

Financial Plan

John and Jane Doe



Prepared by:

WJ Interests LLC

September 21, 2016

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Tax and Inflation Assumptions

Base Inflation Rate

Inflation rate :	2.25%
Social Security Inflation rate :	2.25%
Tax Assumption Inflation rate :	2.25%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	33.00%	0.00%	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What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn?	0.00%
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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 :	Use Program estimate

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What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn?	0.00%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

Include penalties in Plan? :	Yes
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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.

Personal Information and Summary of Financial Goals

John and Jane Doe

Needs		
10	Retirement - Living Expense	
	John (2026) Jane (2026) Both Retired (2026-2054) Jane Alone Retired (2055-2056)	62 62 \$120,000 \$100,000 Base Inflation Rate (2.25%)
10	Health Care	
	Both Retired Before Medicare (2026-2028) Both Medicare (2029-2054) Jane Alone Medicare (2055-2056)	\$3,720 \$12,363 \$6,074 Base Inflation Rate plus 4.25% (6.50%)
Wants		
7	College - Jacob Doe	
	4 years starting in 2018 Attending College - Public In-State (4 years)	\$24,061 Base Inflation Rate plus 3.75% (6.00%)
7	New Cars	
	When both are retired Recurring every 10 years for a total of 3 times	\$50,000 Base Inflation Rate (2.25%)
Wishes		
3	Wedding	
	In 2024	\$30,000 Base Inflation Rate (2.25%)

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Personal Information and Summary of Financial Goals

Personal Information

John

Male - born 10/16/1964, age 51
Employed - \$200,000, Other Income - \$4,000

Jane

Female - born 11/24/1964, age 51
Employed - \$100,000

Married, US Citizens living in TX

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

Participant Name	Date of Birth	Age	Relationship
Jacob Doe	02/25/2000	16	Child

Net Worth Detail - All Resources

This is your Net Worth Detail as of 09/21/2016. 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 you have entered all of your Assets and Liabilities.

Description	John	Jane	Joint	Total
Investment Assets				
Employer Retirement Plans				
401k - Jane		\$285,000		\$285,000
401k - John	\$595,000			\$595,000
Supplemental Retirement Plan - Jane		\$17,000		\$17,000
Individual Retirement Accounts				
Schwab IRA - Jane		\$16,000		\$16,000
Schwab IRA - John	\$148,000			\$148,000
Taxable and/or Tax-Free Accounts				
Schwab Taxable - Joint			\$100,000	\$100,000
College Saving Plans				
529 Savings Plan	\$50,000			\$50,000
Total Investment Assets:	\$793,000	\$318,000	\$100,000	\$1,211,000
Other Assets				
Home and Personal Assets				
Personal Property			\$30,000	\$30,000
Primary Residence			\$400,000	\$400,000
Total Other Assets:	\$0	\$0	\$430,000	\$430,000
Liabilities				
Personal Real Estate Loan:				
Mortgage			\$307,000	\$307,000
Total Liabilities:	\$0	\$0	\$307,000	\$307,000
Net Worth:				\$1,334,000

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Risk Assessment

You chose a Risk Score of 48.

Appropriate Portfolio: WJ Moderate - LT

Percentage Stock: 60%

Average Return: 6.29%



■ Bond: 40% ■ Stock: 60%

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.

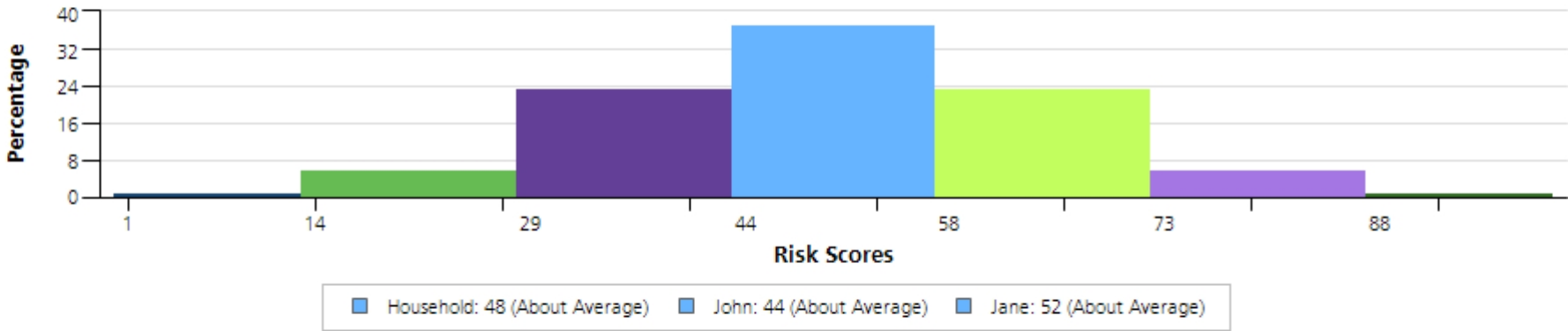
During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

-24%

If you invest \$1,211,000 in this portfolio and the same loss occurred again, you would lose:

-\$294,588

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



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Portfolio Table

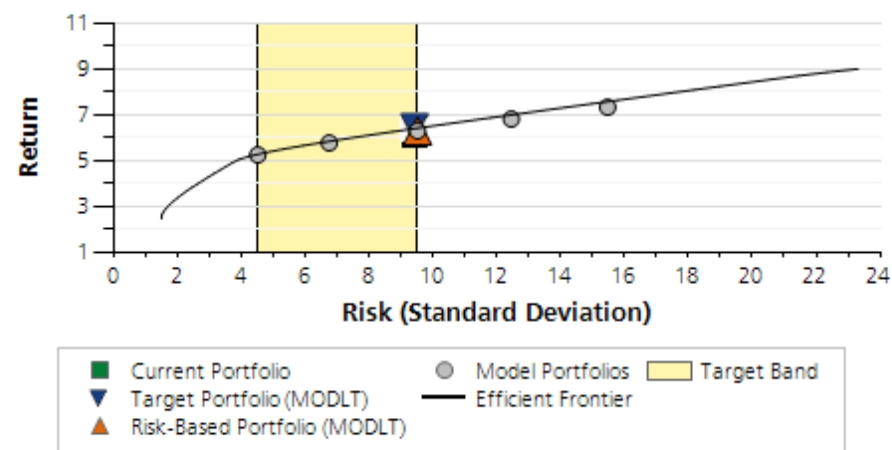
The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. The Average Real Return is equal to the Average Total Return minus the inflation rate of 2.25%. 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	
<div>→</div> <div>→</div>			WJ Defensive - LT	0%	80%	20%	0%	5.25%	3.00%	4.51%
			WJ Conservative - LT	0%	60%	40%	0%	5.77%	3.52%	6.75%
			Current	1%	33%	65%	0%	6.12%	3.87%	9.44%
		→	WJ Moderate - LT	0%	40%	60%	0%	6.29%	4.04%	9.51%
			WJ Aggressive - LT	0%	20%	80%	0%	6.81%	4.56%	12.45%
			WJ Equity Aggressive - LT	0%	0%	100%	0%	7.33%	5.08%	15.47%

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.



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Plan Summary

Reaching Your Goals	Status
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Results

If you implement the following suggestions, there is a 91% likelihood of funding all of the Financial Goals in your Plan.

Goals

Plan to reduce your Total Goal Spending to \$3,921,819 which is \$379,160, or 9%, less than your Target.

John retires at age 65, in the year 2029. This is 3 year(s) later than your retirement age.

Jane retires at age 65, in the year 2029. This is 3 year(s) later than your retirement age.

Save and Invest	Status
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Tax Reductions

Maximize contributions to your 401k accounts to lower your current tax burden and receive matching contributions.

Complete - 12/10/2010

Risk Management	Status
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Life

John should consider purchasing \$1,000,000 of additional life insurance.

Client Will Take Action - 03/11/2014

Jane should consider purchasing \$500,000 of additional life insurance.

Client Will Take Action - 03/11/2014

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Plan Summary

Disability

If disabled, John would need \$120,000 of annual disability insurance benefits to replace 60% of John's current annual income of \$200,000. If disabled, Jane would need \$60,000 of annual disability insurance benefits to replace 60% of Jane's current annual income of \$100,000.

Estate	Status
Estate Strategies	
Have a Durable Power of Attorney drafted or reviewed by an estate planning attorney. In a Durable Power of Attorney, you name another person (also called attorney-in-fact) to perform certain acts, such as manage your financial affairs on your behalf, if you become incapacitated.	Client Will Take Action - 08/14/2015
Have a Health Care Proxy/Living Will drafted or reviewed by an estate planning attorney. In a Health Care Proxy/Living Will, you can specify your medical wishes and designate someone to make health-related decisions for you, if you are not able to give informed consent or are incapacitated.	Complete - 08/13/2013
Ensure that the beneficiary designations of all qualified plans are current and contingent beneficiaries are named.	Complete - 08/11/2015
Review wills with a qualified estate attorney at least every 5 years.	Complete - 08/11/2015
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.

John's FRA is 67 and 0 months in 2031.

Jane's FRA is 67 and 0 months in 2031.

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.

John's estimated annual PIA is \$34,016

Jane's estimated annual PIA is \$30,053

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Plan Summary

Strategy Information

John files a normal application at 67 in 2031.

Jane files a normal application at 67 in 2031.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,605,694 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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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			
	Retire at 65		Retire at 62	
	Average Return	Bad Timing	Average Return	Bad Timing
Needs	100%	100%	100%	100%
10 Retirement				
10 Health Care				
Wants	100%	100%	100%	100%
7 College - Jacob Doe				
7 New Cars				
Wishes	100%	100%	100%	64%
3 Wedding				

Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$2,879	\$2,214	\$1,207	\$0
Future dollars (in thousands) :	\$7,168	\$5,512	\$3,006	\$0

Monte Carlo Results

Likelihood of Funding All Goals

Your Confidence Zone: 70% - 90%



Total Spending :	\$3,921,819	\$4,292,979
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• Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet

Key Assumptions	Retire at 65	Retire at 62
Stress Tests		
Method(s)	Bad Timing Program Estimate Years of bad returns: 2029: -12.73% 2030: -3.22%	Bad Timing Program Estimate Years of bad returns: 2026: -12.73% 2027: -3.22%
Funding Order		
Assets - Ignore Earmarks	No	No
Retirement Income - Ignore Earmarks	No	No
Hypothetical Average Rate of Return		
Before retirement portfolio set :	LT	LT
Portfolio :	MODLT	MODLT
Total Return :	6.29%	6.29%
Standard Deviation :	9.51%	9.51%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	4.04%	4.04%
After retirement portfolio set :	LT	LT
Portfolio :	MODLT	MODLT
Total Return :	6.29%	6.29%
Standard Deviation :	9.51%	9.51%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	4.04%	4.04%
Base inflation rate :	2.25%	2.25%
Tax-Free Options		
Before Retirement		
Reallocate a portion of bonds to tax-free:	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%
After Retirement		
Reallocate a portion of bonds to tax-free:	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%

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What If Worksheet

Key Assumptions	Retire at 65	Retire at 62
Goals		
Living Expense		
Retirement Age		
John	65	62
Jane	65	62
Planning Age		
John	90	90
Jane	92	92
One Retired		
John Retired and Jane Employed	\$0	\$0
Jane Retired and John Employed	\$0	\$0
Both Retired		
Both Retired	\$120,000	\$120,000
One Alone - Retired		
Jane Alone Retired	\$96,000	\$96,000
John Alone Retired	\$96,000	\$96,000
One Alone - Employed		
John Alone Employed	\$0	\$0
Jane Alone Employed	\$0	\$0
Health Care		
Percentage to increase costs :	100%	100%
Cost determined by Schedule :	See details	See details
College - Jacob Doe		
Year :	2018	2018
Years of Education :	4	4
Annual Cost :	\$24,061	\$24,061
New Cars		
Year :	When both are retired	When both are retired
Cost :	\$50,000	\$50,000

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What If Worksheet

Key Assumptions	Retire at 65	Retire at 62
Goals		
Is recurring :	Yes	Yes
Years between occurrences :	10	10
Number of occurrences :	3	3
Wedding		
Year :	2024	2024
Cost :	\$30,000	\$30,000
Retirement Income		
Pension Income (John)		
Annual Income :	\$10,000	\$10,000
Start Year :	John's retirement	John's retirement
Select when income will end :	End of John's Plan	End of John's Plan
Year to end retirement income :		
Survivor Benefit :	100%	100%
Social Security		
Select Social Security Strategy	Current	Current
John		
Filing Method :	Normal	Normal
Age to File Application :	67	67
Age Retirement Benefits begin :	67	67
First Year Benefit :	\$34,016	• \$33,932
Jane		
Filing Method :	Normal	Normal
Age to File Application :	67	67
Age Retirement Benefits begin :	67	67
First Year Benefit :	\$30,053	• \$29,794
Reduce Benefits By :	0%	0%

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What If Worksheet

Key Assumptions	Retire at 65	Retire at 62
Asset Additions		
401k - John	Maximum	Maximum
Roth:	N/A	N/A
Maximum contribution each year:	Yes	Yes
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	\$38,000	\$38,000
Year additions begin:	2016	2016
John - Fund All Goals		
401k - Jane	Maximum	Maximum
Roth:	N/A	N/A
Maximum contribution each year:	Yes	Yes
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	\$28,000	\$28,000
Year additions begin:	2016	2016
Jane - Fund All Goals		
Schwab Taxable - Joint		
After-Tax Addition:	\$30,000	\$30,000
Tax-Free Addition:	\$0	\$0
Year additions begin:	2016	2016
Joint - Fund All Goals		
Extra Savings by Tax Category		
John's Qualified	\$0	\$0
Jane's Qualified	\$0	\$0
John's Roth	\$0	\$0
Jane's Roth	\$0	\$0
John's Tax-Deferred	\$0	\$0
Jane's Tax-Deferred	\$0	\$0
Taxable	\$0	\$0

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What If Worksheet

Key Assumptions	Retire at 65	Retire at 62
Tax Options		
Include Tax Penalties :	Yes	Yes
Change Tax Rate?	No	No
Year To Change :		
Change Tax Rate by this % (+ or -) :	0.00%	0.00%

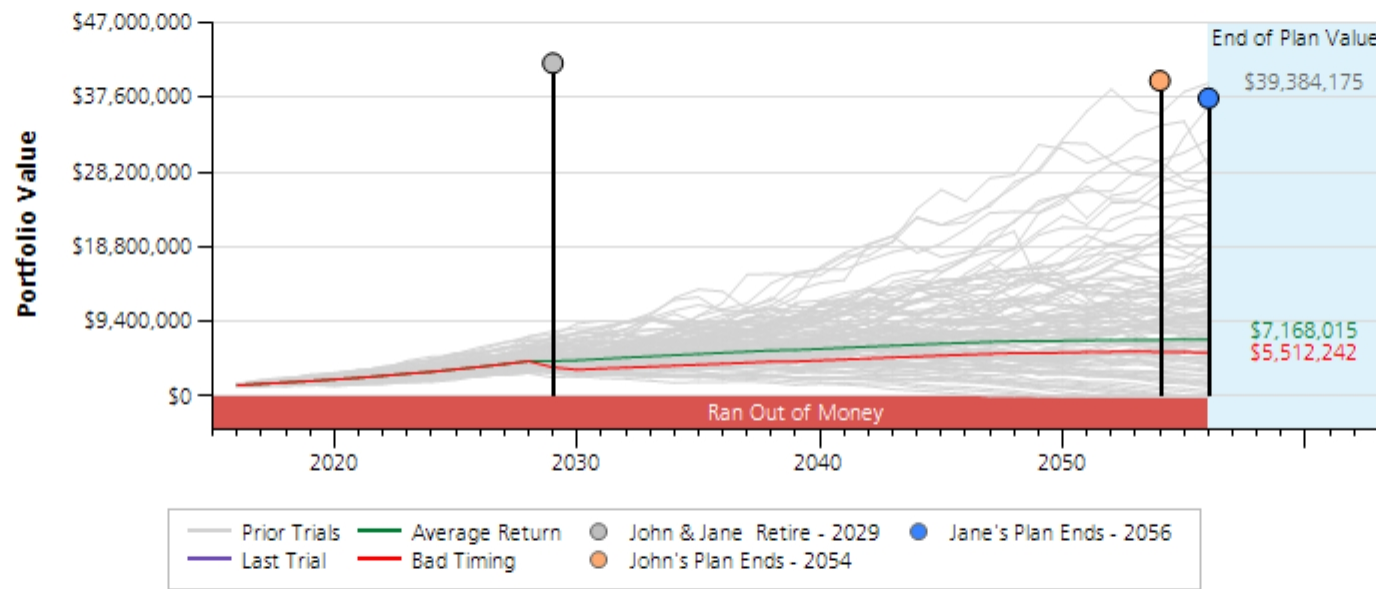
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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For Retire at 65

- 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.

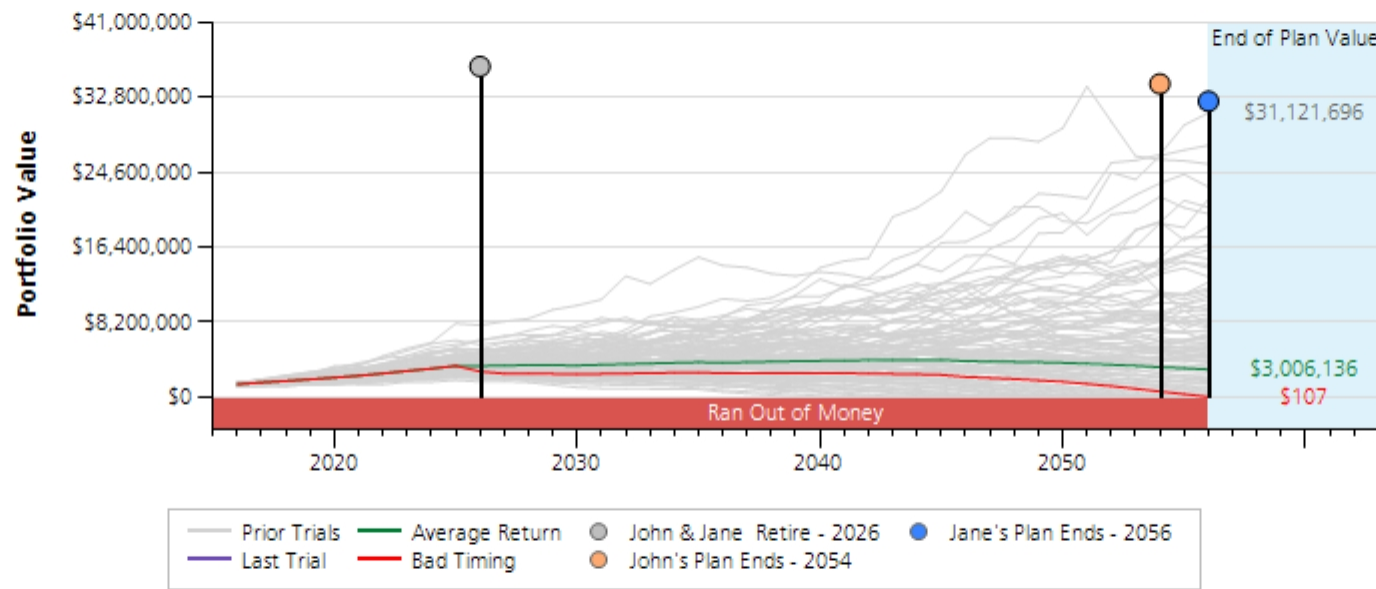
Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to \$0
10	\$1,876,246	\$2,624,518	\$6,943,800	\$9,386,186	\$16,286,965	\$39,384,175	
250	\$2,471,246	\$3,463,113	\$6,005,688	\$5,848,903	\$7,359,936	\$14,365,465	
500	\$1,541,699	\$2,561,221	\$3,687,535	\$4,649,511	\$5,616,026	\$8,910,649	
750	\$2,726,213	\$4,525,731	\$6,317,685	\$7,698,742	\$6,984,736	\$4,730,542	
990	\$2,013,348	\$2,750,402	\$2,524,688	\$1,783,920	\$1,580,922	\$0	2048

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For Retire at 62

- 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.
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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	\$3,074,321	\$6,200,534	\$6,427,038	\$7,210,493	\$10,970,299	\$31,121,696	
250	\$2,081,430	\$3,826,219	\$4,228,924	\$6,609,127	\$5,395,025	\$9,339,495	
500	\$2,378,807	\$3,192,413	\$3,641,317	\$3,859,531	\$4,639,453	\$4,477,629	
750	\$1,509,105	\$2,529,287	\$3,014,499	\$2,790,681	\$3,514,864	\$79,793	
990	\$1,450,805	\$1,831,064	\$1,030,442	\$822,836	\$0	\$0	2040

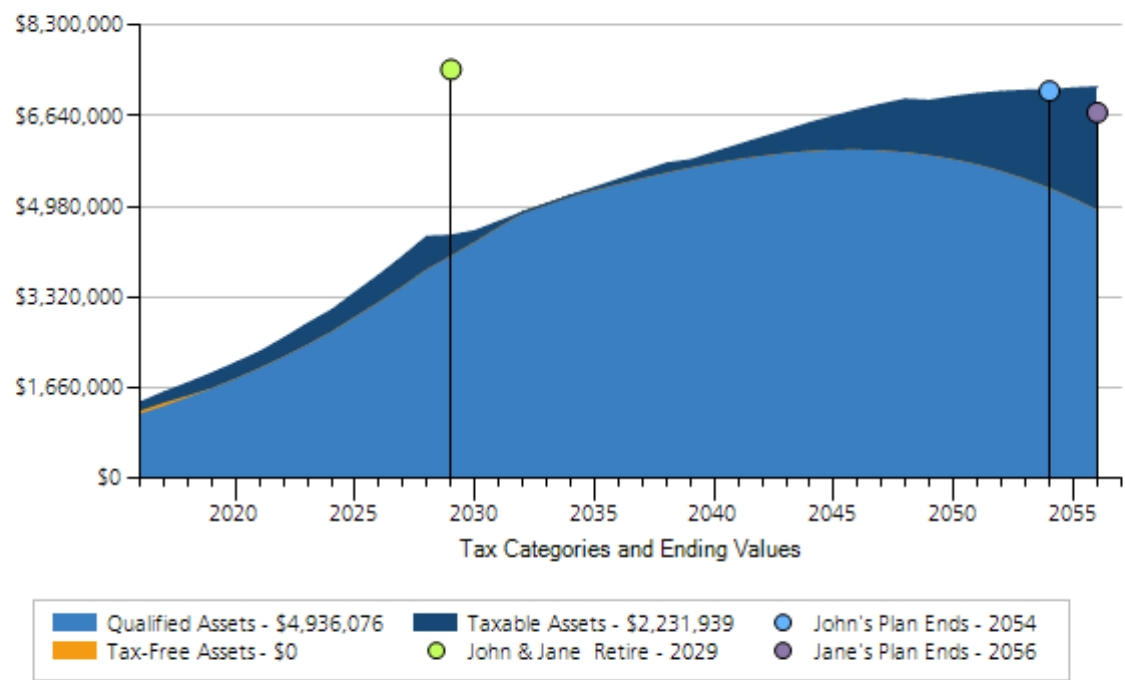
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Worksheet Detail - Combined Details

Scenario : Retire at 65 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

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Worksheet Detail - Combined Details

Scenario : Retire at 65 using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used	
		Earmarked	Fund All Goals						All Goals	Ending Portfolio Value
52 / 52	2016	50,000	1,161,000	96,000	0	0	82,210	2,404	0	1,386,806
53 / 53	2017	53,145	1,333,661	96,405	0	0	93,294	3,066	0	1,573,440
54 / 54	2018	56,488	1,516,952	97,819	0	0	103,422	3,756	27,035	1,743,889
55 / 55	2019	31,305	1,712,584	99,243	0	0	114,130	4,478	28,657	1,924,127
56 / 56	2020	2,815	1,921,312	101,675	0	0	125,512	4,722	30,376	2,116,216
57 / 57	2021	0	2,116,216	103,118	0	0	137,571	4,891	32,199	2,319,815
58 / 58	2022	0	2,319,815	104,571	0	0	152,494	5,663	0	2,571,217
59 / 59	2023	0	2,571,217	107,034	0	0	168,462	6,469	0	2,840,243
60 / 60	2024	0	2,840,243	108,507	0	0	183,222	6,648	35,845	3,089,478
61 / 61	2025	0	3,089,478	108,991	0	0	201,184	7,499	0	3,392,154
62 / 62	2026	0	3,392,154	110,486	0	0	220,316	8,386	0	3,714,569
63 / 63	2027	0	3,714,569	112,992	0	0	240,754	9,313	0	4,059,001
64 / 64	2028	0	4,059,001	115,509	0	0	262,577	10,282	0	4,426,805
John & Jane Retire	2029	0	4,426,805	0	0	10,000	263,032	0	255,056	4,444,781
66 / 66	2030	0	4,444,781	0	0	10,000	268,021	0	193,712	4,529,090
67 / 67	2031	0	4,529,090	0	0	99,454	278,172	7,335	199,339	4,700,041
68 / 68	2032	0	4,700,041	0	0	101,467	288,355	11,992	205,176	4,872,696
69 / 69	2033	0	4,872,696	0	0	103,525	297,329	37,985	211,231	5,024,333
70 / 70	2034	0	5,024,333	0	0	105,629	306,518	39,350	217,517	5,179,613
71 / 71	2035	0	5,179,613	0	0	107,781	315,275	51,473	224,043	5,327,152
72 / 72	2036	0	5,327,152	0	0	109,981	324,074	55,075	230,822	5,475,310
73 / 73	2037	0	5,475,310	0	0	112,230	332,888	58,943	237,867	5,623,617
74 / 74	2038	0	5,623,617	0	0	114,530	341,685	63,096	245,191	5,771,545
75 / 75	2039	0	5,771,545	0	0	116,882	345,183	66,218	336,219	5,831,174
76 / 76	2040	0	5,831,174	0	0	119,287	353,593	70,931	260,732	5,972,390
77 / 77	2041	0	5,972,390	0	0	121,746	361,880	75,604	268,980	6,111,431
78 / 78	2042	0	6,111,431	0	0	124,260	369,976	80,977	277,569	6,247,121
79 / 79	2043	0	6,247,121	0	0	126,831	377,856	86,269	286,516	6,379,024
80 / 80	2044	0	6,379,024	0	0	129,460	385,466	91,871	295,839	6,506,240

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire at 65 using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used	
		Earmarked	Fund All Goals						All Goals	Ending Portfolio Value
81 / 81	2045	0	6,506,240	0	0	132,148	392,750	97,793	305,560	6,627,786
82 / 82	2046	0	6,627,786	0	0	134,896	399,643	104,368	315,698	6,742,258
83 / 83	2047	0	6,742,258	0	0	137,706	406,056	111,680	326,276	6,848,064
84 / 84	2048	0	6,848,064	0	0	140,580	411,889	119,367	337,319	6,943,847
85 / 85	2049	0	6,943,847	0	0	143,518	410,548	124,556	453,048	6,920,307
86 / 86	2050	0	6,920,307	0	0	146,522	414,763	131,801	360,897	6,988,894
87 / 87	2051	0	6,988,894	0	0	149,594	418,179	139,234	373,488	7,043,944
88 / 88	2052	0	7,043,944	0	0	152,734	420,712	146,827	386,653	7,083,910
89 / 89	2053	0	7,083,910	0	0	155,946	422,264	154,539	400,424	7,107,157
John's Plan Ends	2054	0	7,107,157	0	0	159,230	422,822	160,856	414,834	7,113,518
- / 91	2055	0	7,113,518	0	0	81,014	425,067	172,652	299,444	7,147,504
Jane's Plan Ends	2056	0	7,147,504	0	0	82,836	426,525	179,660	309,191	7,168,015

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 : Retire at 65 using Average Returns

Event or Ages	Year	Funds Used					Ending Portfolio Value
		Retirement	Health Care	College - Jacob Doe	New Cars	Wedding	
52 / 52	2016	0	0	0	0	0	1,386,806
53 / 53	2017	0	0	0	0	0	1,573,440
54 / 54	2018	0	0	27,035	0	0	1,743,889
55 / 55	2019	0	0	28,657	0	0	1,924,127
56 / 56	2020	0	0	30,376	0	0	2,116,216
57 / 57	2021	0	0	32,199	0	0	2,319,815
58 / 58	2022	0	0	0	0	0	2,571,217
59 / 59	2023	0	0	0	0	0	2,840,243
60 / 60	2024	0	0	0	0	35,845	3,089,478
61 / 61	2025	0	0	0	0	0	3,392,154
62 / 62	2026	0	0	0	0	0	3,714,569
63 / 63	2027	0	0	0	0	0	4,059,001
64 / 64	2028	0	0	0	0	0	4,426,805
John & Jane Retire	2029	160,252	28,032	0	66,772	0	4,444,781
66 / 66	2030	163,858	29,854	0	0	0	4,529,090
67 / 67	2031	167,545	31,795	0	0	0	4,700,041
68 / 68	2032	171,315	33,861	0	0	0	4,872,696
69 / 69	2033	175,169	36,062	0	0	0	5,024,333
70 / 70	2034	179,110	38,406	0	0	0	5,179,613
71 / 71	2035	183,140	40,903	0	0	0	5,327,152
72 / 72	2036	187,261	43,561	0	0	0	5,475,310
73 / 73	2037	191,474	46,393	0	0	0	5,623,617
74 / 74	2038	195,783	49,408	0	0	0	5,771,545
75 / 75	2039	200,188	52,620	0	83,412	0	5,831,174
76 / 76	2040	204,692	56,040	0	0	0	5,972,390
77 / 77	2041	209,298	59,683	0	0	0	6,111,431
78 / 78	2042	214,007	63,562	0	0	0	6,247,121
79 / 79	2043	218,822	67,694	0	0	0	6,379,024

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Worksheet Detail - Combined Details

Scenario : Retire at 65 using Average Returns

Event or Ages	Year	Funds Used					Ending Portfolio Value
		Retirement	Health Care	College - Jacob Doe	New Cars	Wedding	
80 / 80	2044	223,745	72,094	0	0	0	6,506,240
81 / 81	2045	228,780	76,780	0	0	0	6,627,786
82 / 82	2046	233,927	81,771	0	0	0	6,742,258
83 / 83	2047	239,191	87,086	0	0	0	6,848,064
84 / 84	2048	244,572	92,746	0	0	0	6,943,847
85 / 85	2049	250,075	98,775	0	104,198	0	6,920,307
86 / 86	2050	255,702	105,195	0	0	0	6,988,894
87 / 87	2051	261,455	112,033	0	0	0	7,043,944
88 / 88	2052	267,338	119,315	0	0	0	7,083,910
89 / 89	2053	273,353	127,071	0	0	0	7,107,157
John's Plan Ends	2054	279,504	135,330	0	0	0	7,113,518
- / 91	2055	228,634	70,810	0	0	0	7,147,504
Jane's Plan Ends	2056	233,778	75,413	0	0	0	7,168,015

x - denotes shortfall

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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 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.
- 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

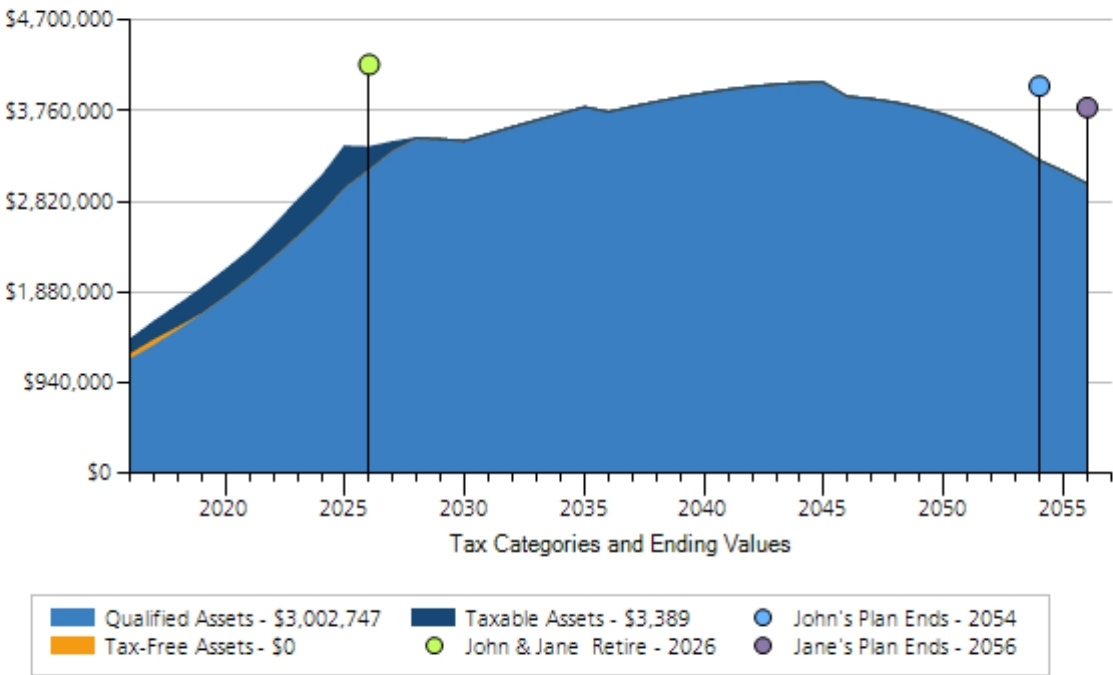
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Retire at 62 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 : Retire at 62 using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used	
		Earmarked	Fund All Goals						All Goals	Ending Portfolio Value
52 / 52	2016	50,000	1,161,000	96,000	0	0	82,210	2,404	0	1,386,806
53 / 53	2017	53,145	1,333,661	96,405	0	0	93,294	3,066	0	1,573,440
54 / 54	2018	56,488	1,516,952	97,819	0	0	103,422	3,756	27,035	1,743,889
55 / 55	2019	31,305	1,712,584	99,243	0	0	114,130	4,478	28,657	1,924,127
56 / 56	2020	2,815	1,921,312	101,675	0	0	125,512	4,722	30,376	2,116,216
57 / 57	2021	0	2,116,216	103,118	0	0	137,571	4,891	32,199	2,319,815
58 / 58	2022	0	2,319,815	104,571	0	0	152,494	5,663	0	2,571,217
59 / 59	2023	0	2,571,217	107,034	0	0	168,462	6,469	0	2,840,243
60 / 60	2024	0	2,840,243	108,507	0	0	183,222	6,648	35,845	3,089,478
61 / 61	2025	0	3,089,478	108,991	0	0	201,184	7,499	0	3,392,154
John & Jane Retire	2026	0	3,392,154	0	0	10,000	200,199	0	219,348	3,383,005
63 / 63	2027	0	3,383,005	0	0	10,000	203,311	0	160,714	3,435,602
64 / 64	2028	0	3,435,602	0	0	10,000	205,842	8,435	164,646	3,478,363
65 / 65	2029	0	3,478,363	0	0	10,000	205,154	38,488	188,284	3,466,745
66 / 66	2030	0	3,466,745	0	0	10,000	204,074	38,613	193,712	3,448,494
67 / 67	2031	0	3,448,494	0	0	98,975	208,367	35,456	199,339	3,521,040
68 / 68	2032	0	3,521,040	0	0	100,977	212,611	36,704	205,176	3,592,748
69 / 69	2033	0	3,592,748	0	0	103,024	216,787	38,010	211,231	3,663,317
70 / 70	2034	0	3,663,317	0	0	105,117	220,876	39,376	217,517	3,732,417
71 / 71	2035	0	3,732,417	0	0	107,257	224,857	40,806	224,043	3,799,682
72 / 72	2036	0	3,799,682	0	0	109,445	221,927	72,020	308,848	3,750,186
73 / 73	2037	0	3,750,186	0	0	111,683	225,190	43,872	237,867	3,805,319
74 / 74	2038	0	3,805,319	0	0	113,970	228,238	45,517	245,191	3,856,820
75 / 75	2039	0	3,856,820	0	0	116,310	231,037	47,241	252,808	3,904,118
76 / 76	2040	0	3,904,118	0	0	118,702	233,550	49,049	260,732	3,946,589
77 / 77	2041	0	3,946,589	0	0	121,147	235,737	50,947	268,980	3,983,547
78 / 78	2042	0	3,983,547	0	0	123,648	237,551	52,988	277,569	4,014,189
79 / 79	2043	0	4,014,189	0	0	126,205	238,935	55,231	286,516	4,037,583
80 / 80	2044	0	4,037,583	0	0	128,820	239,836	57,592	295,839	4,052,807

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire at 62 using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used	
		Earmarked	Fund All Goals						All Goals	Ending Portfolio Value
81 / 81	2045	0	4,052,807	0	0	131,493	240,194	60,080	305,560	4,058,855
82 / 82	2046	0	4,058,855	0	0	134,227	231,429	100,605	413,168	3,910,738
83 / 83	2047	0	3,910,738	0	0	137,022	229,964	65,463	326,276	3,885,985
84 / 84	2048	0	3,885,985	0	0	139,880	227,709	68,375	337,319	3,847,880
85 / 85	2049	0	3,847,880	0	0	142,802	224,577	71,446	348,850	3,794,964
86 / 86	2050	0	3,794,964	0	0	145,791	220,475	74,686	360,897	3,725,646
87 / 87	2051	0	3,725,646	0	0	148,846	215,300	78,105	373,488	3,638,199
88 / 88	2052	0	3,638,199	0	0	151,970	208,941	81,714	386,653	3,530,743
89 / 89	2053	0	3,530,743	0	0	155,164	201,277	85,525	400,424	3,401,236
John's Plan Ends	2054	0	3,401,236	0	0	158,430	192,177	89,549	414,834	3,247,461
- / 91	2055	0	3,247,461	0	0	80,814	185,550	78,958	299,444	3,135,422
Jane's Plan Ends	2056	0	3,135,422	0	0	82,632	177,899	80,627	309,191	3,006,136

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Worksheet Detail - Combined Details

Scenario : Retire at 62 using Average Returns

Event or Ages	Year	Funds Used					Ending Portfolio Value
		Retirement	Health Care	College - Jacob Doe	New Cars	Wedding	
52 / 52	2016	0	0	0	0	0	1,386,806
53 / 53	2017	0	0	0	0	0	1,573,440
54 / 54	2018	0	0	27,035	0	0	1,743,889
55 / 55	2019	0	0	28,657	0	0	1,924,127
56 / 56	2020	0	0	30,376	0	0	2,116,216
57 / 57	2021	0	0	32,199	0	0	2,319,815
58 / 58	2022	0	0	0	0	0	2,571,217
59 / 59	2023	0	0	0	0	0	2,840,243
60 / 60	2024	0	0	0	0	35,845	3,089,478
61 / 61	2025	0	0	0	0	0	3,392,154
John & Jane Retire	2026	149,904	6,983	0	62,460	0	3,383,005
63 / 63	2027	153,277	7,437	0	0	0	3,435,602
64 / 64	2028	156,726	7,920	0	0	0	3,478,363
65 / 65	2029	160,252	28,032	0	0	0	3,466,745
66 / 66	2030	163,858	29,854	0	0	0	3,448,494
67 / 67	2031	167,545	31,795	0	0	0	3,521,040
68 / 68	2032	171,315	33,861	0	0	0	3,592,748
69 / 69	2033	175,169	36,062	0	0	0	3,663,317
70 / 70	2034	179,110	38,406	0	0	0	3,732,417
71 / 71	2035	183,140	40,903	0	0	0	3,799,682
72 / 72	2036	187,261	43,561	0	78,025	0	3,750,186
73 / 73	2037	191,474	46,393	0	0	0	3,805,319
74 / 74	2038	195,783	49,408	0	0	0	3,856,820
75 / 75	2039	200,188	52,620	0	0	0	3,904,118
76 / 76	2040	204,692	56,040	0	0	0	3,946,589
77 / 77	2041	209,298	59,683	0	0	0	3,983,547
78 / 78	2042	214,007	63,562	0	0	0	4,014,189
79 / 79	2043	218,822	67,694	0	0	0	4,037,583

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire at 62 using Average Returns

Event or Ages	Year	Funds Used					Ending Portfolio Value
		Retirement	Health Care	College - Jacob Doe	New Cars	Wedding	
80 / 80	2044	223,745	72,094	0	0	0	4,052,807
81 / 81	2045	228,780	76,780	0	0	0	4,058,855
82 / 82	2046	233,927	81,771	0	97,470	0	3,910,738
83 / 83	2047	239,191	87,086	0	0	0	3,885,985
84 / 84	2048	244,572	92,746	0	0	0	3,847,880
85 / 85	2049	250,075	98,775	0	0	0	3,794,964
86 / 86	2050	255,702	105,195	0	0	0	3,725,646
87 / 87	2051	261,455	112,033	0	0	0	3,638,199
88 / 88	2052	267,338	119,315	0	0	0	3,530,743
89 / 89	2053	273,353	127,071	0	0	0	3,401,236
John's Plan Ends	2054	279,504	135,330	0	0	0	3,247,461
- / 91	2055	228,634	70,810	0	0	0	3,135,422
Jane's Plan Ends	2056	233,778	75,413	0	0	0	3,006,136

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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 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.
- 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.

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