MoneyGuide

Sample Client Reports

Anthony and Denise Martin

Prepared by:

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuideOne regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The return assumptions in MoneyGuideOne are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in MoneyGuideOne. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

MoneyGuideOne results may vary with each use and over time.

MoneyGuideOne Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the Report sections titled "Personal Information and Summary of Financial Goals", "Current Portfolio Allocation", and "Tax and Inflation Options" to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

All asset and net worth information included in this Report was provided by you or your designated agents, and is not a substitute for the information contained in the official account statements provided to you by custodians. The current asset data and values contained in those account statements should be used to update the asset information included in this Report, as necessary.

Assumptions and Limitations

MoneyGuideOne offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the MoneyGuideOne assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuideOne calculations use asset class returns, not returns of actual investments. The projected return assumptions used in this Report are estimates based on average annual returns for each asset class. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio rebalancing costs, including taxes, if applicable, are deducted from the portfolio value. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuideOne does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Cash & Cash Alternatives	2.25%	1.50%
Cash & Cash Alternatives (Tax-Free)	1.65%	1.50%
Short Term Bonds	3.05%	4.00%
Short Term Bonds (Tax-Free)	2.25%	4.00%
Intermediate Term Bonds	3.05%	5.00%
Intermediate Term Bonds (Tax-Free)	2.35%	5.00%
Long Term Bonds	3.05%	12.00%
Long Term Bonds (Tax-Free)	2.25%	12.00%
Large Cap Value Stocks	6.65%	18.00%
Large Cap Growth Stocks	6.45%	18.00%
Mid Cap Stocks	7.45%	18.00%
Small Cap Stocks	7.25%	22.00%
International Developed Stocks	7.25%	19.00%
International Emerging Stocks	8.25%	26.00%
REITs	5.75%	23.00%
Commodities	4.25%	20.00%
Fixed Index	3.68%	0.51%
3% Fixed	3.00%	0.00%

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at $1.00 per share, and your shares, when sold, may be worth more or less than what you originally paid for them. U.S. Treasury bills are subject to market risk if sold prior to maturity. Market risk is the possibility that the value, when sold, might be less than the purchase price.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. (See "Asset Class – Stocks" in the Glossary section of this Important Disclosure Information for a summary of the relative potential volatility of different types of stocks.)

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

MoneyGuideOne Methodology

MoneyGuideOne offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. The methods used are: "Average Returns," "Historical Test," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Test, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

The Results Using Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. In the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Results Using Historical Test

The Results Using Historical Test are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan. The historical returns used are those of the broad-based asset class indices listed in this Important Disclosure Information.

Results with Bad Timing

Results with Bad Timing are calculated by using low returns in one or two years, and average returns for all remaining years of the Plan. For most Plans, the worst time for low returns is when you begin taking substantial withdrawals from your portfolio. The Results with Bad Timing assume that you earn a low return in the year(s) you select and then an Adjusted Average Return in all other years. This Adjusted Average Return is calculated so that the average return of the Results with Bad Timing is equal to the return(s) used in calculating the Results Using Average Returns. This allows you to compare two results with the same overall average return, where one (the Results with Bad Timing) has low returns in one or two years.

IMPORTANT DISCLOSURE INFORMATION

When using historical returns, the default for one year of low returns is the lowest annual return in the historical period you are using, and the default for two years of low returns is the lowest two-year sequence of returns in the historical period. When using projected returns, the default for the first year of low returns is two standard deviations less than the average return, and the default for the second year is one standard deviation less than the average return.

Results Using Class Sensitivity

The Results Using Class Sensitivity are calculated by using different return assumptions for one or more asset classes during the years you select. These results show how your Plan would be affected if the annual returns for one or more asset classes were different than the average returns for a specified period in your Plan.

Results Using 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). The percentage of trials that were successful is the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuideOne, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuideOne Presentation of Results

The Results Using Average Returns, Historical Test, Bad Timing, and Class Sensitivity display the results using an "Estimated % of Goal Funded" and a "Safety Margin."

Estimated % of Goal Funded

For each Goal, the "Estimated % of Goal Funded" is the sum of the assets used to fund the Goal divided by the sum of the Goal's expenses. All values are in current dollars. A result of 100% or more does not guarantee that you will reach a Goal, nor does a result under 100% guarantee that you will not. Rather, this information is meant to identify possible shortfalls in this Plan, and is not a guarantee that a certain percentage of your Goals will be funded. The percentage reflects a projection of the total cost of the Goal that was actually funded based upon all the assumptions that are included in this Plan, and assumes that you execute all aspects of the Plan as you have indicated.

Safety Margin

The Safety Margin is the estimated value of your assets at the end of this Plan, based on all the assumptions included in this Report. Only you can determine if that Safety Margin is sufficient for your needs.

Bear Market Loss and Bear Market Test

The Bear Market Loss shows how a portfolio would have been impacted during the worst bear market since the Great Depression. Depending on the composition of the portfolio, the worst bear market is either the "Great Recession" or the "Bond Bear Market."

The Great Recession, from November 2007 through February 2009, was the worst bear market for stocks since the Great Depression. In MoneyGuideOne, the Great Recession Return is the rate of return, during the Great Recession, for a portfolio comprised of cash, bonds, stocks, and alternatives, with an asset mix equivalent to the portfolio referenced.

The Bond Bear Market, from July 1979 through February 1980, was the worst bear market for bonds since the Great Depression. In MoneyGuideOne, the Bond Bear Market Return is the rate of return, for the Bond Bear Market period, for a portfolio comprised of cash, bonds, stocks, and alternatives, with an asset mix equivalent to the portfolio referenced.

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. In general, most portfolios with a stock allocation of 20% or more have a lower Great Recession Return, and most portfolios with a combined cash and bond allocation of 80% or more have a lower Bond Bear Market Return.

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if an identical Great Recession or Bond Bear Market, whichever would be worse, occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event.

IMPORTANT DISCLOSURE INFORMATION

Regardless of whether you are using historical or projected returns for all other MoneyGuideOne results, the Bear Market Loss and Bear Market Test use returns calculated from historical indices. If you are using historical returns, the indices in the Bear Market Loss and the Bear Market Test may be different from indices used in other calculations. These results are calculated using only four asset classes – Cash, Bonds, Stocks, and Alternatives. The indices and the resulting returns for the Great Recession and the Bond Bear Market are:

Asset Class	Index	Great Recession Return 11/2007 – 02/2009	Bond Bear Market Return 07/1979 – 02/1980
Cash	Ibbotson U.S. 30-day Treasury Bills	2.31%	7.08%
Bond	Ibbotson Intermediate-Term Government Bonds – Total Return	15.61%	-8.89%
Stock	S&P 500 - Total Return	-50.95%	14.61%
Alternative	HFRI FOF: Diversified* S&P GSCI Commodity - Total Return**	-19.87% N/A	N/A 23.21%
Fixed Index	N/A	0.00%	0.00%
3% Fixed	N/A	0.00%	0.00%

*Hedge Fund Research Indices Fund of Funds

**S&P GSCI was formerly the Goldman Sachs Commodity Index

Because the Bear Market Loss and Bear Market Test use the returns from asset class indices rather than the returns of actual investments, they do not represent the performance for any specific portfolio, and are not a guarantee of minimum or maximum levels of losses or gains for any portfolio. The actual performance of your portfolio may differ substantially from those shown in the Great Recession Return, the Bond Bear Market Return, the Bear Market Loss, and the Bear Market Test.

MoneyGuideOne Risk Assessment

The MoneyGuideOne Risk Assessment highlights some – but not all – of the trade-offs you might consider when deciding how to invest your money. This approach does not provide a comprehensive, psychometrically-based, or scientifically-validated profile of your risk tolerance, loss tolerance, or risk capacity, and is provided for informational purposes only.

Based on your specific circumstances, you must decide the appropriate balance between potential risks and potential returns. MoneyGuideOne does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuideOne requires you to select a risk score. Once selected, three important pieces of information are available to help you determine the appropriateness of your score: an appropriate portfolio for your score, the impact of a Bear Market Loss (either the Great Recession or the Bond Bear Market, whichever is lower) on this portfolio, and a compare button to show how your score compares to the risk score of others in your age group.

MoneyGuideOne uses your risk score to select a risk-based portfolio on the Portfolio Table page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your advisor. It is your responsibility to select the Target Portfolio you want MoneyGuideOne to use. The selection of your Target Portfolio, and other investment decisions, should be made by you, after discussions with your advisor and, if needed, other financial and/or legal professionals.

Summary of Goals and Resources

Personal Information and Summary of Financial Goals

Anthony and Denise Martin

	Needs		
	10	**Retirement - Basic Living Expense**	
		Anthony (2025) Denise (2025) Both Retired (2025-2052) Denise Alone Retired (2053-2054)	65 65 $140,000 $120,000 Base Inflation Rate (2.25%)
	10	**Health Care**	
		Both Medicare (2025-2052) Denise Alone Medicare (2053-2054)	$10,234 $6,524 Base Inflation Rate plus 2.80% (5.05%)
	Wants		
	7	**Provide Care for Mom**	
		In 2025 Recurring every year for a total of 3 times	$75,000 Base Inflation Rate (2.25%)
	7	**Kitchen Remodel**	
		When Anthony retires	$50,000 Base Inflation Rate (2.25%)

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

Personal Information and Summary of Financial Goals

Personal Information

Anthony

Male - born 12/02/1960, age 58

Employed - $87,000

Denise

Female - born 04/15/1960, age 58

Employed - $143,000

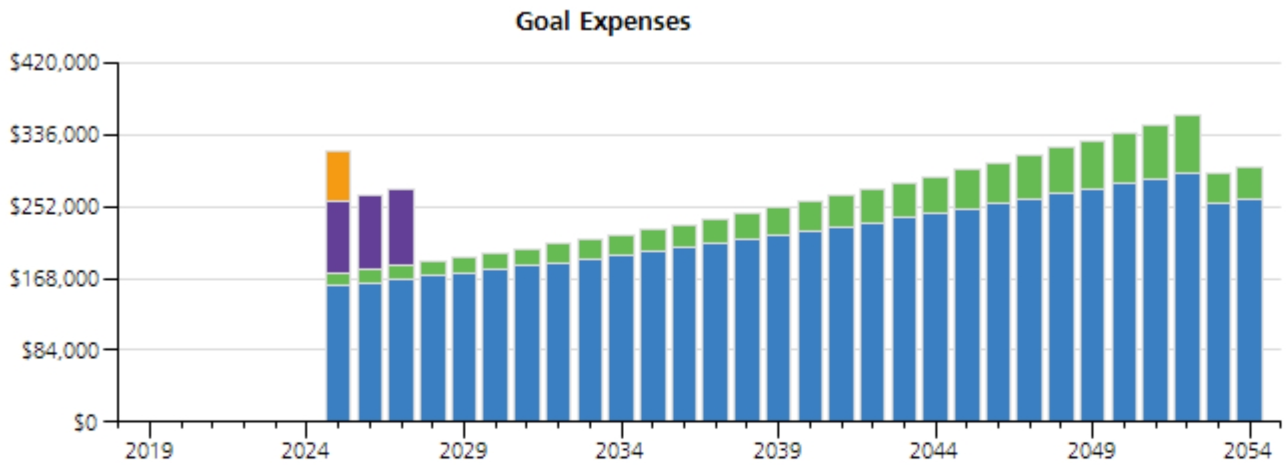
Married, US Citizens living in VA

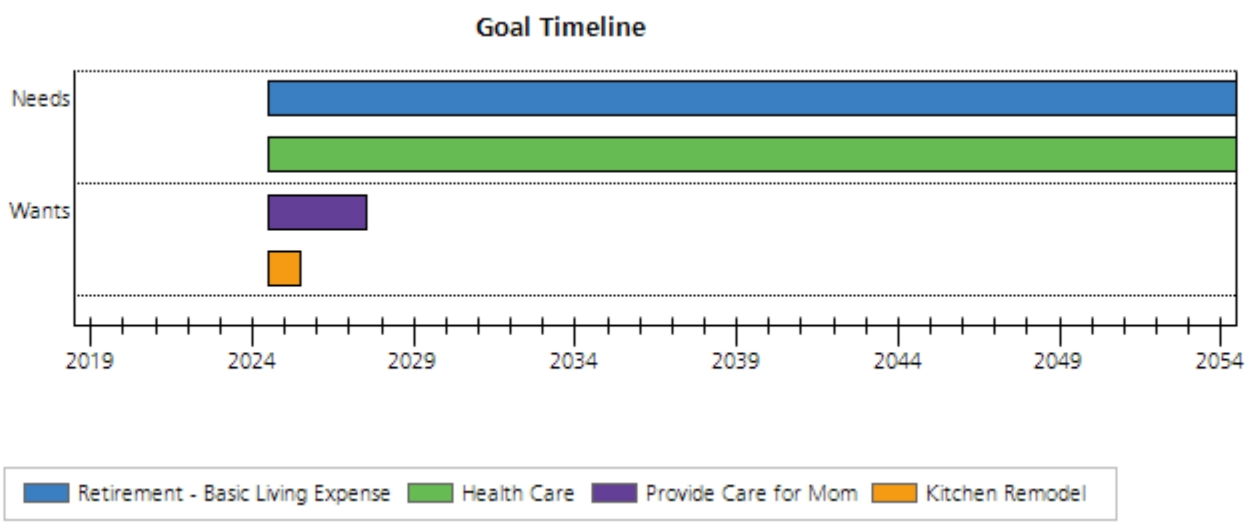
• This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

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

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.

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Anthony's Brokerage Account	Anthony	$1,358,574		Fund All Goals
Company 401(k)	Anthony	$383,445		Fund All Goals
Company 403(b)	Denise	$142,555		Fund All Goals
Denise's Brokerage Account	Denise	$265,003		Fund All Goals
Kitchen Remodel Savings	Anthony	$50,000		Fund All Goals
	Total :	**$2,199,577**		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Anthony's Sports Car	Anthony	$74,000		Not Funding Goals
Denise's SUV	Denise	$68,000		Not Funding Goals
	Total of Other Assets :	**$142,000**		

Social Security

Description	Value	Assign to Goal
Social Security	Anthony will file a normal application at age 66. He will receive $30,003 in retirement benefits at age 66.	Fund All Goals
Social Security	Denise will file a normal application at age 68. She will receive $39,729 in retirement benefits at age 68.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Company Pension Plan	Denise	$35,000 from Denise's Retirement to End of Plan (25% to Survivor)	No	Fund All Goals

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

Resources Summary

Retirement Income

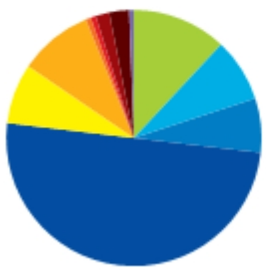
Description	Owner	Value	Inflate?	Assign to Goal
Beach Property Income	Joint	$12,000 from Anthony's Retirement to End of Anthony's Plan	No	Fund All Goals

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

Risk and Portfolio Information

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.



Total Stock
23%

Projected Returns

Total Return	3.82%
Base Inflation Rate	2.25%
Real Return	1.57%
Standard Deviation	8.33%

Bear Market Returns

Great Recession November 2007 thru February 2009	-1%
Bond Bear Market July 1979 thru February 1980	-1%

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
Cash & Cash Alternatives	2.25%	$263,008	12%
Short Term Bonds	3.05%	$176,613	8%
Intermediate Term Bonds	3.05%	$150,113	7%
Long Term Bonds	3.05%	$1,101,115	50%
Large Cap Value Stocks	6.65%	$167,634	8%
Large Cap Growth Stocks	6.45%	$205,978	9%
Mid Cap Stocks	7.45%	$14,256	1%
Small Cap Stocks	7.25%	$14,256	1%
International Developed Stocks	7.25%	$38,345	2%
International Emerging Stocks	8.25%	$55,011	3%
REITs	5.75%	$13,250	1%
Commodities	4.25%	$0	0%
Fixed Index	3.68%	$0	0%
3% Fixed	3.00%	$0	0%
Unclassified	3.82%	$0	0%

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

Current Portfolio Allocation

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
	Total :	**$2,199,577**	**100%**
Tax-Free Rates of Return			
Cash & Cash Alternatives	1.65%		
Short Term Bonds	2.25%		
Intermediate Term Bonds	2.35%		
Long Term Bonds	2.25%		

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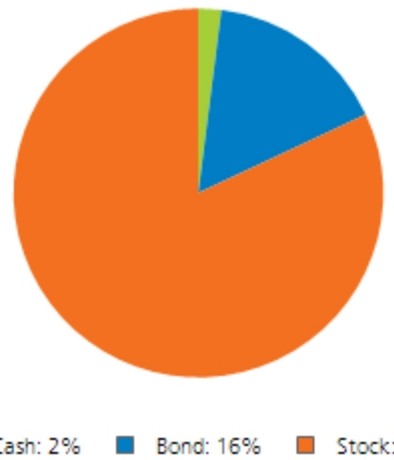
Risk Assessment

You chose a Risk Score of 80.

Appropriate Portfolio: Capital Growth I

Percentage Stock: 82%

Average Return: 6.19%



Great Recession Return Loss for this Portfolio

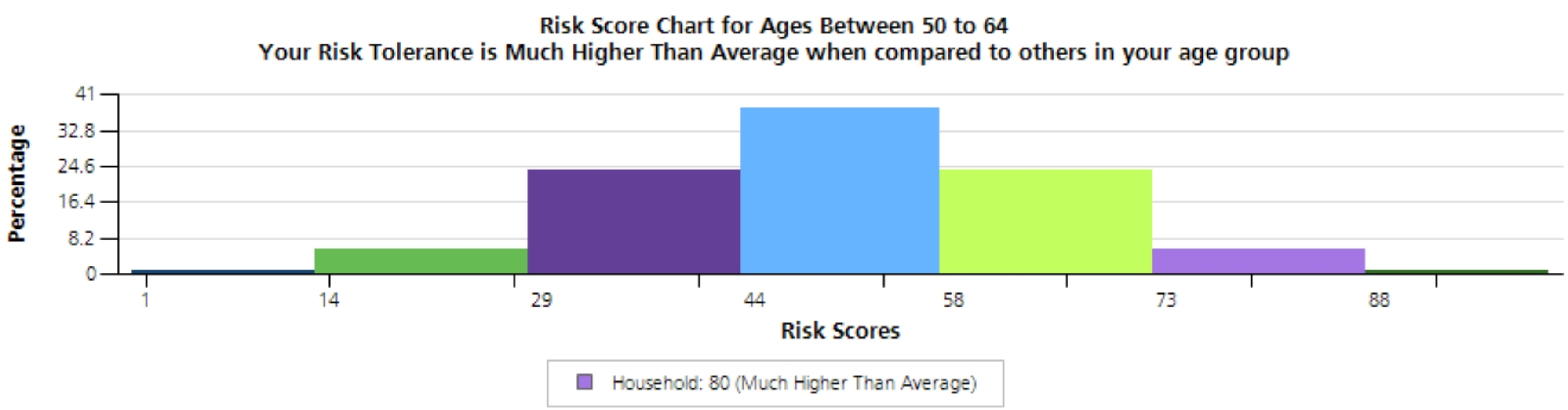
If this loss would cause you to sell your investments, you should select a lower score. Don't go past your Breaking Point.

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

-39%

If you invest $2,199,577 in this portfolio and the same loss occurred again, you would lose:

-$863,008



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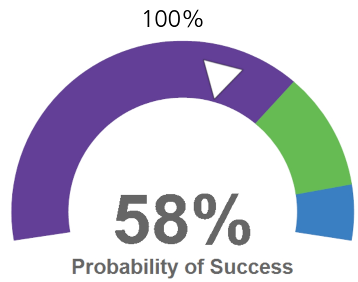
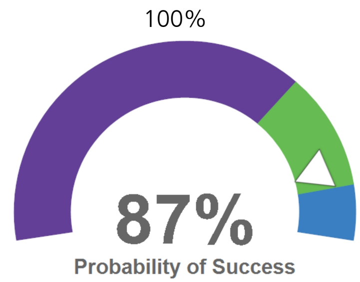
Results

Results - Current and Recommended

Results	Current Scenario	Recommended Scenario
	Average Return	Average Return
Estimated % of Goals Funded **Likelihood of Funding All Goals**	 Below Confidence Zone	 In Confidence Zone
Your Confidence Zone: 70% - 90%		

	Current Scenario	What If Scenario 1	Changes In Value
Retirement			
Retirement Age			
Anthony	65 in 2025	66 in 2026	1 year later
Denise	65 in 2025	68 in 2028	3 year(s) later
Planning Age			
Anthony	92 in 2052	92 in 2052	
Denise	94 in 2054	94 in 2054	
Goals			
Needs			
Retirement - Basic Living Expense			
Both Retired	$140,000	$135,000	Decreased $5,000
Denise Alone Retired	$120,000	$120,000	
Anthony Retired and Denise Employed	$0	$0	
Health Care			
Anthony Medicare / Denise Employed	$0	$5,222	Increased $5,222
Both Medicare	$10,234	$10,583	Increased $349
Denise Alone Medicare	$6,524	$6,524	

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

Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Wants			
Provide Care for Mom	$75,000	$75,000	
Starting	2025	2025	
Years between occurrences	1	1	
Number of occurrences	3	3	
Kitchen Remodel	$50,000	$50,000	
Starting	At Anthony's retirement	At Anthony's retirement	
Total Spending for Life of Plan	**$4,781,665**	**$4,216,157**	**Decreased 12%**

Savings

Taxable	$0	$5,000	Increased $5,000
Total Savings This Year	**$0**	**$5,000**	**Increased $5,000**

Portfolios

Allocation Before Retirement	**CURRENT**	**Capital Preservation I**	**5% More Stock**
Percent Stock	23%	28%	
Composite Return	3.82%	4.05%	
Composite Standard Deviation	8.33%	5.68%	
Great Recession Return 11/07 - 2/09	-1%	-4%	
Bond Bear Market Return 7/79 - 2/80	-1%	-2%	
Allocation During Retirement	**CURRENT**	**Capital Preservation I**	**5% More Stock**
Percent Stock	23%	28%	
Composite Return	3.82%	4.05%	
Composite Standard Deviation	8.33%	5.68%	
Great Recession Return 11/07 - 2/09	-1%	-4%	
Bond Bear Market Return 7/79 - 2/80	-1%	-2%	
Inflation	**2.25%**	**2.25%**	

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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Investments			
Total Investment Portfolio	**$2,199,577**	**$2,199,577**	
Social Security			
Social Security Strategy	**Current**	**Current**	
Anthony			
Filing Method	Normal	Normal	
Age to File Application	66	66	
Age Retirement Benefits Begin	66	66	
First Year Benefit	$30,003	$30,013	
Denise			
Filing Method	Normal	Normal	
Age to File Application	68	68	
Age Retirement Benefits Begin	68	68	
First Year Benefit	$39,729	$39,900	

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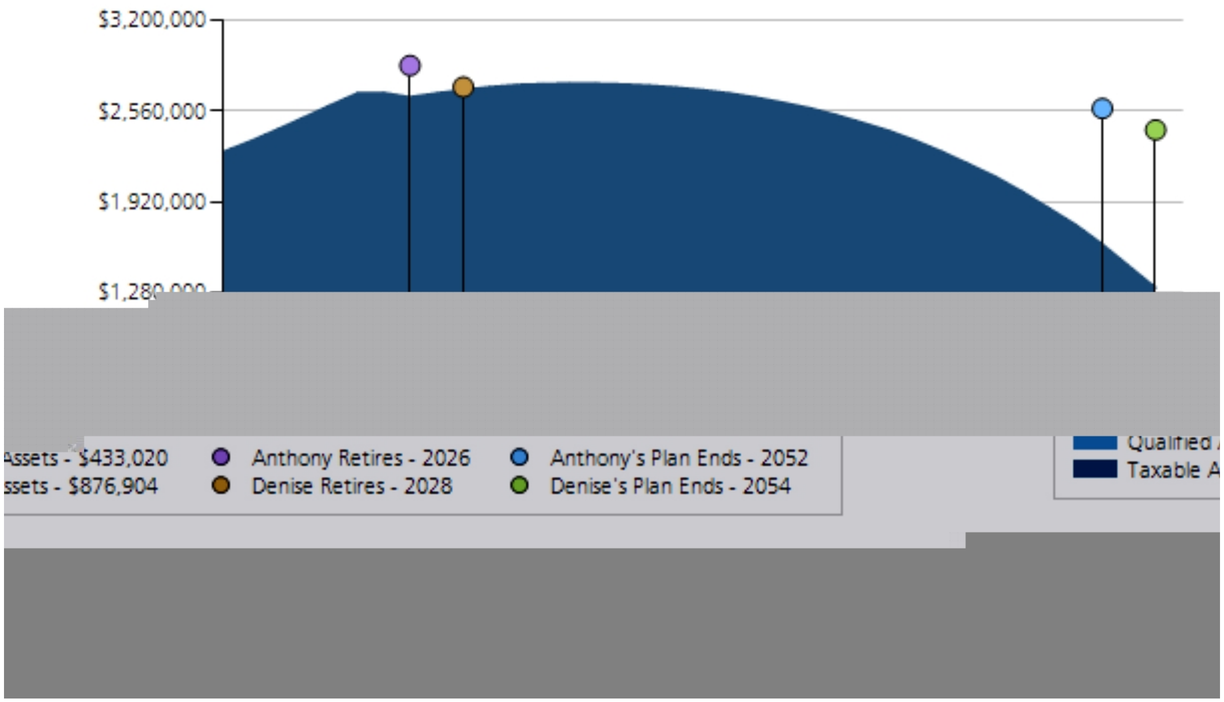
Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

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 : What If Scenario 1 using Average Return

		Beginning Portfolio Value								Funds Used	
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	All Goals	Ending Portfolio Value
59/59	2019	0	2,199,577	5,000	0	0	89,462	4.06%	19,039	0	2,275,000
60/60	2020	0	2,275,000	5,000	0	0	92,522	4.06%	19,652	0	2,352,871
61/61	2021	0	2,352,871	5,000	0	0	95,682	4.06%	20,283	0	2,433,270
62/62	2022	0	2,433,270	5,000	0	0	98,945	4.06%	20,933	0	2,516,282
63/63	2023	0	2,516,282	5,000	0	0	102,314	4.06%	21,602	0	2,601,994
64/64	2024	0	2,601,994	5,000	0	0	105,792	4.06%	22,290	0	2,690,495
65/65	2025	0	2,690,495	5,000	0	0	105,905	4.06%	22,026	85,712	2,693,662
Anthony Retires	2026	0	2,693,662	5,000	0	47,071	104,690	4.06%	33,818	153,440	2,663,165
67/67	2027	0	2,663,165	5,000	0	47,860	105,749	4.06%	33,994	97,446	2,690,335
Denise Retires	2028	0	2,690,335	0	0	132,413	106,539	4.06%	34,973	181,420	2,712,893
69/69	2029	0	2,712,893	0	0	134,335	107,331	4.06%	34,899	186,210	2,733,450
70/70	2030	0	2,733,450	0	0	136,300	107,978	4.06%	37,096	191,168	2,749,464
71/71	2031	0	2,749,464	0	0	138,309	108,252	4.06%	43,755	196,295	2,755,975
72/72	2032	0	2,755,975	0	0	140,364	108,369	4.06%	44,153	201,591	2,758,963
73/73	2033	0	2,758,963	0	0	142,464	108,341	4.06%	44,537	207,003	2,758,229
74/74	2034	0	2,758,229	0	0	144,612	108,156	4.06%	44,905	212,586	2,753,505
75/75	2035	0	2,753,505	0	0	146,809	107,803	4.06%	45,256	218,351	2,744,510
76/76	2036	0	2,744,510	0	0	149,054	107,271	4.06%	45,587	224,300	2,730,949
77/77	2037	0	2,730,949	0	0	151,351	106,550	4.06%	45,843	230,439	2,712,568
78/78	2038	0	2,712,568	0	0	153,699	105,626	4.06%	46,126	236,722	2,689,045
79/79	2039	0	2,689,045	0	0	156,099	104,490	4.06%	46,322	243,204	2,660,109
80/80	2040	0	2,660,109	0	0	158,554	103,128	4.06%	46,481	249,894	2,625,417
81/81	2041	0	2,625,417	0	0	161,064	101,526	4.06%	46,601	256,800	2,584,605
82/82	2042	0	2,584,605	0	0	163,630	99,668	4.06%	46,678	263,929	2,537,297
83/83	2043	0	2,537,297	0	0	166,255	97,544	4.06%	46,708	271,182	2,483,206
84/84	2044	0	2,483,206	0	0	168,938	95,137	4.06%	46,686	278,671	2,421,924
85/85	2045	0	2,421,924	0	0	171,681	92,435	4.06%	46,515	286,413	2,353,113
86/86	2046	0	2,353,113	0	0	174,487	89,419	4.06%	46,271	294,421	2,276,326
87/87	2047	0	2,276,326	0	0	177,355	86,071	4.06%	45,949	302,696	2,191,107
88/88	2048	0	2,191,107	0	0	180,288	82,374	4.06%	45,541	311,229	2,096,998
89/89	2049	0	2,096,998	0	0	183,287	78,310	4.06%	45,041	319,990	1,993,564
90/90	2050	0	1,993,564	0	0	186,354	73,860	4.06%	44,306	329,147	1,880,325
91/91	2051	0	1,880,325	0	0	189,489	69,007	4.06%	43,451	338,537	1,756,833
Anthony's Plan Ends	2052	0	1,756,833	0	0	192,695	63,731	4.06%	42,467	348,187	1,622,606
-/93	2053	0	1,622,606	0	0	120,021	57,793	4.06%	38,340	290,536	1,471,543

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 : What If Scenario 1 using Average Return

		Beginning Portfolio Value								Funds Used	
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	All Goals	Ending Portfolio Value
Denise's Plan Ends	2054	0	1,471,543	0	0	121,934	51,439	4.06%	36,863	298,128	1,309,924

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

		Funds Used				
Event or Ages	Year	Retirement	Health Care	Provide Care for Mom	Kitchen Remodel	Ending Portfolio Value
59/59	2019	0	0	0	0	2,275,000
60/60	2020	0	0	0	0	2,352,871
61/61	2021	0	0	0	0	2,433,270
62/62	2022	0	0	0	0	2,516,282
63/63	2023	0	0	0	0	2,601,994
64/64	2024	0	0	0	0	2,690,495
65/65	2025	0	0	85,712	0	2,693,662
Anthony Retires	2026	0	7,373	87,640	58,427	2,663,165
67/67	2027	0	7,834	89,612	0	2,690,335
Denise Retires	2028	164,932	16,489	0	0	2,712,893
69/69	2029	168,642	17,568	0	0	2,733,450
70/70	2030	172,437	18,732	0	0	2,749,464
71/71	2031	176,317	19,978	0	0	2,755,975
72/72	2032	180,284	21,307	0	0	2,758,963
73/73	2033	184,340	22,662	0	0	2,758,229
74/74	2034	188,488	24,099	0	0	2,753,505
75/75	2035	192,729	25,622	0	0	2,744,510
76/76	2036	197,065	27,235	0	0	2,730,949
77/77	2037	201,499	28,939	0	0	2,712,568
78/78	2038	206,033	30,689	0	0	2,689,045
79/79	2039	210,669	32,535	0	0	2,660,109
80/80	2040	215,409	34,485	0	0	2,625,417
81/81	2041	220,255	36,544	0	0	2,584,605
82/82	2042	225,211	38,718	0	0	2,537,297
83/83	2043	230,278	40,904	0	0	2,483,206
84/84	2044	235,460	43,211	0	0	2,421,924
85/85	2045	240,758	45,656	0	0	2,353,113
86/86	2046	246,175	48,246	0	0	2,276,326
87/87	2047	251,714	50,983	0	0	2,191,107
88/88	2048	257,377	53,852	0	0	2,096,998
89/89	2049	263,168	56,822	0	0	1,993,564
90/90	2050	269,089	60,057	0	0	1,880,325
91/91	2051	275,144	63,393	0	0	1,756,833

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

		Funds Used				
Event or Ages	Year	Retirement	Health Care	Provide Care for Mom	Kitchen Remodel	Ending Portfolio Value
Anthony's Plan Ends	2052	281,335	66,852	0	0	1,622,606
-/93	2053	255,702	34,834	0	0	1,471,543
Denise's Plan Ends	2054	261,455	36,673	0	0	1,309,924

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.

x - denotes shortfall

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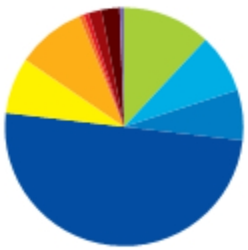
Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



	Projected Returns	
3.82%	Total Return	**4.05%**
2.25%	Base Inflation Rate	**2.25%**
1.57%	Real Return	**1.80%**
8.33%	Standard Deviation	**5.68%**

	Bear Market Returns	
-1%	Great Recession	**-4%**
-1%	Bond Bear Market	**-2%**

Composite Portfolio
Capital Preservation I

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
$263,008	12%	Cash & Cash Alternatives	5%	$109,979	-$153,029
$176,613	8%	Short Term Bonds	47%	$1,033,801	$857,188
$150,113	7%	Intermediate Term Bonds	20%	$439,915	$289,803
$1,101,115	50%	Long Term Bonds	0%	$0	-$1,101,115
$167,634	8%	Large Cap Value Stocks	12%	$263,949	$96,316
$205,978	9%	Large Cap Growth Stocks	7%	$153,970	-$52,008
$14,256	1%	Mid Cap Stocks	0%	$0	-$14,256
$14,256	1%	Small Cap Stocks	4%	$87,983	$73,728
$38,345	2%	International Developed Stocks	5%	$109,979	$71,634
$55,011	3%	International Emerging Stocks	0%	$0	-$55,011
$13,250	1%	REITs	0%	$0	-$13,250
$0	0%	Commodities	0%	$0	$0
$0	0%	Fixed Index	0%	$0	$0
$0	0%	3% Fixed	0%	$0	$0

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

Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
$0	0%	Unclassified	0%	$0	$0
$2,199,577				**$2,199,577**	**$0**

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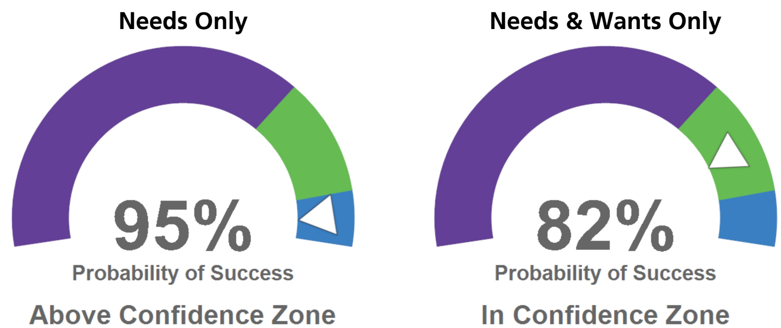
Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 1

Likelihood of Reaching Goals After Loss of 4% - Using All Assets to Fund Goals by Importance



Goals		
Needs		
10 - Retirement - Basic Living Expense	☑	☑
10 - Health Care	☑	☑
Wants		
7 - Provide Care for Mom		☑
7 - Kitchen Remodel		☑

This test assumes your investment allocation matches the Capital Preservation I portfolio. If your investments suffered a loss of 4% this year, your portfolio value would be reduced by $87,983. 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.

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year **Age (Anthony / Denise)**		**2028** **68 / 68**	**2029** **69 / 69**	**2030** **70 / 70**	**2031** **71 / 71**	**2032** **72 / 72**	**2033** **73 / 73**	**2034** **74 / 74**	**2035** **75 / 75**
Retirement and Strategy Income	**Assign To**								
Beach Property Income	Fund All Goals	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Company Pension Plan	Fund All Goals	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000
Social Security - Anthony	Fund All Goals	36,667	37,492	38,335	39,198	40,080	40,982	41,904	42,847
Social Security - Denise	Fund All Goals	48,746	49,843	50,965	52,111	53,284	54,483	55,709	56,962
Total Retirement and Strategy Income		**132,413**	**134,335**	**136,300**	**138,309**	**140,364**	**142,464**	**144,612**	**146,809**
Total Income		**132,413**	**134,335**	**136,300**	**138,309**	**140,364**	**142,464**	**144,612**	**146,809**
Cash Used To Fund Goals	**Estimated % Funded**								
Health Care	100.00%	16,489	17,568	18,732	19,978	21,307	22,662	24,099	25,622
Retirement - Basic Living Expense	100.00%	164,932	168,642	172,437	176,317	180,284	184,340	188,488	192,729
Total Goal Funding		**(181,420)**	**(186,210)**	**(191,168)**	**(196,295)**	**(201,591)**	**(207,003)**	**(212,586)**	**(218,351)**
Total Taxes and Tax Penalty		**(34,973)**	**(34,899)**	**(37,096)**	**(43,755)**	**(44,153)**	**(44,537)**	**(44,905)**	**(45,256)**
Total Outflows		**(216,394)**	**(221,109)**	**(228,264)**	**(240,050)**	**(245,745)**	**(251,540)**	**(257,492)**	**(263,607)**
Cash Surplus/Deficit (Net Income)		**(83,981)**	**(86,774)**	**(91,964)**	**(101,741)**	**(105,381)**	**(109,076)**	**(112,880)**	**(116,798)**
Portfolio Value									
Future Dollars									
Beginning Value		2,690,335	2,712,893	2,733,450	2,749,464	2,755,975	2,758,963	2,758,229	2,753,505
Strategy Reductions		0	0	0	0	0	0	0	0
Investment Earnings		106,539	107,331	107,978	108,252	108,369	108,341	108,156	107,803
Cash Surplus/Deficit		(83,981)	(86,774)	(91,964)	(101,741)	(105,381)	(109,076)	(112,880)	(116,798)
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		2,712,893	2,733,450	2,749,464	2,755,975	2,758,963	2,758,229	2,753,505	2,744,510
Current Dollars									
Ending Value		2,220,561	2,188,154	2,152,541	2,110,160	2,065,964	2,019,965	1,972,133	1,922,436
Cash Surplus/Deficit		(68,740)	(69,463)	(71,998)	(77,900)	(78,911)	(79,881)	(80,848)	(81,813)

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year **Age (Anthony / Denise)**	**2028** **68 / 68**	**2029** **69 / 69**	**2030** **70 / 70**	**2031** **71 / 71**	**2032** **72 / 72**	**2033** **73 / 73**	**2034** **74 / 74**	**2035** **75 / 75**
Taxes								
Total Taxes	34,973	34,899	37,096	43,755	44,153	44,537	44,905	45,256
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	0	0	23,322	24,173	25,053	25,960	26,895
Denise	0	0	8,059	8,354	8,659	8,974	9,299	9,634
Adjusted Portfolio Value	**2,690,335**	**2,712,893**	**2,733,450**	**2,749,464**	**2,755,975**	**2,758,963**	**2,758,229**	**2,753,505**
Portfolio Withdrawal Rate	**3.12%**	**3.20%**	**3.36%**	**3.70%**	**3.82%**	**3.95%**	**4.09%**	**4.24%**

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Anthony / Denise)		2036 76 / 76	2037 77 / 77	2038 78 / 78	2039 79 / 79	2040 80 / 80	2041 81 / 81	2042 82 / 82	2043 83 / 83
Retirement and Strategy Income	**Assign To**								
Beach Property Income	Fund All Goals	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Company Pension Plan	Fund All Goals	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000
Social Security - Anthony	Fund All Goals	43,811	44,796	45,804	46,835	47,889	48,966	50,068	51,195
Social Security - Denise	Fund All Goals	58,244	59,554	60,894	62,264	63,665	65,098	66,562	68,060
Total Retirement and Strategy Income		**149,054**	**151,351**	**153,699**	**156,099**	**158,554**	**161,064**	**163,630**	**166,255**
Total Income		**149,054**	**151,351**	**153,699**	**156,099**	**158,554**	**161,064**	**163,630**	**166,255**
Cash Used To Fund Goals	**Estimated % Funded**								
Health Care	100.00%	27,235	28,939	30,689	32,535	34,485	36,544	38,718	40,904
Retirement - Basic Living Expense	100.00%	197,065	201,499	206,033	210,669	215,409	220,255	225,211	230,278
Total Goal Funding		**(224,300)**	**(230,439)**	**(236,722)**	**(243,204)**	**(249,894)**	**(256,800)**	**(263,929)**	**(271,182)**
Total Taxes and Tax Penalty		**(45,587)**	**(45,843)**	**(46,126)**	**(46,322)**	**(46,481)**	**(46,601)**	**(46,678)**	**(46,708)**
Total Outflows		**(269,887)**	**(276,281)**	**(282,848)**	**(289,525)**	**(296,375)**	**(303,401)**	**(310,606)**	**(317,890)**
Cash Surplus/Deficit (Net Income)		**(120,832)**	**(124,931)**	**(129,150)**	**(133,426)**	**(137,821)**	**(142,337)**	**(146,976)**	**(151,635)**
Portfolio Value									
Future Dollars									
Beginning Value		2,744,510	2,730,949	2,712,568	2,689,045	2,660,109	2,625,417	2,584,605	2,537,297
Strategy Reductions		0	0	0	0	0	0	0	0
Investment Earnings		107,271	106,550	105,626	104,490	103,128	101,526	99,668	97,544
Cash Surplus/Deficit		(120,832)	(124,931)	(129,150)	(133,426)	(137,821)	(142,337)	(146,976)	(151,635)
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		2,730,949	2,712,568	2,689,045	2,660,109	2,625,417	2,584,605	2,537,297	2,483,206
Current Dollars									
Ending Value		1,870,842	1,817,360	1,761,956	1,704,642	1,645,389	1,584,168	1,520,951	1,455,772
Cash Surplus/Deficit		(82,776)	(83,701)	(84,624)	(85,502)	(86,375)	(87,242)	(88,103)	(88,896)

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year **Age (Anthony / Denise)**	**2036** **76 / 76**	**2037** **77 / 77**	**2038** **78 / 78**	**2039** **79 / 79**	**2040** **80 / 80**	**2041** **81 / 81**	**2042** **82 / 82**	**2043** **83 / 83**
Taxes								
Total Taxes	45,587	45,843	46,126	46,322	46,481	46,601	46,678	46,708
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	27,859	28,716	29,734	30,624	31,526	32,438	33,360	34,288
Denise	9,979	10,286	10,651	10,970	11,293	11,620	11,950	12,282
Adjusted Portfolio Value	**2,744,510**	**2,730,949**	**2,712,568**	**2,689,045**	**2,660,109**	**2,625,417**	**2,584,605**	**2,537,297**
Portfolio Withdrawal Rate	**4.40%**	**4.57%**	**4.76%**	**4.96%**	**5.18%**	**5.42%**	**5.69%**	**5.98%**

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Anthony / Denise)		2044 84 / 84	2045 85 / 85	2046 86 / 86	2047 87 / 87	2048 88 / 88	2049 89 / 89	2050 90 / 90	2051 91 / 91
Retirement and Strategy Income	**Assign To**								
Beach Property Income	Fund All Goals	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Company Pension Plan	Fund All Goals	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000
Social Security - Anthony	Fund All Goals	52,346	53,524	54,729	55,960	57,219	58,506	59,823	61,169
Social Security - Denise	Fund All Goals	69,591	71,157	72,758	74,395	76,069	77,781	79,531	81,320
Total Retirement and Strategy Income		**168,938**	**171,681**	**174,487**	**177,355**	**180,288**	**183,287**	**186,354**	**189,489**
Total Income		**168,938**	**171,681**	**174,487**	**177,355**	**180,288**	**183,287**	**186,354**	**189,489**
Cash Used To Fund Goals	**Estimated % Funded**								
Health Care	100.00%	43,211	45,656	48,246	50,983	53,852	56,822	60,057	63,393
Retirement - Basic Living Expense	100.00%	235,460	240,758	246,175	251,714	257,377	263,168	269,089	275,144
Total Goal Funding		**(278,671)**	**(286,413)**	**(294,421)**	**(302,696)**	**(311,229)**	**(319,990)**	**(329,147)**	**(338,537)**
Total Taxes and Tax Penalty		**(46,686)**	**(46,515)**	**(46,271)**	**(45,949)**	**(45,541)**	**(45,041)**	**(44,306)**	**(43,451)**
Total Outflows		**(325,357)**	**(332,928)**	**(340,692)**	**(348,645)**	**(356,770)**	**(365,031)**	**(373,453)**	**(381,988)**
Cash Surplus/Deficit (Net Income)		**(156,419)**	**(161,246)**	**(166,205)**	**(171,290)**	**(176,482)**	**(181,744)**	**(187,099)**	**(192,499)**
Portfolio Value									
Future Dollars									
Beginning Value		2,483,206	2,421,924	2,353,113	2,276,326	2,191,107	2,096,998	1,993,564	1,880,325
Strategy Reductions		0	0	0	0	0	0	0	0
Investment Earnings		95,137	92,435	89,419	86,071	82,374	78,310	73,860	69,007
Cash Surplus/Deficit		(156,419)	(161,246)	(166,205)	(171,290)	(176,482)	(181,744)	(187,099)	(192,499)
Investment Asset Additions		0	0	0	0	0	0	0	0
Ending Value		2,421,924	2,353,113	2,276,326	2,191,107	2,096,998	1,993,564	1,880,325	1,756,833
Current Dollars									
Ending Value		1,388,602	1,319,461	1,248,317	1,175,143	1,099,922	1,022,659	943,344	861,994
Cash Surplus/Deficit		(89,682)	(90,415)	(91,145)	(91,867)	(92,569)	(93,231)	(93,866)	(94,450)

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 : What If Scenario 1 using Average Returns

Year **Age (Anthony / Denise)**	**2044** **84 / 84**	**2045** **85 / 85**	**2046** **86 / 86**	**2047** **87 / 87**	**2048** **88 / 88**	**2049** **89 / 89**	**2050** **90 / 90**	**2051** **91 / 91**
Taxes								
Total Taxes	46,686	46,515	46,271	45,949	45,541	45,041	44,306	43,451
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	35,219	35,905	36,567	37,199	37,794	38,345	38,501	38,579
Denise	12,616	12,861	13,099	13,325	13,538	13,735	13,791	13,819
Adjusted Portfolio Value	**2,483,206**	**2,421,924**	**2,353,113**	**2,276,326**	**2,191,107**	**2,096,998**	**1,993,564**	**1,880,325**
Portfolio Withdrawal Rate	**6.30%**	**6.66%**	**7.06%**	**7.52%**	**8.05%**	**8.67%**	**9.39%**	**10.24%**

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Anthony / Denise)		2052 92 / 92	2053 - / 93	2054 - / 94
Retirement and Strategy Income	**Assign To**			
Beach Property Income	Fund All Goals	12,000	0	0
Company Pension Plan	Fund All Goals	35,000	35,000	35,000
Social Security - Anthony	Fund All Goals	62,545	0	0
Social Security - Denise	Fund All Goals	83,150	85,021	86,934
Total Retirement and Strategy Income		**192,695**	**120,021**	**121,934**
Total Income		**192,695**	**120,021**	**121,934**
Cash Used To Fund Goals	**Estimated % Funded**			
Health Care	100.00%	66,852	34,834	36,673
Retirement - Basic Living Expense	100.00%	281,335	255,702	261,455
Total Goal Funding		**(348,187)**	**(290,536)**	**(298,128)**
Total Taxes and Tax Penalty		**(42,467)**	**(38,340)**	**(36,863)**
Total Outflows		**(390,653)**	**(328,877)**	**(334,991)**
Cash Surplus/Deficit (Net Income)		**(197,958)**	**(208,856)**	**(213,058)**
Portfolio Value				
Future Dollars				
Beginning Value		1,756,833	1,622,606	1,471,543
Strategy Reductions		0	0	0
Investment Earnings		63,731	57,793	51,439
Cash Surplus/Deficit		(197,958)	(208,856)	(213,058)
Investment Asset Additions		0	0	0
Ending Value		1,622,606	1,471,543	1,309,924
Current Dollars				
Ending Value		778,616	690,590	601,215
Cash Surplus/Deficit		(94,991)	(98,015)	(97,787)

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 : What If Scenario 1 using Average Returns

Year Age (Anthony / Denise)	2052 92 / 92	2053 - / 93	2054 - / 94
Taxes			
Total Taxes	42,467	38,340	36,863
Tax Penalty	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	22.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%
Estimated Required Minimum Distribution (RMD)			
Anthony	38,571	0	0
Denise	13,816	52,241	51,375
Adjusted Portfolio Value	**1,756,833**	**1,622,606**	**1,471,543**
Portfolio Withdrawal Rate	**11.27%**	**12.87%**	**14.48%**

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

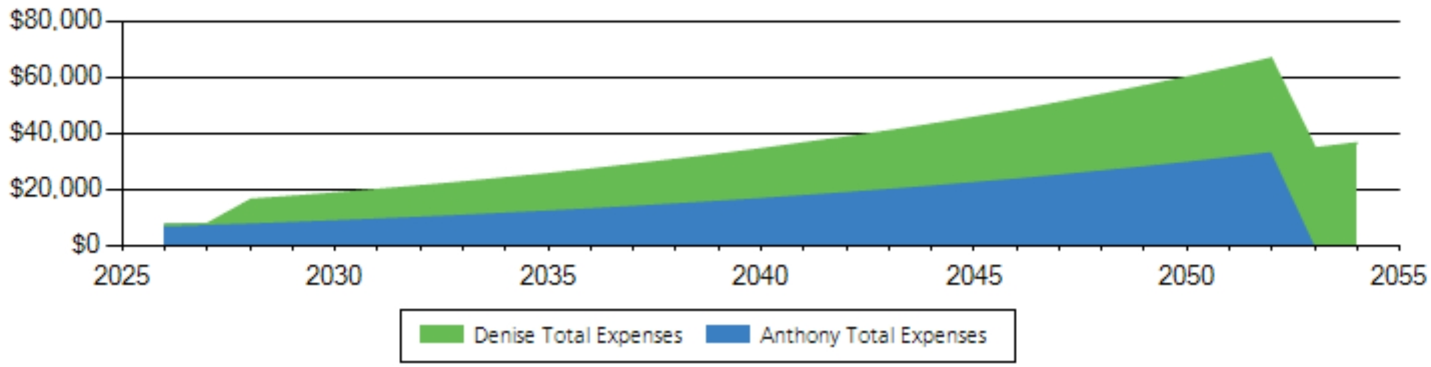
Notes

- 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 - Health Care Expense Schedule

Scenario : What If Scenario 1



Year	Age/Event	Anthony							Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Anthony's Total	
2026	Anthony retires and starts Medicare	$0	$0	$2,270	$700	$1,826	$2,576	$7,373	$7,373
2027	67/67	$0	$0	$2,385	$736	$1,981	$2,733	$7,834	$7,834
2028	Denise retires and starts Medicare	$0	$0	$2,505	$773	$2,161	$2,899	$8,337	$16,489
2029	69/69	$0	$0	$2,632	$812	$2,366	$3,074	$8,884	$17,568
2030	70/70	$0	$0	$2,765	$853	$2,594	$3,261	$9,473	$18,732
2031	71/71	$0	$0	$2,904	$896	$2,845	$3,459	$10,104	$19,978
2032	72/72	$0	$0	$3,051	$941	$3,116	$3,669	$10,777	$21,307
2033	73/73	$0	$0	$3,205	$989	$3,407	$3,861	$11,462	$22,662
2034	74/74	$0	$0	$3,367	$1,039	$3,719	$4,063	$12,187	$24,099
2035	75/75	$0	$0	$3,537	$1,091	$4,054	$4,275	$12,957	$25,622
2036	76/76	$0	$0	$3,716	$1,146	$4,412	$4,498	$13,771	$27,235
2037	77/77	$0	$0	$3,903	$1,204	$4,792	$4,733	$14,632	$28,939
2038	78/78	$0	$0	$4,100	$1,265	$5,195	$4,954	$15,514	$30,689

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Worksheet Detail - Health Care Expense Schedule

Scenario : What If Scenario 1

Year	Age/Event	Anthony							Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Anthony's Total	
2039	79/79	$0	$0	$4,307	$1,329	$5,623	$5,184	$16,444	$32,535
2040	80/80	$0	$0	$4,525	$1,396	$6,079	$5,426	$17,426	$34,485
2041	81/81	$0	$0	$4,753	$1,466	$6,565	$5,679	$18,463	$36,544
2042	82/82	$0	$0	$4,993	$1,540	$7,080	$5,943	$19,557	$38,718
2043	83/83	$0	$0	$5,246	$1,618	$7,626	$6,176	$20,665	$40,904
2044	84/84	$0	$0	$5,510	$1,700	$8,207	$6,417	$21,834	$43,211
2045	85/85	$0	$0	$5,789	$1,786	$8,830	$6,668	$23,073	$45,656
2046	86/86	$0	$0	$6,081	$1,876	$9,500	$6,930	$24,386	$48,246
2047	87/87	$0	$0	$6,388	$1,970	$10,213	$7,201	$25,773	$50,983
2048	88/88	$0	$0	$6,711	$2,070	$10,963	$7,483	$27,227	$53,852
2049	89/89	$0	$0	$7,050	$2,175	$11,731	$7,777	$28,732	$56,822
2050	90/90	$0	$0	$7,406	$2,284	$12,507	$8,169	$30,366	$60,057
2051	91/91	$0	$0	$7,780	$2,400	$13,290	$8,582	$32,051	$63,393
2052	Anthony's plan ends	$0	$0	$8,173	$2,521	$14,090	$9,015	$33,798	$66,852
2053	-/93	$0	$0	$0	$0	$0	$0	$0	$34,834
2054	Denise's plan ends	$0	$0	$0	$0	$0	$0	$0	$36,673
Total Lifetime Cost of Health Care				**$483,098**					

Year	Age/Event	Denise							Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Denise's Total	
2026	Anthony retires and starts	$0	$0	$0	$0	$0	$0	$0	$7,373

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

Worksheet Detail - Health Care Expense Schedule

Scenario : What If Scenario 1

Year	Age/Event	Denise							Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Denise's Total	
	Medicare								
2027	67/67	$0	$0	$0	$0	$0	$0	$0	$7,834
2028	Denise retires and starts Medicare	$0	$0	$2,505	$773	$2,161	$2,713	$8,152	$16,489
2029	69/69	$0	$0	$2,632	$812	$2,366	$2,875	$8,684	$17,568
2030	70/70	$0	$0	$2,765	$853	$2,594	$3,047	$9,259	$18,732
2031	71/71	$0	$0	$2,904	$896	$2,845	$3,229	$9,874	$19,978
2032	72/72	$0	$0	$3,051	$941	$3,116	$3,422	$10,530	$21,307
2033	73/73	$0	$0	$3,205	$989	$3,407	$3,600	$11,201	$22,662
2034	74/74	$0	$0	$3,367	$1,039	$3,719	$3,787	$11,911	$24,099
2035	75/75	$0	$0	$3,537	$1,091	$4,054	$3,983	$12,665	$25,622
2036	76/76	$0	$0	$3,716	$1,146	$4,412	$4,190	$13,464	$27,235
2037	77/77	$0	$0	$3,903	$1,204	$4,792	$4,408	$14,307	$28,939
2038	78/78	$0	$0	$4,100	$1,265	$5,195	$4,615	$15,175	$30,689
2039	79/79	$0	$0	$4,307	$1,329	$5,623	$4,832	$16,091	$32,535
2040	80/80	$0	$0	$4,525	$1,396	$6,079	$5,060	$17,059	$34,485
2041	81/81	$0	$0	$4,753	$1,466	$6,565	$5,298	$18,082	$36,544
2042	82/82	$0	$0	$4,993	$1,540	$7,080	$5,547	$19,161	$38,718
2043	83/83	$0	$0	$5,246	$1,618	$7,626	$5,750	$20,239	$40,904
2044	84/84	$0	$0	$5,510	$1,700	$8,207	$5,960	$21,377	$43,211
2045	85/85	$0	$0	$5,789	$1,786	$8,830	$6,178	$22,583	$45,656
2046	86/86	$0	$0	$6,081	$1,876	$9,500	$6,404	$23,860	$48,246
2047	87/87	$0	$0	$6,388	$1,970	$10,213	$6,638	$25,210	$50,983
2048	88/88	$0	$0	$6,711	$2,070	$10,963	$6,882	$26,625	$53,852

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

Worksheet Detail - Health Care Expense Schedule

Scenario : What If Scenario 1

Year	Age/Event	Denise							Annual Total
		Private Insurance Prior to Medicare	Out-of-Pocket Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket During Medicare	Denise's Total	
2049	89/89	$0	$0	$7,050	$2,175	$11,731	$7,134	$28,090	$56,822
2050	90/90	$0	$0	$7,406	$2,284	$12,507	$7,494	$29,691	$60,057
2051	91/91	$0	$0	$7,780	$2,400	$13,290	$7,873	$31,342	$63,393
2052	Anthony's plan ends	$0	$0	$8,173	$2,521	$14,090	$8,271	$33,054	$66,852
2053	-/93	$0	$0	$8,585	$2,648	$14,913	$8,688	$34,834	$34,834
2054	Denise's plan ends	$0	$0	$9,019	$2,782	$15,745	$9,127	$36,673	$36,673
Total Lifetime Cost of Health Care				**$529,193**					

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. Alternatively, Medicare Advantage may be selected instead of Medigap and a Part D plan. 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.
  - 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.

Glossary

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates setting aside funds to establish an account to fund goals outside of your plan. These funds are segmented out of the investment portfolio and are never spent. Rather, the assets are grown based on the specified investment option and the potential balances are displayed. 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.

Glossary

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.”

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. MoneyGuideOne 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.

Composite Portfolio

The Composite Portfolio provides an aggregated view of your Target Portfolio along with any assets that are considered to be unavailable for reallocation.

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 MoneyGuideOne 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 MoneyGuideOne 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 MoneyGuideOne 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.

Glossary

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. MoneyGuideOne 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 MoneyGuideOne, 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.

Locked Asset

An asset is considered to be locked by the software if it is unavailable to be reallocated to the Target Portfolio. Any account that has been indicated as locked, as well as specific account types such as Variable Annuity with a Guaranteed Minimum Withdrawal Benefit are considered locked.

Model Portfolio Table

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

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 MoneyGuideOne, 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 MoneyGuideOne, 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 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.

Glossary

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 MoneyGuideOne 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.

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 MoneyGuideOne, 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 MoneyGuideOne, 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.