.

Star Track is not intended to track the performance of assets included in your Plan. Refer to official statements you receive from the product sponsor for accurate account values.

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

Assumptions

Explain Real Returns

Your Real Return is what you have left from your Investment Earnings after taking into account the impact of Inflation. When you are planning to meet your Financial Goals, it is the Real Return that counts.

- Total Return :** Percentage (%) Growth of your Portfolio in one year. It's the number you always see.
- Inflation Rate :** Percentage (%) increase in the cost of goods and services in one year. (usually called CPI)
- Real Return :** The Total Return of your Portfolio minus (-) the Inflation Rate.

The Real Return reflects the increase in the real value of your Portfolio. It shows how much more goods and services you can buy at the end of one year with the investment earnings of your Portfolio. (Note, this is before deducting taxes.)

Example :	Portfolio value beginning of year :	\$100,000
	Total Return you earn :	10%
	Total Investment Earnings :	\$10,000
	Portfolio value at end of year (in future dollars) :	<u>\$110,000</u>
	Inflation Rate for the year :	(4%)
	Cost of Inflation :	<u>(\$4,000)</u>
	(This is how much extra you must pay for the same purchases.)	
	Real value of your Portfolio at end of year (in today's dollars) :	\$106,000
	Real Return for the year equals :	6%

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

Risk Management

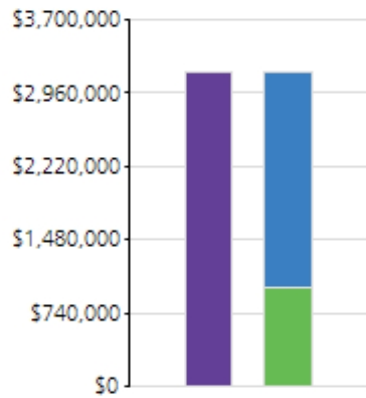
Life Insurance Needs Analysis

Scenario : Less Risk-Spend More

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 Anthony Dies

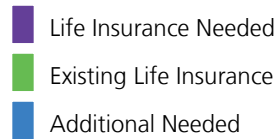
Living Expenses covered until Denise is 93



\$3,174,724

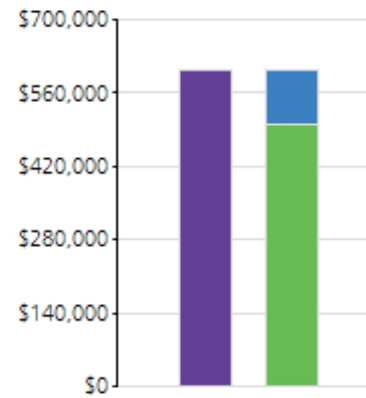
\$1,000,000

\$2,174,724



If Denise Dies

Living Expenses covered until Anthony is 91



\$605,349

\$500,000

\$105,349

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

Life Insurance Needs Analysis Detail

Scenario : Less Risk-Spend More

Life Insurance

If Anthony Dies		If Denise Dies
\$600,000	Existing Life Insurance	\$500,000
\$400,000	Additional Death Benefit	\$0

Liabilities and Final Expenses

If Anthony Dies		If Denise Dies
\$200,000	Debts Paid Off	\$1,000,000
\$10,000	Final Expenses and Estate Taxes	\$0
\$0	Bequests	\$0
\$0	Other Payments	\$0

Living Expenses for Survivors

Denise's Age	Event	Anthony's Age
60	Retirement	70
93	Plan Ends	91

If Anthony Dies		If Denise Dies
	First Living Expense	
\$90,000	Annual Expense (current dollars, after-tax)	\$90,000
93	Cover expense until Co-Client is this age	91
	Second Living Expense	
\$0	Annual Expense (current dollars, after-tax)	\$0
0	Cover expense until Co-Client is this age	0

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

Life Insurance Needs Analysis Detail

Scenario : Less Risk-Spend More

Financial Goals

Checked boxes indicate goals to be funded upon death.

If Anthony Dies		If Denise Dies
<input checked="" type="checkbox"/>	Health Care	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Provide Care	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	College - Allison	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Car / Truck	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Allison's Wedding	<input checked="" type="checkbox"/>

Sell Other Assets

If Anthony Dies		If Denise Dies
\$0	Amount of cash provided by sale of Assets (after tax)	\$0

Your Assets that are not being sold to fund goals are listed below.

Description	Current Value
Denise's SUV	\$72,000
Anthony's Sports Car	\$80,000

Stock Options and Restricted Stock

Checked boxes indicate stock options to be included in Life Insurance.

If Anthony Dies		If Denise Dies
<input checked="" type="checkbox"/>	Include Anthony's Stock Options	<input type="checkbox"/>
<input type="checkbox"/>	Include Anthony's Restricted Stock	<input type="checkbox"/>

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

Life Insurance Needs Analysis Detail

Scenario : Less Risk-Spend More

Other Income (Income other than employment income)

If Anthony Dies		If Denise Dies
\$0	Annual Other Income Amount (current dollars before tax)	\$0
Neither	Will this amount inflate?	Neither

If Anthony Dies		Description	If Denise Dies	
Include	Amount		Amount	Include
<input type="checkbox"/>	\$0	Rental Income	\$10,000	<input checked="" type="checkbox"/>

Tax Rate (Estimated average tax rate)

Use this Rate	Year	Federal	State	Local
Current rate	2018	0.00%	0.00%	0.00%
Change rate in	0	0.00%	0.00%	0.00%

Rate of Return

Use this Return	Year	Rate of Return
Current rate	2018	0.00%
Change rate in	0	0.00%

Dependents

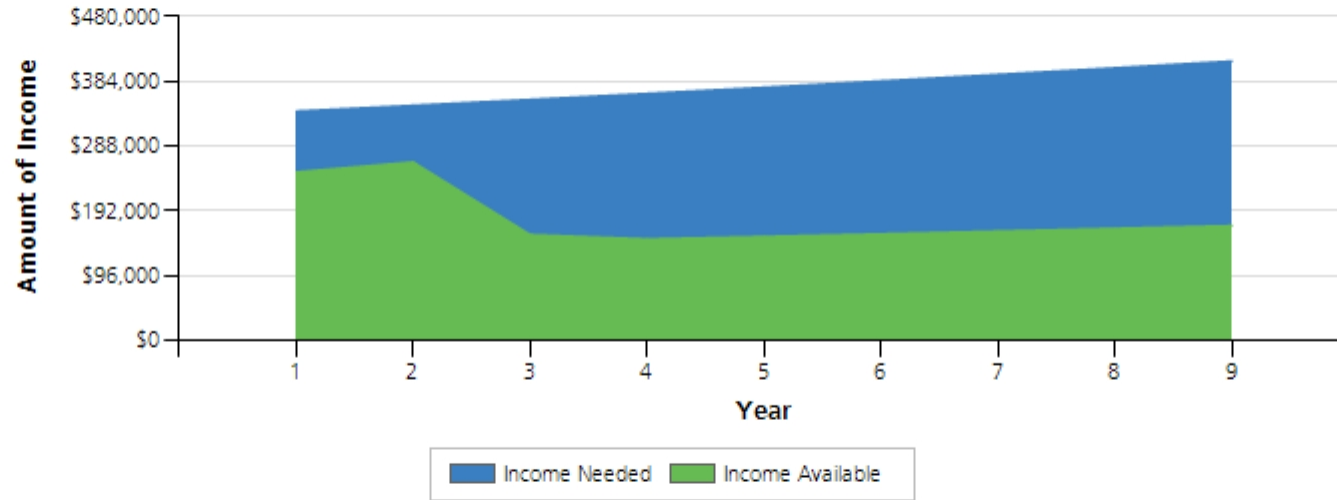
Name	Date of Birth	Age	Relationship
Allison	05/02/2000	17	Both Are Parents

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

Disability Needs Analysis - Anthony

If Anthony 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)	\$340,000	\$140,000	\$0	\$0	\$0	\$110,000	-\$90,000
2 year(s)	\$348,500	\$143,500	\$0	\$0	\$0	\$121,200	-\$83,800
5 year(s)	\$375,296	\$154,534	\$0	\$0	\$0	\$0	-\$220,763
9 year(s)	\$414,257	\$170,576	\$0	\$0	\$0	\$0	-\$243,681

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

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

Disability Needs Analysis - Anthony

If Anthony is Disabled

Refine Needs Analysis

Social Security

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

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$28,337 per month	Year 2	\$28,333 per month	\$340,000 per year
Month 2 & 3	\$28,333 per month	Year 3 - 5	\$28,333 per month	\$340,000 per year
Month 4 & 5	\$28,333 per month	Year 6 to Age 65	\$28,333 per month	\$340,000 per year
Month 6 - 12	\$28,333 per month			

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	\$28,337	\$11,667	\$0	\$0	\$0	\$0	-\$16,670
2	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
3	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
4	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
5	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
6	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
7	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
8	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
9	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
10	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
11	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666
12	\$28,333	\$11,667	\$0	\$0	\$0	\$10,000	-\$6,666

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

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

Disability Needs Analysis - Anthony

If Anthony is Disabled

Surplus or Shortfall by Age

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

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
58	\$348,500	\$143,500	\$0	\$0	\$0	\$121,200	-\$83,800
59	\$357,212	\$147,088	\$0	\$0	\$0	\$10,200	-\$199,925
60	\$366,143	\$150,765	\$0	\$0	\$0	\$0	-\$215,378
61	\$375,296	\$154,534	\$0	\$0	\$0	\$0	-\$220,763
62	\$384,679	\$158,397	\$0	\$0	\$0	\$0	-\$226,282
63	\$394,296	\$162,357	\$0	\$0	\$0	\$0	-\$231,939
64	\$404,153	\$166,416	\$0	\$0	\$0	\$0	-\$237,737
65	\$414,257	\$170,576	\$0	\$0	\$0	\$0	-\$243,681

* 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.

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

Disability Needs Analysis - Denise

If Denise 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)	\$340,000	\$200,000	\$0	\$0	\$0	\$154,000	\$14,000
2 year(s)	\$348,500	\$205,000	\$0	\$0	\$0	\$169,680	\$26,180
5 year(s)	\$375,296	\$220,763	\$0	\$0	\$0	\$0	-\$154,534
10 year(s)	\$424,613	\$249,773	\$0	\$0	\$0	\$0	-\$174,841
14 year(s)	\$468,694	\$275,702	\$0	\$0	\$0	\$0	-\$192,992

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

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

Disability Needs Analysis - Denise

If Denise is Disabled

Refine Needs Analysis

Social Security

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

Income Needed (pre-tax, current dollars)

During the first year

Month 1	\$28,337 per month
Month 2 & 3	\$28,333 per month
Month 4 & 5	\$28,333 per month
Month 6 - 12	\$28,333 per month

During these years

Year 2	\$28,333 per month	\$340,000 per year
Year 3 - 5	\$28,333 per month	\$340,000 per year
Year 6 to Age 65	\$28,333 per month	\$340,000 per year

Surplus or Shortfall During First Year

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

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$28,337	\$16,667	\$0	\$0	\$0	\$0	-\$11,670
2	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
3	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
4	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
5	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
6	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
7	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
8	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
9	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
10	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
11	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334
12	\$28,333	\$16,667	\$0	\$0	\$0	\$14,000	\$2,334

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

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

Disability Needs Analysis - Denise

If Denise 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)
53	\$348,500	\$205,000	\$0	\$0	\$0	\$169,680	\$26,180
54	\$357,212	\$210,125	\$0	\$0	\$0	\$14,280	-\$132,808
55	\$366,143	\$215,378	\$0	\$0	\$0	\$0	-\$150,765
56	\$375,296	\$220,763	\$0	\$0	\$0	\$0	-\$154,534
57	\$384,679	\$226,282	\$0	\$0	\$0	\$0	-\$158,397
58	\$394,296	\$231,939	\$0	\$0	\$0	\$0	-\$162,357
59	\$404,153	\$237,737	\$0	\$0	\$0	\$0	-\$166,416
60	\$414,257	\$243,681	\$0	\$0	\$0	\$0	-\$170,576
61	\$424,613	\$249,773	\$0	\$0	\$0	\$0	-\$174,841
62	\$435,229	\$256,017	\$0	\$0	\$0	\$0	-\$179,212
63	\$446,109	\$262,417	\$0	\$0	\$0	\$0	-\$183,692
64	\$457,262	\$268,978	\$0	\$0	\$0	\$0	-\$188,284
65	\$468,694	\$275,702	\$0	\$0	\$0	\$0	-\$192,992

* 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.

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

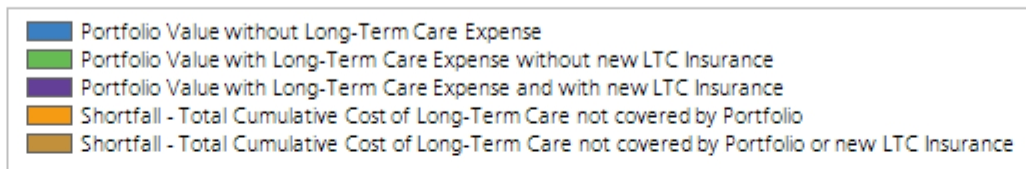
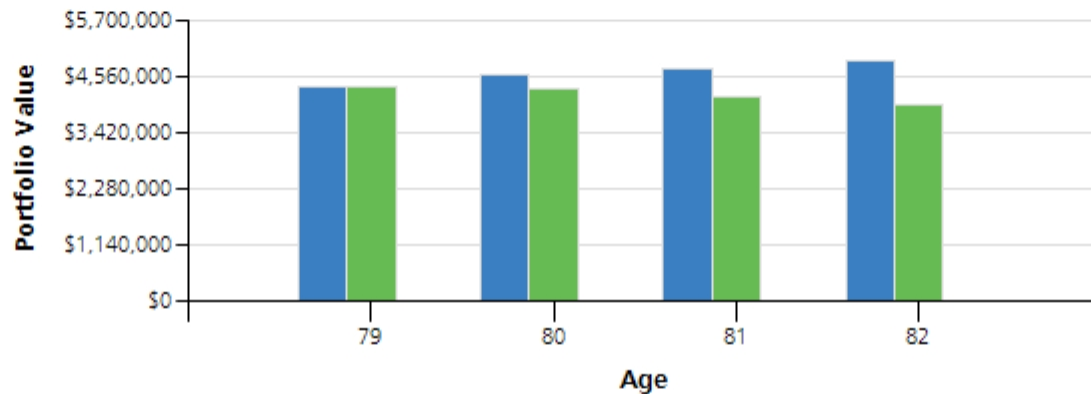
Long-Term Care Needs Analysis - Anthony

Scenario : Recommended Plan

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 Anthony enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$82,567 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$682,155
Total of Existing Long-Term Care Policy Benefits :	\$107,466
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 :	\$574,689

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

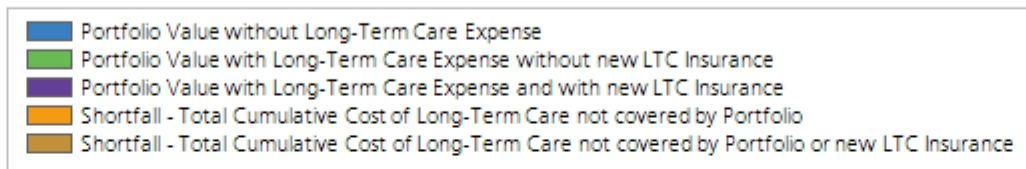
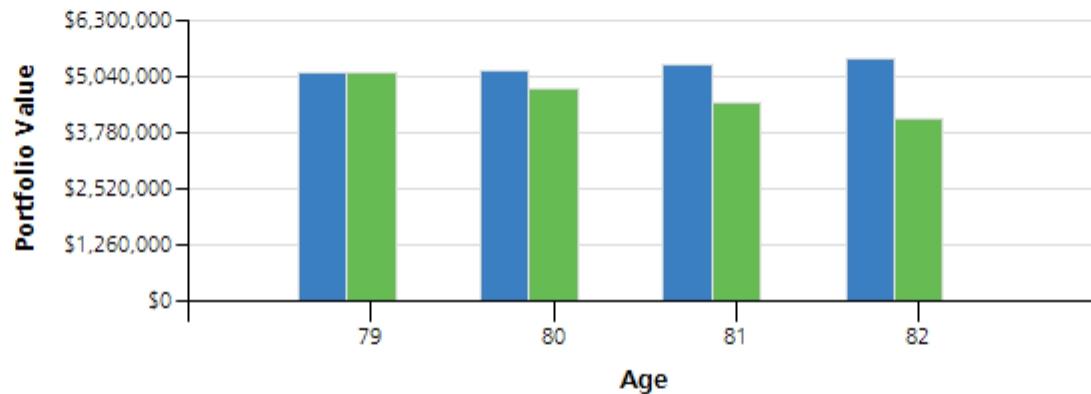
Long-Term Care Needs Analysis - Denise

Scenario : Recommended Plan

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 Denise enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$96,324 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$991,727
Total of Existing Long-Term Care Policy Benefits :	\$113,456
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$0
Net Cost of care to be paid from Portfolio :	\$878,271

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

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 Anthony nor Denise have a Will.
- Neither Anthony nor Denise have a Medical Directive.
- Neither Anthony nor Denise have a Power Of Attorney.

This Estate Analysis assumes that you both maintain valid wills that bequeath 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 makes 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 Disclosure Information 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.
- For married clients, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. For domestic partners, qualified assets are assumed to be transferred as a non-spousal inheritance to the surviving co-client at the death of the original owner. In both cases, the Program assumes the surviving co-client inherits all remaining assets of the original owner.
- 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.

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

Estate Analysis Options

Liabilities

What is the remaining value of Liabilities at death?

Die Today (Liabilities in Plan = \$200,000) :	\$200,000
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

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

Addition to Estate Value

IRD Assets*

	Anthony	Denise
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Non IRD Assets*

	Anthony	Denise
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Additional Death Benefit

	Anthony	Denise
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%

Personal Exclusion Amount

What assumption do you want to use for the amount of the Personal Exclusion?

Maximum Personal Exclusion Amount (Current Law)

Bypass Trust Funding Amount

Portability with no Bypass Trust

* 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.

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

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	Anthony	Denise	Joint (Denise)				Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property		
Investment Assets								
Employer Retirement Plans								
Company 401(k)		\$140,000						\$140,000
Company 401(k)	\$360,000							\$360,000
Taxable and/or Tax-Free Accounts								
Account	\$1,106,224							\$1,106,224
Community Checking Account			\$296,442					\$296,442
Vacation Savings			\$75,000					\$75,000
<i>Total Investment Assets</i>	<i>\$1,466,224</i>	<i>\$140,000</i>	<i>\$371,442</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$1,977,666</i>
Other Assets								
Home and Personal Assets								
Anthony's Sports Car	\$80,000							\$80,000
Denise's SUV		\$72,000						\$72,000
Home			\$300,000					\$300,000
Cash Value Life								
Universal Life		\$50,000						\$50,000 Co-Client of Insured (100%)
Universal Life	\$75,000							\$75,000 Estate (100%)
Stock Options								
Citrix Systems Inc	\$50,000							\$50,000
<i>Total Other Assets</i>	<i>\$205,000</i>	<i>\$122,000</i>	<i>\$300,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$627,000</i>
Total Assets :	\$1,671,224	\$262,000	\$671,442	\$0	\$0	\$0	\$0	\$2,604,666

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

Estate Analysis Results Combined Summary

Using Recommended Plan - Both Die today - Anthony Predeceases Denise

Existing Estate



Total Estate :	\$3,279,666
Federal Estate Tax** :	\$0
Estate Expenses :	\$368,372
Amount to Heirs :	\$2,911,294

Additional Value to Heirs :

Amount to Heirs

Net Estate Value :	\$2,911,294
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0
Total :	\$2,911,294

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0
Shortfall at Second Death :	\$0

Bypass Trust Funding

Funding Shortfall :	\$0
---------------------	-----

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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

Estate Analysis Results Combined Summary

Using Recommended Plan - Both Die today - Denise Predeceases Anthony

Existing Estate



Total Estate :	\$3,279,666
Federal Estate Tax** :	\$0
Estate Expenses :	\$334,851
Amount to Heirs :	\$2,944,815

Additional Value to Heirs :

Amount to Heirs

Net Estate Value :	\$2,944,815
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0
Total :	\$2,944,815

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0
Shortfall at Second Death :	\$0

Bypass Trust Funding

Funding Shortfall :	\$0
---------------------	-----

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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

Estate Analysis Results Individual Detail

Using Recommended Plan - Both Die today - Anthony Predeceases Denise

When Anthony Dies in 2018

Taxable Estate	Existing Estate
Gross Estate :	\$2,381,945
Probate/Admin Fees :	(\$36,724)
Final Expenses :	(\$10,000)
Marital Deduction :	(\$2,335,221)
Taxable Estate	\$0
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$0
Amount Transferred to Bypass Trust :	\$0
Tax Calculation	
Tentative Estate Tax (based on Total Taxable Estate) :	\$0
Estate Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0
Bypass Trust	
Maximum Personal Exclusion Amount :	\$11,200,000
Personal Exclusion Amount Used :	(\$0)
Total Remaining Personal Exclusion Amount (Bypass Funding Shortfall) :	(\$11,200,000)
Remaining Personal Exclusion (DSUEA) :	\$11,200,000

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

Estate Analysis Results Individual Detail

Using Recommended Plan - Both Die today - Anthony Predeceases Denise

When Denise Dies in 2018

Taxable Estate	Existing Estate
Denise's Assets :	\$897,721
Marital Deduction :	\$2,335,221
Gross Estate :	\$3,232,942
Liabilities :	(\$200,000)
Probate/Admin Fees :	(\$111,647)
Final Expenses :	(\$10,000)
Taxable Estate	\$2,911,294
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$2,911,294

Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$1,110,318
Estate Credit Used :	(\$1,110,318)
DSUEA Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0

Amount to Heirs

Total Estate Value :	\$2,911,294
Total Estate Tax Due :	\$0
Net Estate Value :	\$2,911,294
ByPass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0
Amount to Heirs :	\$2,911,294

Additional Value to Heirs :

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

Estate Analysis Results Individual Detail

Using Recommended Plan - Both Die today - Denise Predeceases Anthony

When Denise Dies in 2018

Taxable Estate	Existing Estate
Gross Estate :	\$397,721
Probate/Admin Fees :	(\$1,440)
Final Expenses :	(\$10,000)
Marital Deduction :	(\$386,281)
Taxable Estate	\$0
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$0
Amount Transferred to Bypass Trust :	\$0
Tax Calculation	
Tentative Estate Tax (based on Total Taxable Estate) :	\$0
Estate Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0
Bypass Trust	
Maximum Personal Exclusion Amount :	\$11,200,000
Personal Exclusion Amount Used :	(\$0)
Total Remaining Personal Exclusion Amount (Bypass Funding Shortfall) :	(\$11,200,000)
Remaining Personal Exclusion (DSUEA) :	\$11,200,000

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

Estate Analysis Results Individual Detail

Using Recommended Plan - Both Die today - Denise Predeceases Anthony

When Anthony Dies in 2018

Taxable Estate	Existing Estate
Anthony's Assets :	\$2,881,945
Marital Deduction :	\$386,281
Gross Estate :	\$3,268,226
Liabilities :	(\$200,000)
Probate/Admin Fees :	(\$113,411)
Final Expenses :	(\$10,000)
Taxable Estate	\$2,944,815
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$2,944,815

Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$1,123,726
Estate Credit Used :	(\$1,123,726)
DSUEA Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0

Amount to Heirs

Total Estate Value :	\$2,944,815
Total Estate Tax Due :	\$0
Net Estate Value :	\$2,944,815
ByPass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0

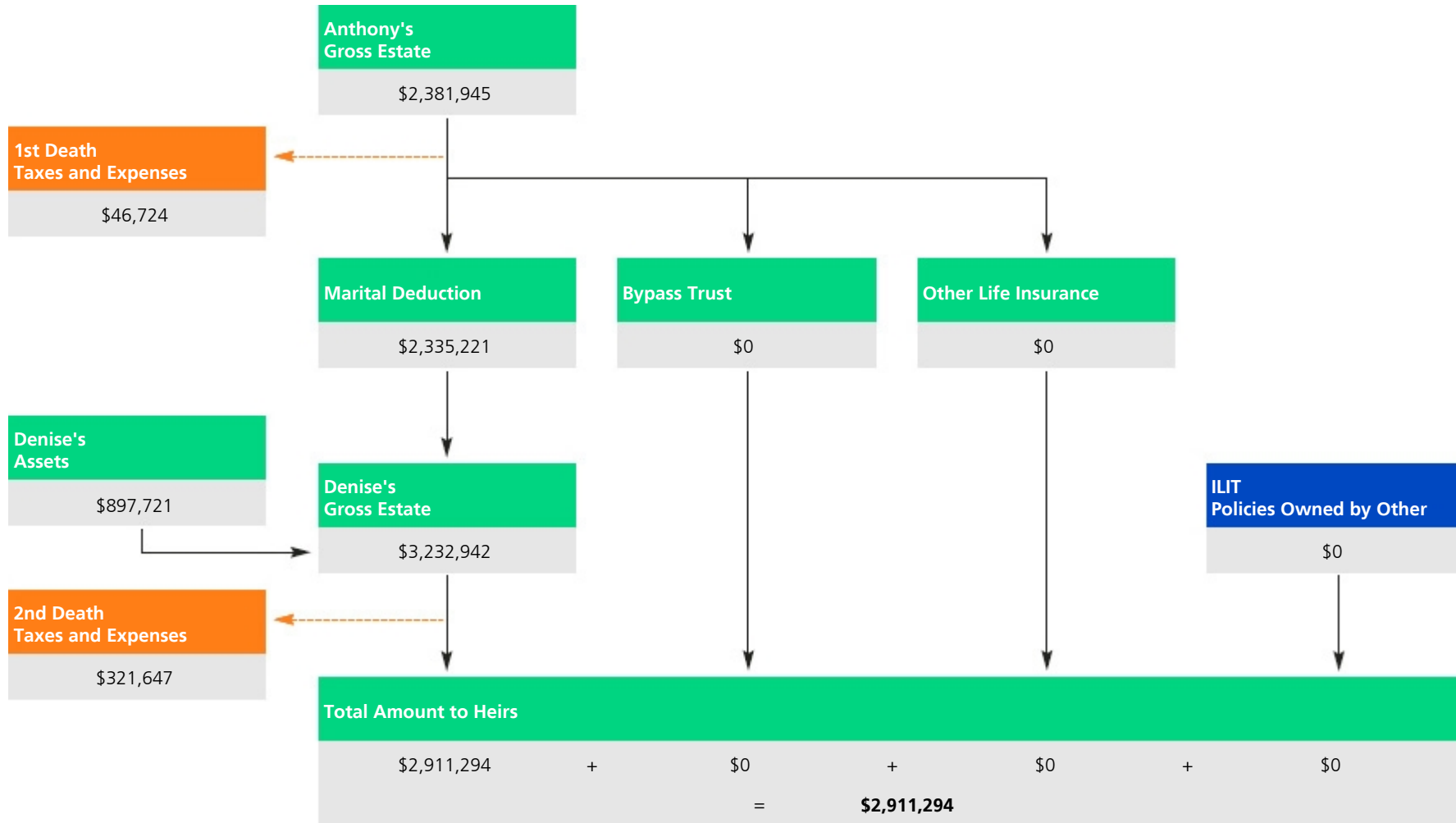
Amount to Heirs : **\$2,944,815**

Additional Value to Heirs :

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

Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using Recommended Plan - Both Die today - Anthony Predeceases Denise



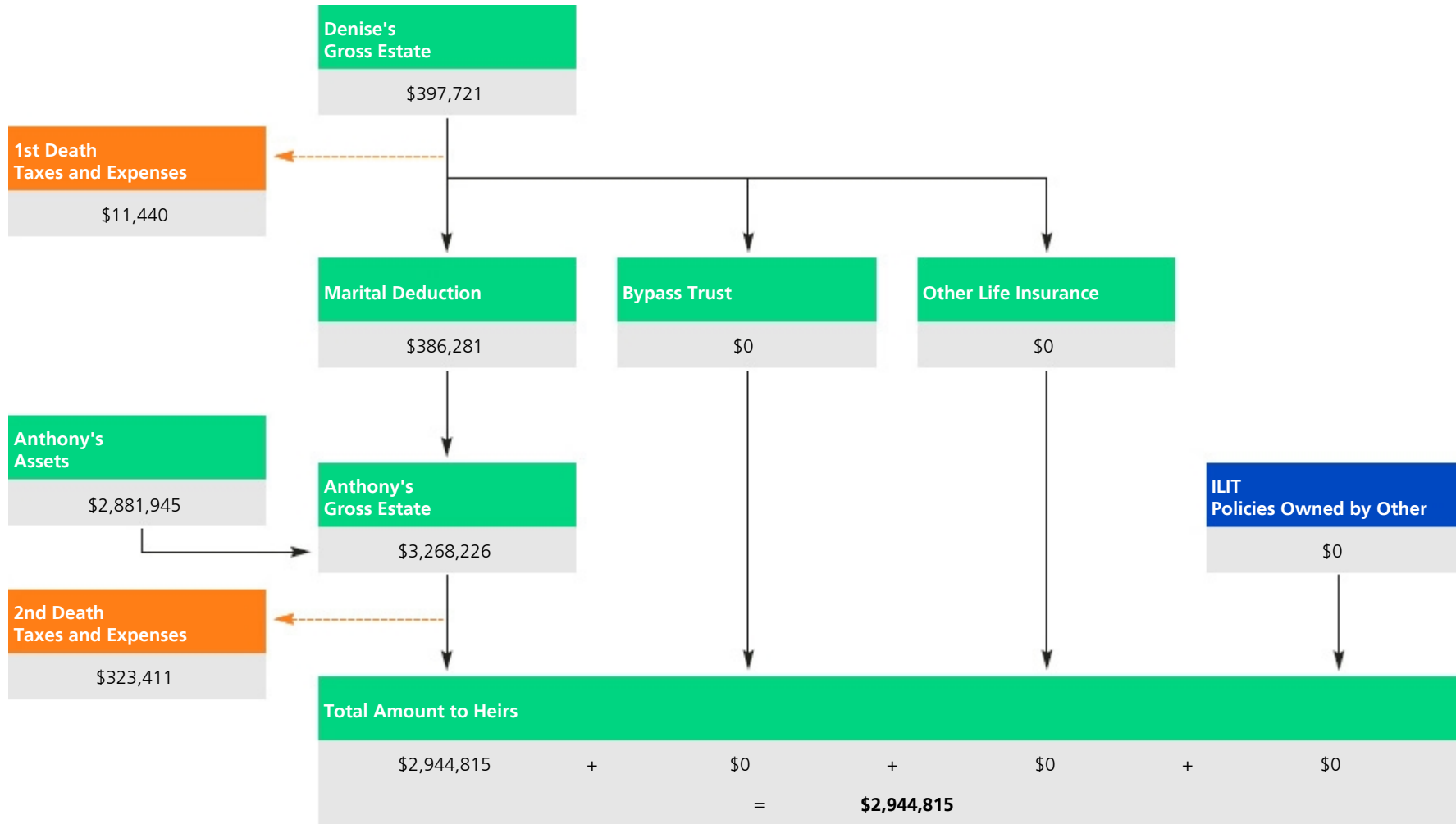
Notes

- 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 co-client 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.

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

Estate Analysis Results Flowchart

Existing Estate without Bypass Trust using Recommended Plan - Both Die today - Denise Predeceases Anthony



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 co-client 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.

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

Estate Analysis What If Results Combined Summary

Using Recommended Plan - Both Die today - Anthony Predeceases Denise

Existing Estate

Estate Scenario 1



Total Estate :	\$3,279,666	\$3,279,666
Federal Estate Tax** :	\$0	\$0
Estate Expenses :	\$368,372	\$368,372
Amount to Heirs :	\$2,911,294	\$2,911,294

Additional Value to Heirs :

Amount to Heirs and Charities

Net Estate Value :	\$2,911,294	\$2,911,294
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$2,911,294	\$2,911,294

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding

Funding Shortfall :	\$0	\$0
---------------------	-----	-----

If you include in your Estate What-If scenario a change in ownership strategy where the insurance death benefit will not revert at death, the Gross and Taxable Estate will not include the death benefits from life insurance policies that were transferred within three years of death - this option is for illustrative and comparison purposes only.

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

Estate Analysis What If Results Combined Summary

Using Recommended Plan - Both Die today - Anthony Predeceases Denise

Results for your Goal Plan include the Estate Strategies selected as shown below.

Goal	Estimated % of Goal Funded		
	Existing Estate	Estate Scenario 1	
Retirement - Basic Living Expense	100%	100%	
Health Care	100%	100%	
Provide Care	100%	100%	
College - Allison	100%	100%	
Car / Truck	100%	100%	
Allison's Wedding	100%	100%	
Safety Margin (Value at End of Plan)			
	Current dollars :	\$2,858,329	\$2,858,329
	Future dollars :	\$7,866,665	\$7,866,665

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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

Estate Analysis What If Results Combined Summary

Using Recommended Plan - Both Die today - Denise Predeceases Anthony

Existing Estate

Estate Scenario 1



Total Estate :	\$3,279,666	\$3,279,666
Federal Estate Tax** :	\$0	\$0
Estate Expenses :	\$334,851	\$334,851
Amount to Heirs :	\$2,944,815	\$2,944,815

Additional Value to Heirs :

Amount to Heirs and Charities

Net Estate Value :	\$2,944,815	\$2,944,815
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$2,944,815	\$2,944,815

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding

Funding Shortfall :	\$0	\$0
---------------------	-----	-----

If you include in your Estate What-If scenario a change in ownership strategy where the insurance death benefit will not revert at death, the Gross and Taxable Estate will not include the death benefits from life insurance policies that were transferred within three years of death - this option is for illustrative and comparison purposes only.

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

Estate Analysis What If Results Combined Summary

Using Recommended Plan - Both Die today - Denise Predeceases Anthony

Results for your Goal Plan include the Estate Strategies selected as shown below.

Goal	Estimated % of Goal Funded		
	Existing Estate	Estate Scenario 1	
Retirement - Basic Living Expense	100%	100%	
Health Care	100%	100%	
Provide Care	100%	100%	
College - Allison	100%	100%	
Car / Truck	100%	100%	
Allison's Wedding	100%	100%	
Safety Margin (Value at End of Plan)			
	Current dollars :	\$2,858,329	\$2,858,329
	Future dollars :	\$7,866,665	\$7,866,665

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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

Estate Analysis What If Results Individual Detail

Using Recommended Plan - Both Die today - Anthony Predeceases Denise

When Anthony Dies in 2018

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$2,381,945	\$2,381,945
Probate/Admin Fees :	(\$36,724)	(\$36,724)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$2,335,221)	(\$2,335,221)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Personal Exclusion Amount :	\$11,200,000	\$11,200,000
Personal Exclusion Amount Used :	(\$0)	(\$0)
Remaining Personal Exclusion (DSUEA) :	\$11,200,000	\$11,200,000

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

Estate Analysis What If Results Individual Detail

Using Recommended Plan - Both Die today - Anthony Predeceases Denise

When Denise Dies in 2018

Taxable Estate	Existing Estate	Estate Scenario 1
Denise's Assets :	\$897,721	\$897,721
Marital Deduction :	\$2,335,221	\$2,335,221
Gross Estate :	\$3,232,942	\$3,232,942
Liabilities :	(\$200,000)	(\$200,000)
Probate/Admin Fees :	(\$111,647)	(\$111,647)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$2,911,294	\$2,911,294
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$2,911,294	\$2,911,294

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$1,110,318	\$1,110,318
Estate Credit Used :	(\$1,110,318)	(\$1,110,318)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$2,911,294	\$2,911,294
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$2,911,294	\$2,911,294
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Amount to Heirs :	\$2,911,294	\$2,911,294

Additional Value to Heirs :

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

Estate Analysis What If Results Individual Detail

Using Recommended Plan - Both Die today - Denise Predeceases Anthony

When Denise Dies in 2018

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$397,721	\$397,721
Probate/Admin Fees :	(\$1,440)	(\$1,440)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$386,281)	(\$386,281)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Personal Exclusion Amount :	\$11,200,000	\$11,200,000
Personal Exclusion Amount Used :	(\$0)	(\$0)
Remaining Personal Exclusion (DSUEA) :	\$11,200,000	\$11,200,000

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

Estate Analysis What If Results Individual Detail

Using Recommended Plan - Both Die today - Denise Predeceases Anthony

When Anthony Dies in 2018

Taxable Estate	Existing Estate	Estate Scenario 1
Anthony's Assets :	\$2,881,945	\$2,881,945
Marital Deduction :	\$386,281	\$386,281
Gross Estate :	\$3,268,226	\$3,268,226
Liabilities :	(\$200,000)	(\$200,000)
Probate/Admin Fees :	(\$113,411)	(\$113,411)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$2,944,815	\$2,944,815
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$2,944,815	\$2,944,815

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$1,123,726	\$1,123,726
Estate Credit Used :	(\$1,123,726)	(\$1,123,726)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

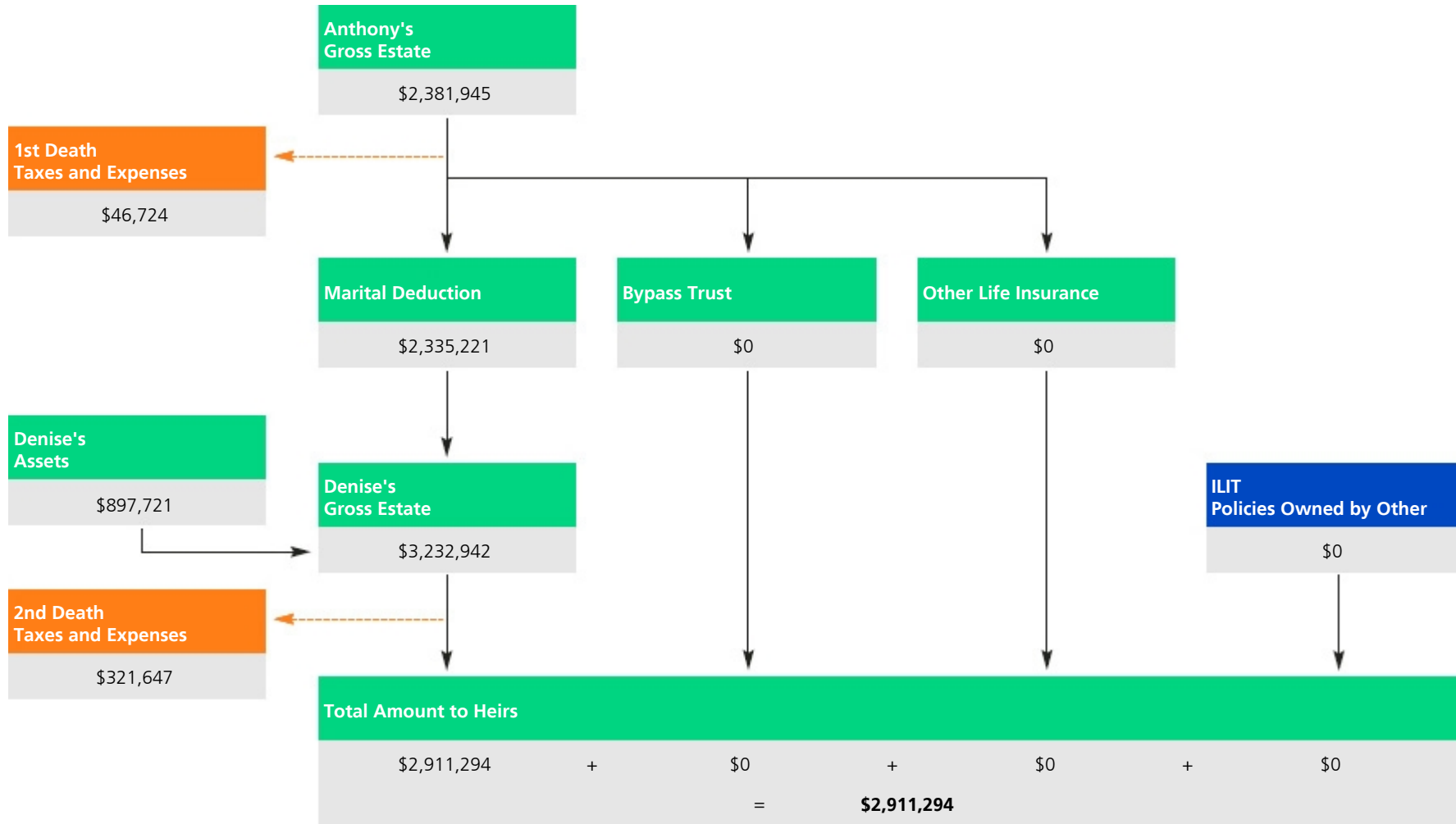
Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$2,944,815	\$2,944,815
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$2,944,815	\$2,944,815
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Amount to Heirs :	\$2,944,815	\$2,944,815

Additional Value to Heirs :

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

Estate Analysis What If Results Flowchart

Existing Estate without Bypass Trust using Recommended Plan - Both Die today - Anthony Predeceases Denise



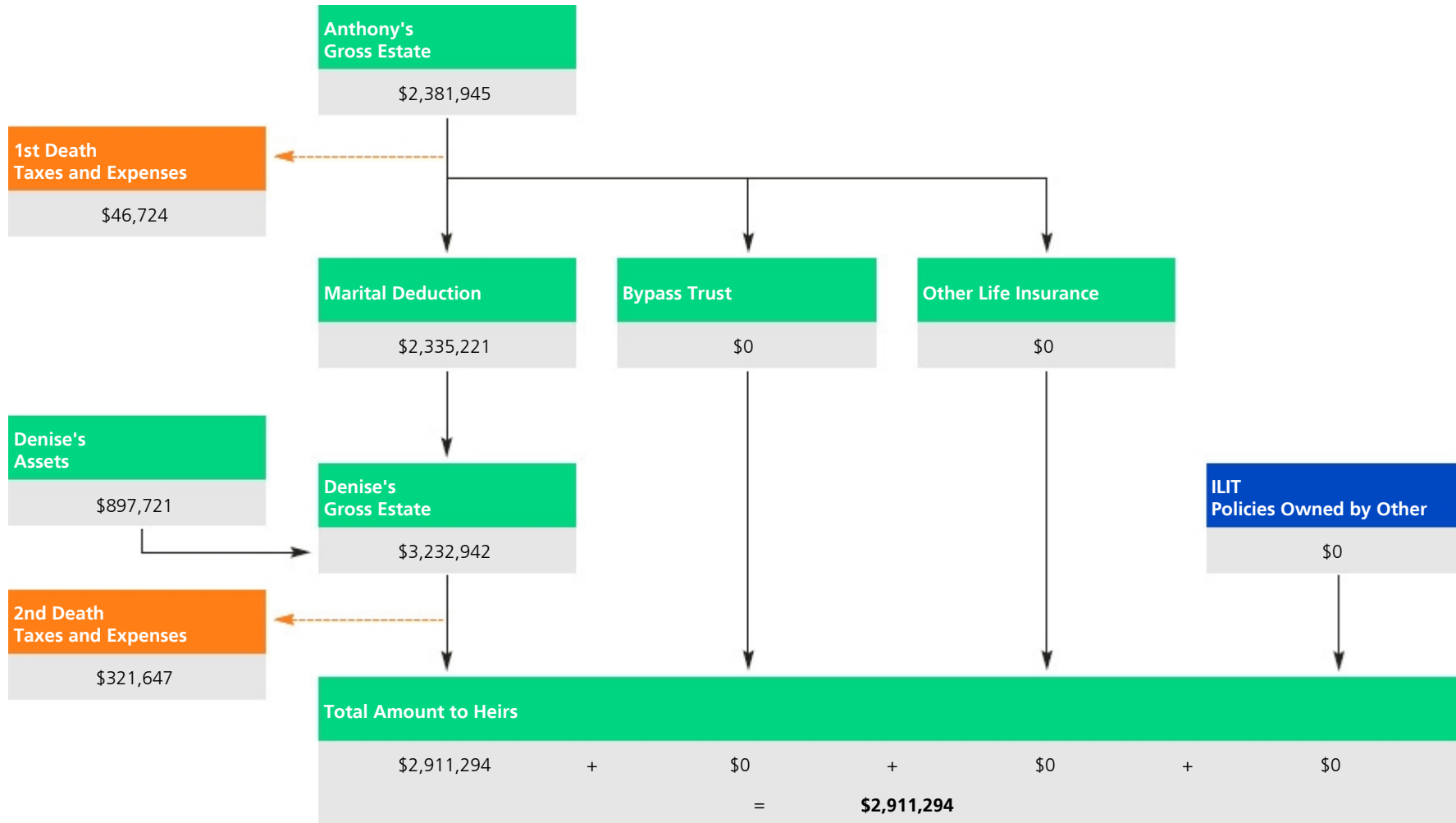
Notes

- 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 co-client 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.

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

Estate Analysis What If Results Flowchart

Estate Scenario 1 using Recommended Plan - Both Die today - Anthony Predeceases Denise



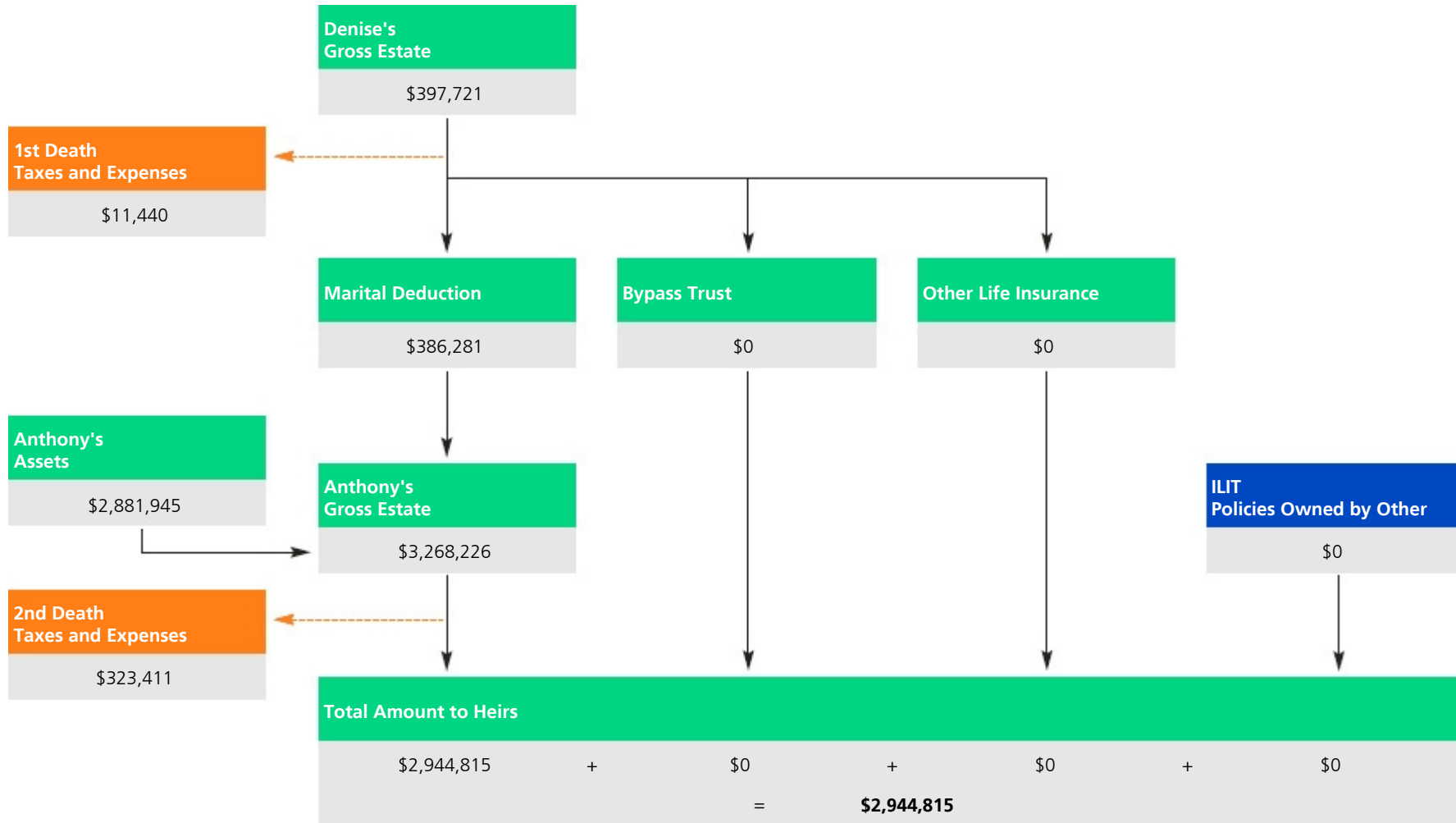
Notes

- 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 co-client 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.

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

Estate Analysis What If Results Flowchart

Existing Estate without Bypass Trust using Recommended Plan - Both Die today - Denise Predeceases Anthony



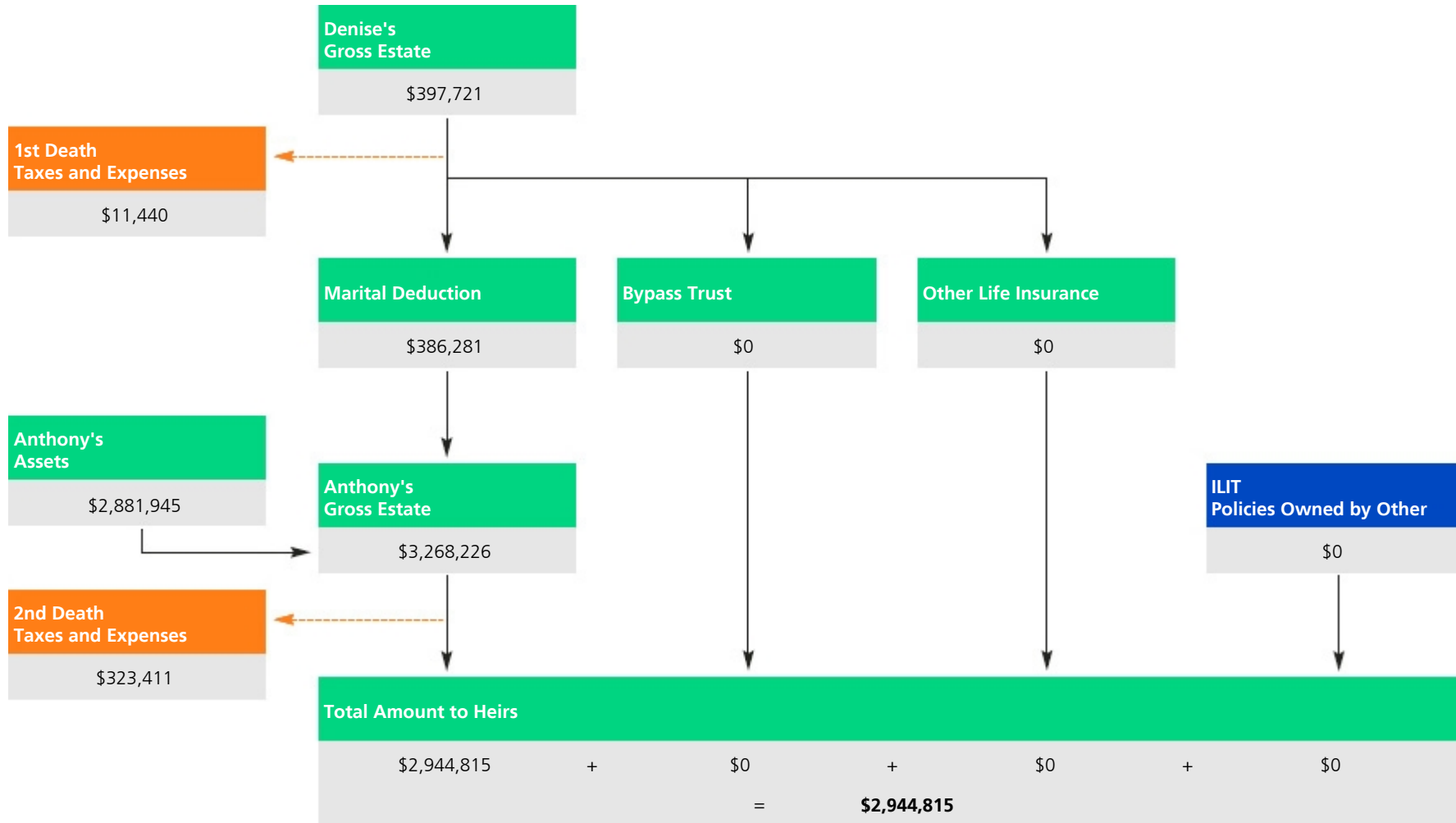
Notes

- 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 co-client 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.

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

Estate Analysis What If Results Flowchart

Estate Scenario 1 using Recommended Plan - Both Die today - Denise Predeceases Anthony



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 co-client 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.

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

Employer Stock Plans

Stock Options

Introduction to Your Stock Options

This section of your report summarizes your Stock Option plan and calculates your current option equity value for all fully vested shares. It also calculates an estimate of the potential future option equity values, that may be available to help fund your goals each year based upon the assumptions you have made.

We believe this information is an important step in a financial goal plan. We look forward to helping you make informed decisions regarding your stock option strategy.

This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security.

General Discussion

Your stock options can be a significant component of your financial portfolio. Stock options can give you the opportunity to benefit from the potential appreciation in your company's stock. As with any other investments, there are certain risks associated with stock options which you should take into consideration. Therefore, it is critical that you are familiar with your stock options, how they function, and the financial implications they may have on your overall portfolio. Stock options provide employees with the right to buy company stock at a specified price, known as the strike price, within a certain period of time. A company can grant two types of stock options - incentive stock options (ISOs) and non-qualified stock options (NQOs).

Incentive Stock Options (ISOs) - One advantage of an ISO is that no regular income tax is recognized upon exercising the option. In addition, if the acquired stock is held for two years from the date of grant and one year from the date of exercise, favorable long-term capital gains rates will apply to all of the appreciation (between the strike price and sale price) upon the subsequent sale of the stock. The sale of any shares prior to satisfying either of these holding period requirements will be treated as a "disqualifying disposition." If the acquired stock is not held for one year from exercise, the bargain element (the difference between the value of the stock on exercise and the strike price, also referred to as "spread") is treated as ordinary income and any post-exercise gain is short-term capital gain. If the stock is held for one year from exercise but not two years from grant, the bargain element (or spread) is ordinary income and any post-exercise gain is long-term capital gain.

Although the exercise of an ISO is generally not a taxable event for regular tax purposes, the difference between the strike price and the stock price on the date of exercise is considered a preference item for federal, and possibly state, alternative minimum tax (AMT) purposes. Depending on the circumstances, the exercise of ISOs can cause a taxpayer to be subject to the AMT and incur a higher tax liability even though shares have not yet been sold and gains have yet to be realized.

Nonqualified Stock Options (NQOs) - Unlike ISOs, the spread on NQOs is immediately recognized as compensation income upon exercise, for regular tax purposes, and is therefore subject to federal, and possibly state income tax, as well as Medicare and FICA tax. If the stock is held after exercise, any subsequent appreciation is treated as capital gain (long-term, if held for more than one year) when the stock is sold.

Stock Options Scenarios

The future potential after-tax option equity cash flows illustrated in this analysis, for each exercise scenario, were calculated based on selecting one or more Timing Methods and certain assumptions described below:

Available Timing Methods

All scenarios assume a cashless exercise strategy.

- *Now - All Vested Only* - Currently vested options that are in-the-money by any amount are exercised now; all remaining options are lost.
- *Now and As Vested* - Currently vested options that equal or exceed the minimum percentage gain are exercised now. Remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.
- *Now and At Expiration* - Currently vested options that equal or exceed the minimum percentage gain are exercised now. All remaining options are exercised in the year they expire if they are in-the-money by any amount.
- *Start Year and As Vested* - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.
- *Start Year and At Expiration* - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are exercised in the year they expire if they are in-the-money by any amount.
- *At Expiration* - Options are exercised in the year they expire if they are in-the-money by any amount.

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

Stock Options

Other Assumptions

- *Return assumption for this Stock* - The projected return for the asset class category selected, unless otherwise indicated by you. If a Stock Option Plan with Scenarios is treated as a Special Asset, the return assumption for this stock includes three growth rates -- labeled Low, Expected and High returns. The Program default for all three returns is the projected return for the asset class category selected, and can be changed by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- *Minimum percentage gain to exercise* - The minimum percentage gain in the stock price above the exercise price that is required before exercising options. Applying this minimum defers the exercise of options with only relatively small spread between the stock price and the option price.
- *Vesting Termination Year* - A year in which it is assumed that vesting ends prematurely. All remaining unvested options are lost.
- *Exercise Start Year* - A year in which it is expected that you will begin to exercise vested options, if different than the current year.
- *Hold ISO for One Year* - If it is indicated that ISO shares are not to be "Held for One Year", then it is assumed that the ISO shares are disqualified and a Regular Tax Rate is applied. If it is indicated that ISO shares are to be "Held for One Year", it is assumed that those shares will have been held for at least two years from the date of grant and over one year from the date of exercise, thus qualifying for long-term capital gains treatment and the Long-Term Tax Rate is applied.

General Assumptions

- The Regular Tax Rate is the estimated tax rate applied to the potential option equity on all NQOs exercised and sold and on any ISO shares sold that were not held for one year. This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes. Unless included in this rate, Medicare and FICA taxes are not applied separately to NQO equity.
- The Long-Term Tax Rate is the estimated tax rate applied to the potential option equity on any ISO shares sold that were held for more than one year after exercise (as well as two years from date of grant). This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes.
- The possible impact of the Alternative Minimum Tax (AMT) is not reflected in any calculations. Since the exercise of ISOs can have substantial AMT consequences, you should consult with your personal tax advisor.

- The after-tax calculations within the Option Equity Schedule and Price Sensitivity Analysis assume that all ISOs are disqualified and the Regular Tax Rate is applied. In addition, the Vesting Schedule does not calculate whether ISO grants meet the \$100,000 limitation.
- Exercise costs for NQOs and ISOs have not been considered nor have any dividends that might have been received from ISOs that are exercised and held for one year.
- Grants expected to be received in the future are not represented in this Stock Option Summary.

Cash Receipt Schedule

The future potential after-tax option equity cash flows illustrated in this analysis, for each Cash Receipt Schedule, are the amounts you entered, based on your own calculations.

Assumptions

- The Current Value should represent the current value of all vested stock options in this Stock Option Plan.
- The Value if the Owner dies today should represent the value to be paid by the Stock Option Plan if the owner dies today.
- The Cash Receipts Table shows expected after-tax amounts for one or more years in the future, based on your own calculations and as entered by you.
- If a Stock Option Plan with a Cash Receipt Schedule is treated as a Special Asset, the Cash Receipts Table shows the Low, Expected, and High after-tax amounts for each year in the future, based on your own calculation and as entered by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- The possible impact of the Alternative Minimum Tax (AMT) and any other cost and taxes associated with exercising Stock Options are not reflected in any calculations, unless its impact was taken into account, by you, when entering the cash receipt amounts.

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

Stock Options Summary

Citrix Systems Inc (CTXS)

Owner : Anthony
Market Price* : \$81.61 on 10/16/2017
Asset Class : Large Cap Value Stocks
Options Vest at Death : No
Special Asset : No

* Security prices included in the stock option analysis are based on the market price that you entered for the date referenced and are included only because the system requires it for analysis purposes. This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security and you should not rely on the information presented when making an investment or liquidation decision. We make no warranty with respect to any security price and do not guarantee that the price listed will be available to you should you choose to exercise your options. The actual price available to you should you choose to exercise your options may be more or less than indicated on the report.

Stock Option Plan Values

Current Value : \$50,000
Value if owner dies today : \$50,000

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

Year Cash Received	Amount of Cash Received
2040	\$75,000
Total Future Amount :	\$75,000

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

Restricted Stock Summary

Citrix Systems Inc (CTXS)

Owner : Anthony
Market Price* : \$81.61 on 10/16/2017
Asset Class : Large Cap Value Stocks
Shares Vest at Death : No
Special Asset : No

* Security prices included in the restricted stock analysis are based on the market price that you entered for the date referenced and are included only because the system requires it for analysis purposes. This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security and you should not rely on the information presented when making an investment or liquidation decision. We make no warranty with respect to any security price and do not guarantee that the price listed will be available to you should you choose to sell your shares. The actual price available to you should you choose to sell your shares may be more or less than indicated on the report.

Restricted Stock Plan Values

Current Value : \$0
Value if owner dies today : \$0

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

Year Cash Received	Amount of Cash Received
2040	\$75,000
Total Future Amount :	\$75,000

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

Budget for Retirement Goals

Retirement Goal Budget Expense Summary

Expense Summary	
Income	\$10,000
Personal and Family Expenses	\$1,670
Personal Insurance Expenses	\$800
Taxes	\$600
Total Monthly Expenses	\$3,070

Expense Summary	Monthly Amount
Income	
Employment	\$10,000
Personal and Family Expenses	
Cell Phone	\$100
Charitable Donations	\$100
Child Activities	\$250
Child Allowance/Expense	\$20
Child Care	\$500
Credit Card Debt Payment	\$100
Entertainment	\$50
Groceries	\$550
Personal Insurance Expenses	
Other	\$800
Taxes	
Other	\$600

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

Other



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 : Anthony Martin

Co-Client Signature : _____

Co-Client Name : Denise Martin

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 : Advisor Name

Plan Name : Sample Client Reports

Report Name : Sample Client Reports

03/08/2018

Blank Page

This Page Was Intentionally Left Blank.

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

Compliance Snapshot

Anthony and Denise Martin

Needs

10 Retirement - Basic Living Expense



Anthony (2020)	60
Denise (2025)	60
Both Retired (2025-2051)	\$95,000
Denise Alone Retired (2052-2058)	\$80,000
	Base Inflation Rate (2.50%)

10 Health Care



Anthony Retired Before Medicare / Denise Employed (2020-2024)	\$1,872
Anthony Medicare / Denise Retired Before Medicare (2025-2029)	\$8,098
Both Medicare (2030-2051)	\$12,278
Denise Alone Medicare (2052-2058)	\$6,052
	Base Inflation Rate plus 4.00% (6.50%)

10 Provide Care



In 2035	\$60,000
Recurring every year for a total of 3 times	Base Inflation Rate (2.50%)

Wants

7 College - Allison



4 years starting in 2018	\$24,610
Attending College - Public In-State (4 years)	Base Inflation Rate plus 3.50% (6.00%)

7 Car / Truck



When Denise retires	\$30,000
Recurring every 5 years until end of plan	Base Inflation Rate (2.50%)

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

Compliance Snapshot

Anthony and Denise Martin

Wishes

3 Allison's Wedding



In 2032

\$50,000
Base Inflation Rate (2.50%)

Personal Information

Participant Name	Date of Birth	Age	Relationship
------------------	---------------	-----	--------------

Allison	05/02/2000	17	Child
---------	------------	----	-------

Anthony

Male - born 12/02/1960, age 57
Employed - \$200,000

Denise

Female - born 04/01/1965, age 52
Employed - \$140,000

Married, US Citizens living in VA

- 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.

Compliance Snapshot

Expectation
Anthony
Active Lifestyle
Opportunity to Help Others
Work by Choice
Start a Business
Denise
Quiet Lifestyle
Less Stress - Peace of Mind
Both Anthony and Denise
Time to Travel
Time with Friends & Family

Owner	Concern	What Would Help
High		
Joint	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Medium		
Joint	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
Joint	Being bored	A good plan could allow you to have the money for new Goals to keep you busy and engaged.
Low		
Joint	Suffering investment losses	Find out if you can meet your Goals with less risk.
Joint	Parents needing care	You can include a Goal for the cost of care for your parents and see its impact on your lifestyle.

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

Compliance Snapshot

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Account	Anthony	\$1,106,224		Fund All Goals
Citrix Systems Inc	\$1,106,224			
Community Checking Account	Joint Survivorship	\$296,442		Fund All Goals
Taxable Account Total	\$296,442			
Company 401(k)	Denise	\$140,000		Fund All Goals
Account Total	\$140,000			
Company 401(k)	Anthony	\$360,000		Fund All Goals
Account Total	\$360,000			
Vacation Savings	Joint Survivorship	\$75,000		Fund All Goals
Taxable Account Total	\$75,000			
Total Investment Assets :		\$1,977,666		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	\$300,000	\$335,896	Not Used In Plan
Universal Life	Anthony	\$75,000		Not Funding Goals
Universal Life	Denise	\$50,000		Not Funding Goals
Denise's SUV	Denise	\$72,000		Not Funding Goals
Anthony's Sports Car	Anthony	\$80,000		Not Funding Goals
Total of Other Assets :		\$577,000		

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

Compliance Snapshot

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Cash Value Life Insurance Policies Summary (included in Assets)							
Universal Life Universal Life	Denise	Denise	Co-Client of Insured - 100%	\$2,400	\$50,000	\$500,000	Until Insured Dies
Universal Life Universal Life	Anthony	Anthony	Estate - 100%	\$2,700	\$75,000	\$600,000	Until Insured Dies
Insurance Policies Summary (not included in Assets)							
Disability Insurance Personal		Anthony					
Disability Insurance Personal		Denise					
LTC Insurance Nursing Home Care		Anthony					
LTC Insurance Nursing Home Care		Denise					

Total Death Benefit of All Policies : \$1,100,000

Social Security

Description	Value	Assign to Goal
Social Security	Anthony will file a normal application at age 67. He will receive \$35,312 in retirement benefits at age 67.	Fund All Goals
Social Security	Denise will file a normal application at age 67. She will receive \$34,864 in retirement benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Rental Income	Anthony	\$10,000 from Anthony's Retirement to End of Anthony's Plan	Yes at -1.00%	Fund All Goals

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

Compliance Snapshot

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	123 Cherry Main Lane	Anthony	\$100,000	6.50%	\$2,000
Car	Loan - SUV / Sports Car	Joint	\$100,000	4.00%	\$299
Total Outstanding Balance :			\$200,000		

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

Compliance Snapshot

Goal	Category	Description	Value	Annual Additions	Future Value
Fund All Goals	Investment	Vacation Savings	\$75,000		
		Account	\$1,106,224		
		Company 401(k)	\$140,000		
		Company 401(k)	\$360,000		
		Community Checking Account	\$296,442		
	Retirement Income	Social Security			Anthony will file a normal application at age 67. He will receive \$35,312 in retirement benefits at age 67.
	Social Security			Denise will file a normal application at age 67. She will receive \$34,864 in retirement benefits at age 67.	
	Rental Income			\$10,000 from Anthony's Retirement to End of Anthony's Plan	

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

Compliance Snapshot

Base Inflation Rate

Inflation rate : 2.50%
Social Security Inflation rate : 2.50%
Tax Assumption Inflation rate : 2.50%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	32.00%	5.75%	0.00%

Untaxed Gain on Taxable Earnings - Before Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - Before Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%
Long Term Capital Gains rate : 15.00%

Tax Rates During Retirement

Let the Program calculate taxes each year

Local rate : 0.00%
Deduction estimate : Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - During Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%
Long Term Capital Gains rate : Use Program estimate

Taxation of Social Security

What portion of Social Security will be taxed? 85.00%

Tax Penalty

Include penalties in Plan? : Yes

Tax Free Earnings - Options

Use Tax-Free returns by Asset Class,
Marginal Tax Rate to use during Retirement is 40.00%

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

Compliance Snapshot

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target 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. The Average Real Return is equal to the Average Total Return minus the inflation rate of 2.50%. Refer to the Standard Deviation column in the chart below to compare the relative risk of your Current Portfolio to the Target Portfolio.

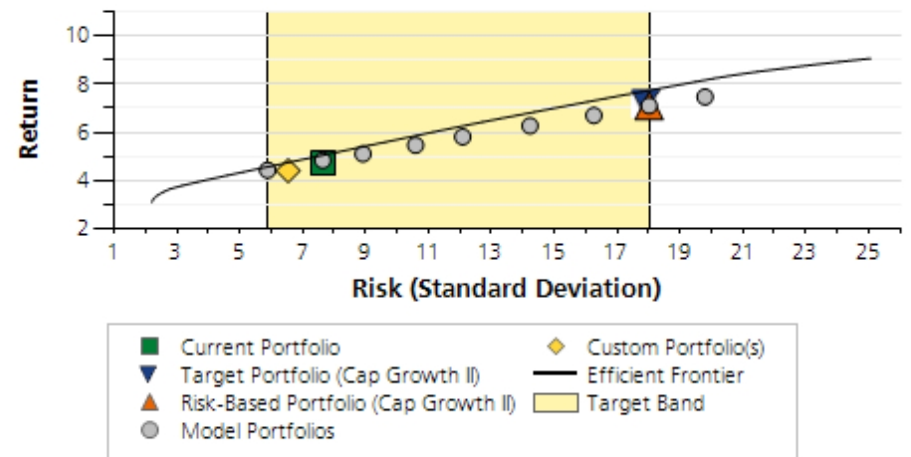
Current	Risk Based	Target Band	Name	Cash	Bond	Stock	Alternative	Average Return		Standard Deviation
								Total	Real	
			(c) Custom	8%	64%	28%	0%	4.40%	1.90%	6.55%
			Capital Preservation I	5%	67%	28%	0%	4.42%	1.92%	5.89%
→			Current	31%	31%	38%	0%	4.72%	2.22%	7.68%
			Capital Preservation II	5%	57%	38%	0%	4.83%	2.33%	7.64%
			Balanced I	4%	51%	45%	0%	5.10%	2.60%	8.92%
			Balanced II	4%	42%	54%	0%	5.46%	2.96%	10.59%
			Total Return I	4%	35%	61%	0%	5.81%	3.31%	12.09%
			Total Return II	3%	25%	72%	0%	6.27%	3.77%	14.23%
			Capital Growth I	2%	16%	82%	0%	6.70%	4.20%	16.26%
	→	→	Capital Growth II	0%	9%	91%	0%	7.10%	4.60%	18.02%
			Equity Growth	0%	0%	100%	0%	7.47%	4.97%	19.80%

(c) This is a Custom Portfolio created only for your plan and the name is for identification purposes only.

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 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.



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

Compliance Snapshot

Reaching Your Goals

Status



Net Worth	
Assets	\$2,604,666
Liabilities	\$200,000
Net Worth	\$2,404,666

Results

If you implement the following suggestions, there is a 83% likelihood of funding all of the Financial Goals in your Plan.

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

Compliance Snapshot

Goals

Plan to reduce your Total Goal Spending to \$3,240,924 which is \$784,852, or 19%, less than your Target.

Anthony retires at age 70, in the year 2030. This is 10 year(s) later than your retirement age.

Denise retires at age 65, in the year 2030. This is 5 year(s) later than your retirement age.

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

Compliance Snapshot

Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expense		
Both Retired	\$100,000	Increased \$5,000
Anthony Retired and Denise Employed	\$0	
Denise Alone Retired	\$50,000	Decreased \$30,000
10 Health Care		
Anthony Retired Before Medicare / Denise Employed	\$0	Decreased \$1,872
Anthony Medicare / Denise Retired Before Medicare	\$0	Decreased \$8,098
Both Medicare	\$12,278	
Denise Alone Medicare	\$6,052	
10 Provide Care	\$50,000	Decreased \$10,000
Starting	2035	
Years between occurrences	1	
Number of occurrences	3	
Wants		
7 College - Allison		
Years of School	\$24,610	
Start Year	4	
7 Car / Truck	2018	
Starting	\$20,000	Decreased \$10,000
Years between occurrences	At Denise's retirement	
Ending	5	
Ending	End of plan	
Wishes		
3 Allison's Wedding		
Starting	\$10,000	Decreased \$40,000
Starting	2032	

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

Compliance Snapshot

Save and Invest

Status

Invest

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current

Capital Growth II



Changes Required to match Capital Growth II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$614,377
Short Term Bonds		-\$371,739
Intermediate Term Bonds		-\$60,893
Large Cap Value Stocks	\$672,406	
Large Cap Growth Stocks	\$435,087	
Mid Cap Stocks		-\$663,734
Small Cap Stocks	\$227,452	
International Developed Stocks	\$296,650	
International Emerging Stocks	\$79,148	
Total :	\$1,710,743	-\$1,710,743

Goal Funding and Investment Strategies

Retirement Cash Reserve - In 2030, at Retirement, fund your Retirement Cash Reserve with \$132,634. Increase the amount of Cash already set-aside in your Retirement Cash Reserve from \$0 to \$132,634.

Aspirational Bucket - Segment funds from your investment portfolio and invest them to provide for purposes like creating a legacy or to take advantage of higher-risk opportunities. Fund your Aspirational Bucket with \$0.

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	\$ Value	% of Portfolio
CTXS	\$1,156,224	57

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

Compliance Snapshot

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.

Anthony's FRA is 67 and 0 months in 2027.

Denise'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.

Anthony's estimated annual PIA is \$35,838

Denise's estimated annual PIA is \$35,270

Other Retirement Income

If you begin taking benefits before your FRA, any earnings you make may reduce your benefits. For years before your FRA, you lose \$1 of benefits for every \$2 above the earnings limit. In the year you attain FRA, any earnings in the months before FRA will reduce benefits by \$1 for every \$3 above the earnings limit. Earnings after FRA will not reduce your benefits.

Anthony has indicated that he will start taking benefits before retirement.

Strategy Information

Anthony files a normal application at 67 in 2027.

Denise files a normal application at 67 in 2032.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,852,224 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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

Glossary

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates creating a separate account for funds that you want to invest differently than your Target Portfolio. You specify the expected return assumptions, and the Program calculates a range of possible results using those assumptions. 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.

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."

Glossary

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 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 portfolio during the Bond Bear Market (July 1979 through February 1980), the worst bear market for bonds since the Great Depression. MoneyGuidePro shows a Bond Bear Market Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of four 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.

Concentrated Position

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

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we also express the Results in Current Dollars, calculated by discounting the Future Dollars by the sequence of inflation rates used in the Plan.

Current Portfolio

Your Current Portfolio is comprised of all the investment assets you currently own (or a subset of your assets, based on the information you provided for this Plan), categorized by Asset Class and Asset Mix.

Expense Adjustments

When using historical returns, some users of MoneyGuidePro include Expense Adjustments. These adjustments (which are specified by the user) reduce the return 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 MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. MoneyGuidePro shows a Great Recession Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of four 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 MoneyGuidePro, 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.

Glossary

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 MoneyGuidePro, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the "dream goals" that you would like to fund, although you won't be too dissatisfied if you can't fund them. In MoneyGuidePro, Needs are your most important goals, then Wants, then Wishes.

Portfolio Set

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

Portfolio Table

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

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.

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 MoneyGuidePro 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.

Glossary

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 MoneyGuidePro, 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 MoneyGuidePro, 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.

PERSONAL FINANCIAL RISK TOLERANCE REPORT

Name: **Anthony Martin**

Score: **49**

Date: **08 March 2018**



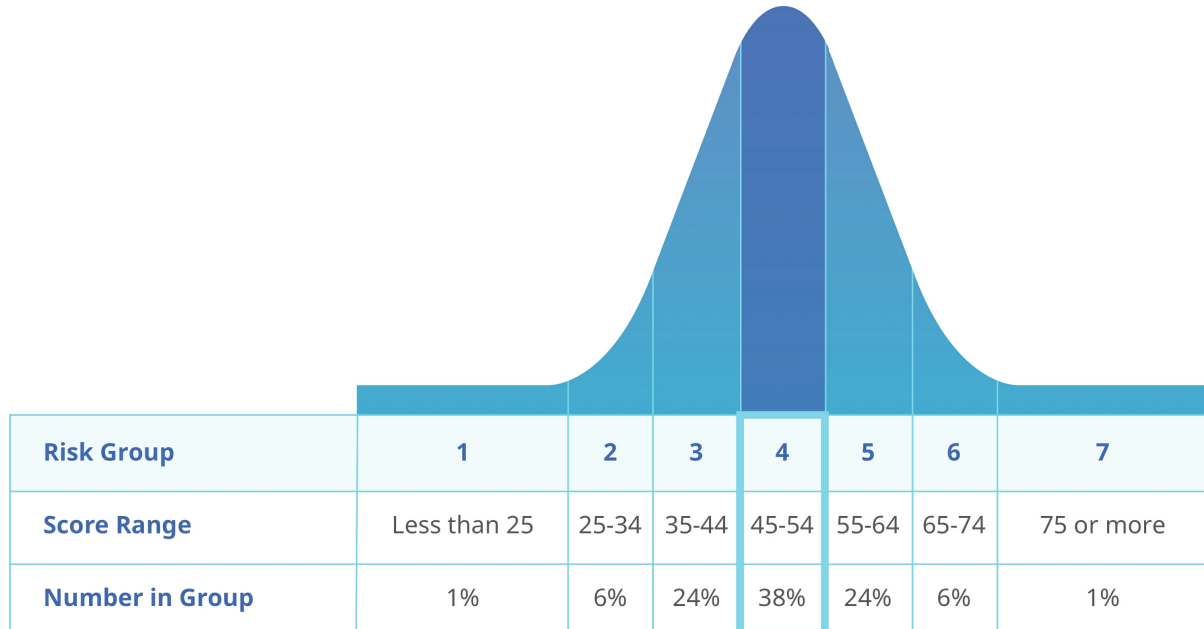
FinaMetrica

Risk Tolerance Profiling

Your Risk Tolerance Score enables you to compare yourself to a representative sample of the adult population. Your score is 49. This is one less than the average score.

When scores are graphed they form a bell-curve as shown below. To make the scores more meaningful, the 0 to 100 scale has been divided into seven Risk Groups. Your score places you in Risk Group 4.

In answer to the last question, you estimated your score would be 94. Most people under-estimate their score by a few points. However, yours was a major over-estimate. When compared to others you are much less risk tolerant than you thought you were.



Overview

The description of Risk Group 4 which follows provides a summary of the typical attitudes, values, preferences and experiences of those in your group. It summarizes how those in your Risk Group usually answer the risk tolerance questionnaire. Six of your answers differed from this description. They are shown in italics below the relevant part and in the Summary section that follows. These differences fine-tune the description to you personally.

Making Financial Decisions

They think of "risk" as "uncertainty" and are prepared to take a medium degree of risk with their financial decisions (Q3 & 10). They have a reasonable amount of confidence in their ability to make good financial decisions and usually feel somewhat optimistic about their major decisions after they make them (Q12 & 7).

When faced with a major financial decision some are usually more concerned about the possible losses while others are usually more concerned about the possible gains (Q6). They would be slightly more likely to choose more job security with a small pay increase than less job security with a big pay increase (Q5).

- *You are prepared to take only a small degree of risk with your financial decisions.*
- *You usually feel somewhat pessimistic about your major financial decisions after you make them.*

Financial Disappointments

When things go wrong financially they are as likely to adapt somewhat uneasily as somewhat easily (Q2).

Financial Past

They have taken a small to medium degree of risk with their past financial decisions, more likely medium, and most have never borrowed money to make an investment (Q9 & 11). They have never invested a large sum of money in a risky investment mainly for the "thrill" of seeing whether it went up or down in value (Q4).

- *You have borrowed money to make an investment.*
- *You have made a "thrill" investment, but only very rarely.*

Investment

It is somewhat more important that the value of their investments retains its purchasing power than that it does not fall (Q18). For most, a fall of 20% in the total value of their investments would make them feel uncomfortable but for others it would take a 33% fall (Q14). In recent years, for most there have been no changes in the risk of their personal investments but for those that have changed, the changes have been mostly towards lower risk (Q19). Over ten years they expect an investment portfolio to earn, on average, about two to two and a half times the rate from CDs (certificates of deposit), more likely two times (Q21).

Given the portfolio choices below, they prefer Portfolios 3 or 4, more likely Portfolio 4 (Q16).

1	0 %	0 %	100 %
2	0 %	30 %	70 %
3	10 %	40 %	50 %
4	30 %	40 %	30 %
5	50 %	40 %	10 %
6	70 %	30 %	0 %
7	100 %	0 %	0 %
	High	Medium	Low

EXPECTED RISK AND RETURN

- *It is somewhat more important that the value of your investments does not fall (than that it retains its purchasing power.)*
- *In recent years, your personal investment changes have mostly been towards higher risk.*

Borrowing

If they were borrowing a large sum of money at a time when it was not clear which way interest rates were going to move and when the fixed interest rate was 1% more than the variable rate, most would choose to have 50% of the loan at fixed interest but some would choose 75% or 100% (Q23).

Government Benefits and Tax Advantages

So long as there was only a small chance they could finish up worse off than if they had done nothing, they would take a risk in arranging their affairs to qualify for a government benefit or obtain a tax advantage (Q22).

RISK GROUP

Making Financial Decisions		1	2	3	4	5	6	7
Q3	Meaning of "Risk"				✓			
Q10	Current Risk-Taking			✗				
Q12	Confidence In Decisions				✓			
Q7	Feel After Decisions		✗					
Q6	Losses v Gains				✓			
Q5	Job Security v Pay Increase				✓			

Financial Disappointments

Q2	Adaptability				✓			
----	--------------	--	--	--	---	--	--	--

Financial Past

Q9	Risk Taking?				✓			
Q11	Borrow to Invest					✗		
Q4	Thrill Investing					✗		

Investment

Q18	Face vs Real Value			✗				
Q14	Downside Comfort				✓			
Q19	Risk Changes?					✗		
Q21	10-Year Returns				✓			
Q16	Preferred Portfolio				✓			

Borrowing

Q23	Fixed v Variable Interest				✓			
-----	---------------------------	--	--	--	---	--	--	--

Government Benefits and Tax Advantages

Q22	Take a Risk?				✓			
-----	--------------	--	--	--	---	--	--	--

1 Compared to others, how do you rate your willingness to take financial risks?

1. Extremely low risk taker.
 2. Very low risk taker.
 3. **Low risk taker.** ✓
 4. Average risk taker.
 5. High risk taker.
 6. Very high risk taker.
 7. Extremely high risk taker.
-

2 How easily do you adapt when things go wrong financially?

1. Very uneasily.
 2. **Somewhat uneasily.** ✓
 3. Somewhat easily.
 4. Very easily.
-

3 When you think of the word "risk" in a financial context, which of the following words comes to mind first?

1. Danger.
 2. **Uncertainty.** ✓
 3. Opportunity.
 4. Thrill.
-

4 Have you ever invested a large sum in a risky investment mainly for the "thrill" of seeing whether it went up or down in value?

1. No.
 2. **Yes, very rarely.** ✓
 3. Yes, somewhat rarely.
 4. Yes, somewhat frequently.
 5. Yes, very frequently.
-

5 If you had to choose between more job security with a small pay increase and less job security with a big pay increase, which would you pick?

1. Definitely more job security with a small pay increase.
 2. **Probably more job security with a small pay increase.** ✓
 3. Not sure.
 4. Probably less job security with a big pay increase.
 5. Definitely less job security with a big pay increase.
-

6 When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?

1. Always the possible losses.
 2. **Usually the possible losses.** ✓
 3. Usually the possible gains.
 4. Always the possible gains.
-

7 How do you usually feel about your major financial decisions after you make them?

1. Very pessimistic.
 2. **Somewhat pessimistic.** ✓
 3. Somewhat optimistic.
 4. Very optimistic.
-

8 Imagine you were in a job where you could choose whether to be paid salary, commission or a mix of both. Which would you pick?

1. All salary.
 2. **Mainly salary.** ✓
 3. Equal mix of salary and commission.
 4. Mainly commission.
 5. All commission.
-

9 What degree of risk have you taken with your financial decisions in the past?

1. Very small.
 2. **Small.** ✓
 3. Medium.
 4. Large.
 5. Very Large.
-

10 What degree of risk are you currently prepared to take with your financial decisions?

1. Very small.
 2. **Small.** ✓
 3. Medium.
 4. Large.
 5. Very large.
-

11 Have you ever borrowed money to make an investment (other than for your home)?

1. No.
 2. **Yes.** ✓
-

12 How much confidence do you have in your ability to make good financial decisions?

1. None.
 2. A little.
 3. **A reasonable amount.** ✓
 4. A great deal.
 5. Complete.
-

13 Suppose that 5 years ago you bought stock in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the stock dropped drastically and you sold at a substantial loss.

The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy stock now?

1. Definitely not.
2. Probably not.
3. Not sure.
- 4. Probably. ✓**
5. Definitely.

14 Investments can go up or down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?

1. Any fall in value would make me feel uncomfortable.
2. 10%.
- 3. 20%. ✓**
4. 33%.
5. 50%.
6. More than 50%.

15 Assume that a long-lost relative dies and leaves you a house which is in poor condition but is located in a suburb that's becoming popular.

As is, the house would probably sell for \$300,000, but if you were to spend about \$100,000 on renovations, the selling price would be around \$600,000. However, there is some talk of constructing a major highway next to the house, and this would lower its value considerably.

Which of the following options would you take?

1. Sell it as is.
- 2. Keep it as is, but rent it out. ✓**
3. Take out a \$100,000 mortgage and do the renovations.

16 Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, stocks and real estate would be high-risk/high-return whereas cash and CDs (certificates of deposit) would be low-risk/low-return.)

Which mix of investments do you find most appealing? Would you prefer all low-risk/low-return, all high-risk/high-return, or somewhere in between?

Mix of Investments in Portfolio - Anthony Martin

High Risk/Return	0 %	0 %	10 %	30 %	50 %	70 %	100 %
Medium Risk/Return	0 %	30 %	40 %	40 %	40 %	30 %	0 %
Low Risk/Return	100 %	70 %	50 %	30 %	10 %	0 %	0 %
	1	2	3	4	5	6	7

- 17 You are considering placing one-quarter of your investment funds into a single investment. This investment is expected to earn about twice the CD (certificate of deposit) rate. However, unlike a CD, this investment is not protected against loss of the money invested.

How low would the chance of a loss have to be for you to make the investment?

1. Zero, i.e. no chance of any loss.
2. Very low chance of loss.
3. **Moderately low chance of loss.** ✓
4. 50% chance of loss.

- 18 With some types of investment, such as cash and CDs (certificates of deposit), the value of the investment is fixed. However inflation will cause the purchasing power of this value to decrease.

With other types of investment, such as stocks and real estate, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the value of the stocks and real estate should certainly increase by more than the rate of inflation.

With this in mind, which is more important to you - that the value of your investments does not fall or that it retains its purchasing power?

1. Much more important that the value does not fall.
2. **Somewhat more important that the value does not fall.** ✓
3. Somewhat more important that the value retains its purchasing power.
4. Much more important that the value retains its purchasing power.

- 19 In recent years, how have your personal investments changed?

1. Always toward lower risk.
2. Mostly toward lower risk.
3. No changes or changes with no clear direction.
4. **Mostly toward higher risk.** ✓
5. Always toward higher risk.

- 20 When making an investment, return and risk usually go hand-in-hand. Investments which produce above-average returns are usually of above-average risk.

With this in mind, how much of the funds you have available to invest would you be willing to place in investments where both returns and risks are expected to be above average?

1. None.
2. **10%.** ✓
3. 20%.
4. 30%.
5. 40%.
6. 50%.
7. 60%.
8. 70%.
9. 80%.
10. 90%.
11. 100%.

21 Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in one-year CDs (certificates of deposit)?

1. About the same rate as from CDs.
 2. About one and a half times the rate from CDs.
 3. About twice the rate from CDs.
 - 4. About two and a half times the rate from CDs. ✓**
 5. About three times the rate from CDs.
 6. More than three times the rate from CDs.
-

22 People often arrange their financial affairs to qualify for a government benefit or obtain a tax advantage. However a change in legislation can leave them worse off than if they'd done nothing.

With this in mind, would you take a risk in arranging your affairs to qualify for a government benefit or obtain a tax advantage?

1. I would not take a risk if there was any chance I could finish up worse off.
 - 2. I would take a risk if there was only a small chance I could finish up worse off. ✓**
 3. I would take a risk as long as there was more than a 50% chance that I would finish up better off.
-

23 Imagine that you are borrowing a large sum of money at some time in the future. It's not clear which way interest rates are going to move - they might go up, they might go down, no one seems to know.

You could take a variable interest rate that will rise and fall as the market rate changes. Or you could take a fixed interest rate which is 1% more than the current variable rate but which won't change as the market rate changes. Or you could take a mix of both.

How would you prefer your loan to be made up?

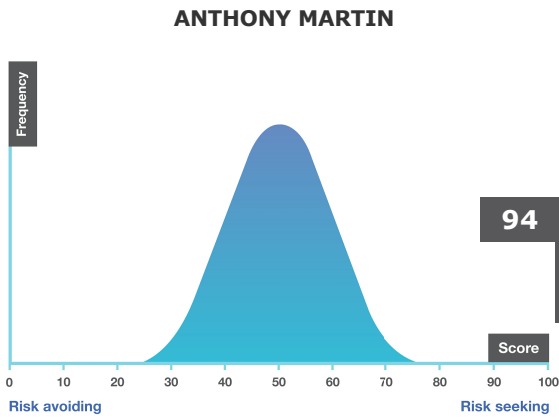
1. 100% variable.
 2. 75% variable, 25% fixed.
 - 3. 50% variable, 50% fixed. ✓**
 4. 25% variable, 75% fixed.
 5. 100% fixed.
-

24 Insurance can cover a wide variety of life's major risks - theft, fire, accident, illness, death etc. How much coverage do you have?

1. Very little.
 2. Some.
 - 3. Considerable. ✓**
 4. Complete.
-

- 25 This questionnaire is scored on a scale of 0 to 100. When the scores are graphed they follow the familiar bell-curve of the Normal distribution shown below. The average score is 50. Two-thirds of all scores are within 10 points of the average. Only 1 in 1000 is less than 20 or more than 80.

What do you think your score will be?



Your Personal Financial Risk Tolerance Report has been prepared from information provided by you and is, of course, only relevant to you.

If, for example, you are one of a couple who make joint decisions, your partner should also do a risk tolerance test. Both sets of test results then need to be considered when joint decisions are being made. Similarly, where you are acting on behalf of someone else, e.g. under a power of attorney or as trustee, your own risk tolerance remains relevant but must be considered in the context of your responsibilities.

Risk tolerance, as with other aspects of personality, is determined by genetics and life experiences. Essentially, it is settled by early adulthood. Typically it does decrease slowly with age and, as with other aspects of personality, may be changed by major life events, good or bad.

Accordingly, your risk tolerance should be retested every two or three years and also after any major life event.

Your Personal Financial Risk Tolerance Report compares your answers to those given by a very large sample of the adult population. If you use a financial advisor, the report, particularly any of your answers identified as differing from those normally given by others in your Risk Group, should be discussed with your financial advisor. Notes of this discussion should be made. These notes may include modifications of, or expansions on, particular aspects of your report.

Because it is critical that you and your advisor have the same understanding of your risk tolerance, you both should sign-off on your report, including any changes made as a result of discussion.

It is important to have confidence in any person with whom you discuss your risk tolerance. They must have the experience, skill and capacity to incorporate it into a decision-making process with you.

You can rely on your Personal Financial Risk Tolerance Report to assist you in your financial decision-making. However, we cannot endorse or support any specific decision you may make because, while we fully support the report itself, we are not privy to all the other information that effective financial decision making requires.

Our risk tolerance testing system is the financial services equivalent of the first blood pressure machine. While an accurate blood pressure reading does not, by itself, determine a diagnosis or treatment, it does provide critically important information. As the use of scientific testing becomes widespread, better 'diagnoses' will be made, more appropriate 'treatments' will be prescribed, the incidence of unpleasant 'side-effects' will be reduced and 'health' outcomes will improve.

[Risk, Risk Tolerance and Psychological Testing](#)

[FinaMetrica's Risk Tolerance Scoring Scale](#)

[FinaMetrica's Risk Group Descriptions and Differences](#)

[The Development of the FinaMetrica System](#)

1. Risk, Risk Tolerance and Psychological Testing

Risk means different things to different people - danger, uncertainty, opportunity, thrill. In reality, though, there is risk in any situation where there is more than one possible outcome and the outcomes have differing values for you.

We are all aware that when it comes to taking risks, we each have our own comfort zone. We also know our friends, family members and colleagues often have different comfort zones from our own.

Studies have identified five different categories of risk: financial, physical, social, health and ethical. Most people behave consistently within a category but not necessarily between categories, e.g. a sky-diver is more likely to be a mountain climber but may or may not be a comfortable public speaker or financial risk-taker.

People react differently to risk. Some are habitually inclined to reject it, others to accept it. Risk tolerance is the level of risk a person prefers to take. It should be thought of as a continuum, with people ranging from risk-avoiders to risk-seekers. Your risk tolerance is not a particular point on that continuum but rather a range of risk levels with which you would be comfortable.

The whole issue of financial risk is a difficult one. On the one hand, low risk tolerance prevents many people from doing as well as they could financially. On the other, some of life's most unpleasant financial surprises arise because people were exposed to a level of risk beyond their comfort zone, i.e. beyond their risk tolerance. So, while we tend to focus on the dangers of taking too much risk, it is possible to have too little risk, which results in missed opportunities.

Unlike, say, height or weight, there is no unit of measurement for risk tolerance. A person's risk tolerance can only be measured relative to others on a constructed scale (in much the same way as IQ is measured.) Someone may know what risks they are, or are not, prepared to take. But they are unlikely to know how this compares to others. Studies confirm that people generally do not accurately estimate their own risk tolerance (and, not surprisingly, given the difficulties in any communication about an intangible, that their advisors' estimates are less accurate than their own.) While the pattern of estimates is scattered, there is a slight overall tendency to under-estimate. A possible explanation for this is that the majority of the population is, in absolute terms, more risk-avoiding than it is risk-seeking. Faced with a choice between a certain profit and an uncertain but probably larger profit, a sizeable majority chooses the certain (but probably smaller) profit. Someone who in absolute terms is slightly risk-averse may not realise that this is typical of the population as a whole.

An additional difficulty is that, even the meaning of "risk" can depend on the situation. When individuals talk about "risk" as they experience it in their personal financial affairs they are not talking about the same thing as investment researchers discussing the "risk" of an investment.

So, consumers (and their financial advisors) face a double challenge,

- firstly, in making an accurate and meaningful assessment of their tolerance of risk as they perceive it, and
- secondly, in expressing this assessment in such a way that the risk involved with their current arrangements, and in the decision alternatives now on offer to them, can be evaluated against their risk tolerance.

All fields of human endeavour use measurement in some form, and each field has its own measuring tools measuring units and measuring disciplines.

Risk tolerance is a psychological trait, as are other aspects of personality. A trait can be defined as any distinguishable, relatively enduring way in which one person varies from another.

Since the early 1900s, psychologists and statisticians have been developing techniques to measure and assess psychological traits. While this development has not been free of controversy, there is now a widely accepted discipline, psychometrics, for psychological testing and assessment. The technical quality of any test can now be measured against internationally agreed psychometric standards. A 'good' test is one that is **valid** and **reliable**, i.e. it measures what it purports to measure and it does so consistently.

FinaMetrica's Risk Profiling system has been developed using the disciplines that apply to psychological testing and the test itself exceeds international psychometric standards.

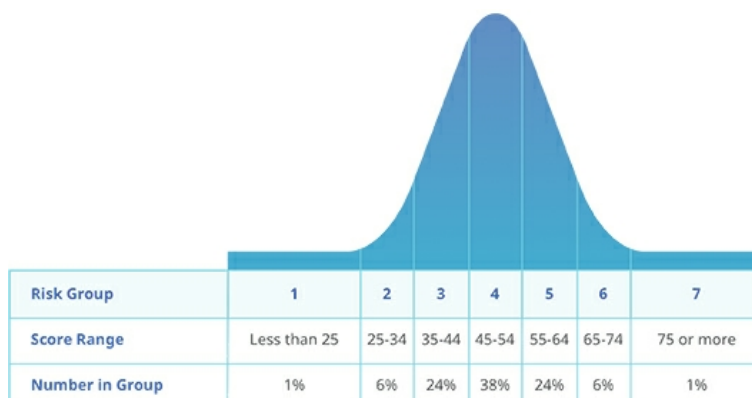
[Back to Footnotes Index](#)

2.FinaMetrica's Risk Tolerance Scoring Scale

As with many other human attributes, risk tolerance is Normally distributed. When risk tolerance scores are analysed statistically, they are found to fit the pattern of a Normal distribution. When graphed they follow its familiar bell-curve.

Because the mathematics of a Normal distribution are well defined, the interpretation of individual scores is greatly simplified. For example, it is possible to state with confidence the proportion of scores that will fall above or below a particular score, and also the proportion that will fall within a particular range of scores.

In order to aid understanding and interpretation, the 'raw' scores from the questionnaire have been 'standardised' to the FinaMetrica risk tolerance scale which has a Mean of 50 and a Standard Deviation of 10.



To further aid understanding and interpretation, the 0 - 100 scale has been divided into seven segments. The middle segment is the mean \pm half a standard deviation, i.e. from 45 to 54. Segments either side are then a standard deviation higher or lower, with the end segments covering the balance of the high and low 'tails' of the distribution.

Seven segments are needed to provide sufficient differentiation of those with extremely low or extremely high risk tolerance - one person in 100 in both cases. In IQ terms, this is the equivalent of those with IQs below 75 or above 125.

[Back to Footnotes Index](#)

3.FinaMetrica's Risk Group Descriptions & Differences

A person's Risk Group description, fine-tuned by any reported differences, provides the basis for comparing the risk involved with their current arrangements, and in any financial decisions being considered, against their risk tolerance.

The group descriptions allow you (and your financial advisors) to build a picture of what is typical for your group. The Risk Groups can be thought of as the equivalent of the standard clothing sizes where Group 4 is Medium, Group 5 is Large, Group 3 is Small, and so on.

The Risk Group descriptions have been developed by analysing how members of that group typically answer the questionnaire. For example, in answering Question 3 more than 80% of Risk Group 4 choose "uncertainty" and so the group description says, "They usually think of risk as uncertainty."

Of course, few people in a group will fit the group description precisely. Where a person gives a different answer, that answer is reported. Usually, someone will give about five different answers and so have five reported differences. The reported differences can be thought of as the equivalent of the tailoring adjustments needed to have one of the standard clothing sizes fit you precisely.

[Back to Footnotes Index](#)

4.The Development of the FinaMetrica System

The FinaMetrica system had its beginnings with The Survey of Financial Risk Tolerance (SOFRT) authored by Dr. Michael J. Roszkowski, Associate Professor of Psychology at The American College, Bryn Mawr, PA. Dr. Roszkowski is an acknowledged expert in the relationships between psychological and financial variables, and continues to consult to FinaMetrica. The SOFRT was PC-based and used a 57-question questionnaire which took 30 minutes to complete. FinaMetrica's first development phase was a pre-licensing evaluation of the SOFRT system, completed late 1997, which involved,

- Australianising the language of the SOFRT,
- inventing the seven-segment Risk Tolerance Scale and the Risk Group/Differences reporting system,
- conducting useability and 'norming' trials, and
- establishing the Australian database.

The evaluation was successful in confirming Australian validity and reliability. But advisors and clients reported that the SOFRT system was too cumbersome and time-consuming to warrant the effort involved.

However, FinaMetrica could see how to overcome the shortcomings of the SOFRT. The second development phase, completed October 1998, became the creation of a new test and testing system which involved,

- developing questions with more perceived relevance and/or more usefulness in reporting and reduce the number of questions while maintaining psychometric integrity,
- the invention of a new, more precise scoring algorithm which allowed reliability/accuracy to be improved and the number of questions to be reduced from 57 to 25,
- the conducting of three further trials, and
- the establishment of the system on our website.

Psychological testing expertise was provided by Chandler & Macleod Consultants during the first phase and by Drs. Austin Adams and Jim Bright of the Applied Psychology Unit at the University of New South Wales during the second phase.

FinaMetrica has ongoing research relationships with academic institutions in Australia and elsewhere. The qualities of our test are monitored continuously. In 2011/12 our database of ~500,000 completed tests was analysed in detail and the test was fine-tuned through small adjustments to the scales and scoring algorithms. The test continues to exceed psychometric standards for tests of this type. During this most recent analysis, psychological testing expertise was provided by Dr Joanne Earl, School of Psychology, University of New South Wales.

[Back to Footnotes Index](#)