

DRAFT PRESENTATION
Education Goals
Summary

Education Goals:

<i>Goal Number</i>	<i>Name</i>	<i>School</i>	<i>Annual Amount Needed</i>	<i>Years Until Needed</i>	<i>Years Needed</i>	<i>Inflated at</i>	<i>Amount Needed Future Dollars</i>
1	Jimmy	Jimmy's College Choice	\$25,000	10	4	6.00%	\$195,857
2	Betty	Betty's College Choice	25,000	18	4	6.00%	<u>312,166</u>
Total amount needed - future dollars							\$508,023

Assets and Savings Available:

<i>Accounts</i>	<i>Current Market Value</i>	<i>-----Monthly Savings-----</i>		
		<i>Year Savings Amount</i>	<i>Number of Years to Save</i>	<i>Assigned to Goal</i>
Total	\$0			

Funding Alternatives:

	<i>Amount Needed Future Dollars</i>	<i>Existing Plan Provides</i>	<i>-----Additional Amount Needed¹-----</i>		
			<i>Single Sum</i>	<i>Monthly Level Savings</i>	<i>Monthly Inflating Savings²</i>
Jimmy	\$195,857	\$0	\$100,000	\$846	\$672
Betty	<u>312,166</u>	<u>0</u>	<u>100,000</u>	<u>653</u>	<u>459</u>
Total	\$508,023	\$0	\$200,000	\$1,499	\$1,131

¹ All additional savings begin today and assume a rate of return of 6.00%.

² Inflating savings will increase annually by 4.00%.

DRAFT PRESENTATION
Accumulation Goals
Summary

Accumulation Goals:

<i>Goal Number</i>	<i>Name</i>	<i>Annual Amount Needed</i>	<i>Years Until Needed</i>	<i>Years Needed</i>	<i>Inflated at</i>	<i>Amount Needed Future Dollars</i>
1	Travel Every 4-5 Years	\$5,000	3	1	4.00%	\$5,624
2	Home Project	3,000	0	1	4.00%	3,000
3	Pool	35,000	2	1	4.00%	37,856
4	Vehicle	10,000	2	1	4.00%	10,816
Total amount needed - future dollars						\$57,296

Assets and Savings Available:

There are no assets assigned to accumulation goals.

Funding Alternatives:

	<i>Amount Needed Future Dollars</i>	<i>Existing Plan Provides</i>	<i>----- Additional Amount Needed¹ -----</i>		
			<i>Single Sum</i>	<i>Additional Monthly Level Savings</i>	<i>Additional Monthly Inflating Savings²</i>
Travel Every 4-5 Years	\$5,624	\$0	\$4,722	\$107	\$101
Home Project	3,000	0	3,000	250	250
Pool	37,856	0	33,692	991	954
Vehicle	10,816	0	9,626	283	273
Total	\$57,296	\$0	\$51,040	\$1,631	\$1,577

¹ All additional savings begin today and assume a rate of return of 6.00%

² Inflating savings will increase annually by 4.00%.

DRAFT PRESENTATION

Retirement Capital Available Details

How Much Will You Have at Retirement?

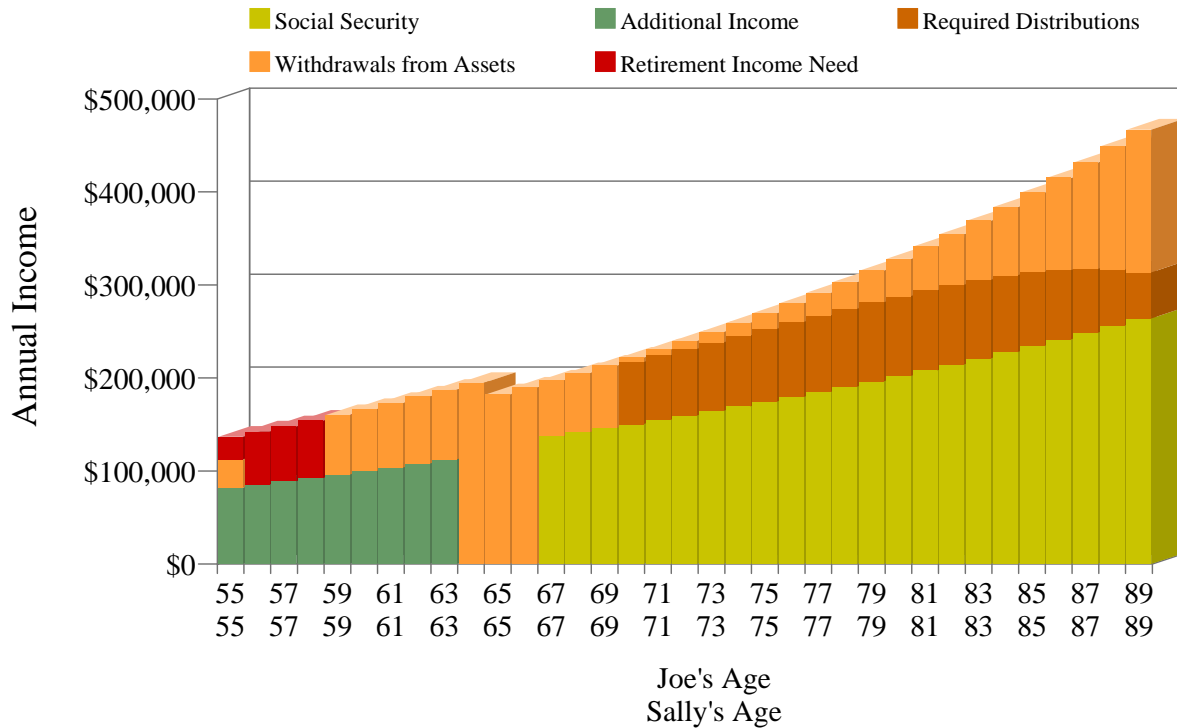
<i>Accounts</i>	<i>Owner</i>	<i>Current Market Value</i>	<i>Total Value Today</i>	<i>Market Value at Retirement</i>	<i>Total Value at Retirement</i>
Bank Accounts					
Savings	Joint	21,000		21,900	
Checking	Joint	500		511	
Savings 2	Joint	7,500		7,821	
Total			29,000		30,232
Deductible Qualified Accounts					
401(k) - Joe	Client A	84,000		728,013	
401(k) - Sally	Client B	112,000		1,015,617	
Total			196,000		1,743,630
Total Capital Available for Retirement			\$225,000		\$1,773,862

These results are hypothetical and are not a promise of future performance.



Retirement Analysis Results

Has the objective been met?



Assuming: Joe's mortality age 90, Sally's mortality age 90

Based on the analysis of your retirement needs, expected income sources and available assets, your objective will be satisfied until age 55. Out of 35 retirement years, 31 years had no unmet needs.

<i>Capitalized Value*</i>	<i>Amount</i>	<i>% of Total</i>
Capitalized income objective	\$3,299,163	100%
Capitalized applied income sources	\$1,853,680	56%
Capitalized applied assets	\$1,263,067	38%
Unmet Need	\$182,416	6%

Below are several options to consider which might improve your results. As an alternative, a blend of saving more, spending less or earning more may be preferable for your situation:

- **Increase average expected portfolio return from 5.52% to 9.69%**
- **Save \$359 more per month (level) in a hypothetical account earning 6.00%**
- **Reduce desired future monthly income need from \$11,394 to \$7,432**

These results are hypothetical and are not a promise of future performance.

*Capitalization treats a series of cash flows as a lump sum, deposited in a hypothetical account with a return of 6.00%.