

**\*DRAFT PRESENTATION\***  
**Net Worth Statement**  
 As of 1/1/2011

| <i>Assets</i>                            | <i>Owner</i> | <i>Current<br/>Expected<br/>Rate of Return</i> | <i>Market<br/>Value</i>    | <i>Total<br/>Market<br/>Value</i> |
|--|--------------|--|----------------------------|-----------------------------------|
| <b>Bank Accounts</b>                     |              |  |                            |                                   |
| Savings                                  | Joint        | 0.20%  | 21,000                     |                                   |
| Checking                                 | Joint        | 0.10%  | 500                        |                                   |
| Savings 2                                | Joint        | 0.20%  | 7,500                      |                                   |
| Total Bank Accounts                      |              |  |                            | 29,000                            |
| <b>Qualified Retirement Accounts</b>     |              |  |                            |                                   |
| 401(k) - 401(k) - Joe<br>Employer Plan   | Joe          | 7.00%  | 84,000                     |                                   |
| 401(k) - 401(k) - Sally<br>Employer Plan | Sally        | 7.00%  | 112,000                    |                                   |
| Total Qualified Retirement Accounts      |              |  |                            | 196,000                           |
| <b>Real Estate and Residence</b>         |              |  |                            |                                   |
| Home                                     | Joint        | 6.00%  | 375,000                    |                                   |
| Total Real Estate and Residence          |              |  |                            | 375,000                           |
| <b>Total Assets</b>                      |              |  |                            | <b>\$600,000</b>                  |
| <hr/>                                    |              |  |                            |                                   |
| <i>Liabilities</i>                       | <i>Owner</i> | <i>Assumed Initial<br/>Interest Rate</i>       | <i>Current<br/>Balance</i> | <i>Total<br/>Balance</i>          |
| <b>Real Estate Loan</b>                  |              |  |                            |                                   |
| Loan for Home                            | Joint        | 4.25%  | 280,000                    |                                   |
| Total Real Estate Loan                   |              |  |                            | 280,000                           |
| <b>Credit Card</b>                       |              |  |                            |                                   |
| Credit Card 1                            | Joint        | 17.24%   | 15,000                     |                                   |
| Credit Card 2                            | Joint        | 0.00%  | 8,000                      |                                   |
| Credit Card 3                            | Joint        | 7.24%  | 3,000                      |                                   |
| Total Credit Card                        |              |  |                            | 26,000                            |
| <b>Total Loans &amp; Liabilities</b>     |              |  |                            | <b>\$306,000</b>                  |
| <b>Net Worth</b>                         |              |  |                            | <b>\$294,000</b>                  |

**\*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>                      |
| <b>Total amount needed - future dollars</b> |             |                        |                             |                           |                     |                    | <b>\$508,023</b>                    |

**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> |
| <b>Total</b>    | <b>\$0</b>                  |                                  |                                |                         |

**Funding Alternatives:**

|              | <i>Amount Needed Future Dollars</i> | <i>Existing Plan Provides</i> | <i>-----Additional Amount Needed<sup>1</sup>-----</i> |                              |  |
|--------------|-------------------------------------|-------------------------------|---|------------------------------|--|
|              |                                     |                               | <i>Single Sum</i>                                     | <i>Monthly Level Savings</i> | <i>Monthly Inflating Savings<sup>2</sup></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>                                   |
| <b>Total</b> | <b>\$508,023</b>                    | <b>\$0</b>                    | <b>\$200,000</b>                                      | <b>\$1,499</b>               | <b>\$1,131</b>                               |

<sup>1</sup> All additional savings begin today and assume a rate of return of 6.00%.

<sup>2</sup> Inflating savings will increase annually by 4.00%.