

Financial Goal Plan

Doug and Jaime Sample



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Table Of Contents

Expectations and Concerns	1
Personal Information and Summary of Financial Goals	2 - 3
Resource Summary	4 - 5
Net Worth Summary - All Resources	6
Current Portfolio Allocation	7 - 8
Results - Current and Recommended	9 - 11
Worksheet Detail - Inside the Numbers Final Result	12
Worksheet Detail - Retirement Distribution Cash Flow Chart	13 - 27
Tax and Inflation Assumptions	28
IMPORTANT DISCLOSURE INFORMATION	29 - 33

Expectations and Concerns






Expectation
Doug
Part-Time Work for a Few Years
Opportunity to Help Others
Jaime
No Work
Quiet Lifestyle
Both Doug and Jaime
Active Lifestyle
Time to Travel
Time with Friends & Family
Less Stress - Peace of Mind

Owner	Concern	What Would Help
High		
Joint	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Medium		
Jaime	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
Jaime	Suffering investment losses	Find out if you can meet your Goals with less risk.
Doug	Leaving money to others	Your plan can include bequests and gifting Goals.
Jaime	Spending too much	Test your plan to see if your money will last as long as you do, or if you may be spending too much.
Jaime	Doug dying early	Test how an early death will impact your family's future.
Doug	Jaime dying early	Test how an early death will impact your family's future.
Doug	Being bored	A good plan could allow you to have the money for new Goals to keep you busy and engaged.
Joint	Too much time together	Planning retirement together is a great way to identify shared opportunities and avoid conflicts.
Doug	Family needs financial help	We'll create a plan that puts you in your Confidence Zone, and then Stress Test it so you can stop worrying.

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

Personal Information and Summary of Financial Goals

Doug and Jaime Sample

Needs		
10	Retirement - Basic Living Expense	
	Doug (2027)	50
	Jaime (2027)	43
	Both Retired (2027-2062)	\$400,000
	Jaime Alone Retired (2063-2078)	\$250,000
		Base Inflation Rate (2.00%)
10	Engagement Ring	
	In 2023	\$30,000 Base Inflation Rate (2.00%)
Wants		
7	New Home in FL?	
	In 2027	\$2,000,000 Base Inflation Rate (2.00%)
7	Ferrari	
	In 2030	\$150,000 Base Inflation Rate (2.00%)
Wishes		
3	Fund Personal Charity	
	In 2027 Recurring every year for a total of 10 times	\$10,000 Base Inflation Rate (2.00%)

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Personal Information and Summary of Financial Goals

Personal Information

Doug

Male - born 02/27/1977, age 45
Business Owner - \$500,000

Jaime

Female - born 01/09/1984, age 38
Homemaker

Married, US Citizens living in KS

- 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
Elise	04/09/2017	5	Child of Both
Harry	04/21/2011	11	Child of Both
Jason	09/15/2013	8	Child of Both

Resource Summary

Investment Assets

Description	Owner	Current Value	As Of Date	Additions	Assign to Goal
Imported from Advent Black Diamond - Held					
Managed Trust	Doug	\$18,206,813	02/14/2022		Fund All Goals
Total Imported from Advent Black Diamond - Held Assets		\$18,206,813			
Manually Entered					
529 Plan for Elise	Doug	\$15,000			Not Used In Plan
529 Plan for Harry	Doug	\$25,000			Not Used In Plan
529 Plan for Jason	Doug	\$8,000			Not Used In Plan
Ryan 401(k)	Doug	\$350,000		\$20,500	Fund All Goals
TD Ameritrade Stock Account	Doug	\$100,000			Fund All Goals
Total Manually Entered Assets		\$498,000			
Total :		\$18,704,813			

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Alt Investment: BM	Joint Other with Doug	\$50,000		Not Funding Goals
Alt Investment: HH Prop	Joint Other with Doug	\$50,000		Not Funding Goals
Alt Investment: Lampo LLC	Joint Other with Doug	\$100,000		Not Funding Goals
Alt Investment: Medical	Joint Other with Doug	\$2,250,000		Not Funding Goals
Alt Investment: THC	Joint Other with Doug	\$50,000		Not Funding Goals
Home	Joint Survivorship	\$4,000,000		Not Funding Goals
Home (Lake)	Joint Survivorship	\$500,000		Not Funding Goals
Boat: Mont Surf	Joint Survivorship	\$160,000		Not Funding Goals
Boat: Searay 410	Joint Survivorship	\$600,000		Not Funding Goals
Toys	Doug	\$50,000		Not Funding Goals

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Resource Summary

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Total of Other Assets :		\$7,810,000		

Social Security

Description	Value	Assign to Goal
Social Security	Doug will file a normal application at age 67. He will receive \$38,785 in retirement benefits at age 67.	Fund All Goals
Social Security	Jaime will file a normal application at age 67. She will receive \$19,393 in spousal benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
NFL PA	Doug	\$20,000 from Doug's Retirement to End of Doug's Plan (50% to Survivor)	No	Fund All Goals
Consulting Salary	Doug	\$500,000 from 2022 to 2026	No	Fund All Goals

Liabilities

Type	Description/Company	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	House	Joint	\$1,800,000	2.25%	\$15,000
Other	Business Loan	Doug	\$350,000		
Credit Cards	Credit Cards	Doug	\$20,000		
Total Outstanding Balance :			\$2,170,000		

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Net Worth Summary - All Resources

This is your Net Worth Summary as of 04/29/2022. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



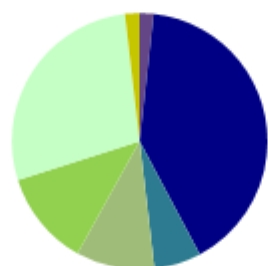
Investment Assets		\$18,704,813
Other Assets	+	\$7,810,000
Total Assets		\$26,514,813
Total Liabilities	-	\$2,170,000
Net Worth		\$24,344,813

Description	Total
Investment Assets	
Employer Retirement Plans	\$350,000
Taxable and/or Tax-Free Accounts	\$18,306,813
College Saving Plans	\$48,000
Total Investment Assets:	\$18,704,813
Other Assets	
Home and Personal Assets	\$5,310,000
Business and Property	\$2,500,000
Total Other Assets:	\$7,810,000
Liabilities	
Personal Real Estate Loan:	\$1,800,000
Business Loan:	\$350,000
Other Personal Debt:	\$20,000
Total Liabilities:	\$2,170,000
Net Worth:	\$24,344,813

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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.



Total Stock
49%

Projected Returns

Total Return	4.63%
Base Inflation Rate	2.00%
Real Return	2.63%
Standard Deviation	8.47%

Bear Market Returns

Great Recession November 2007 thru February 2009	-20%
Bond Bear Market July 1979 thru February 1980	7%

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
Emerging Markets Stocks	8.00%	\$327,144	2%
US Stocks	7.50%	\$7,545,834	40%
International Stocks	7.50%	\$1,111,679	6%
REITs	6.00%	\$0	0%
Fixed Income - International	3.00%	\$0	0%
Commodities	3.00%	\$0	0%
Multi-Sector Bonds	3.50%	\$1,850,121	10%
Short-Term Bonds	3.00%	\$0	0%
Fixed Income - Municipal	2.50%	\$2,243,957	12%
Cash & Equivalents	1.00%	\$5,233,628	28%
Unclassified**	N/A	\$344,450	2%
Total :		\$18,656,813	100%

**The program cannot determine a Return for the Unclassified asset class. Therefore, it is not included in the calculations of the Average Return for this Portfolio.

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Current Portfolio Allocation

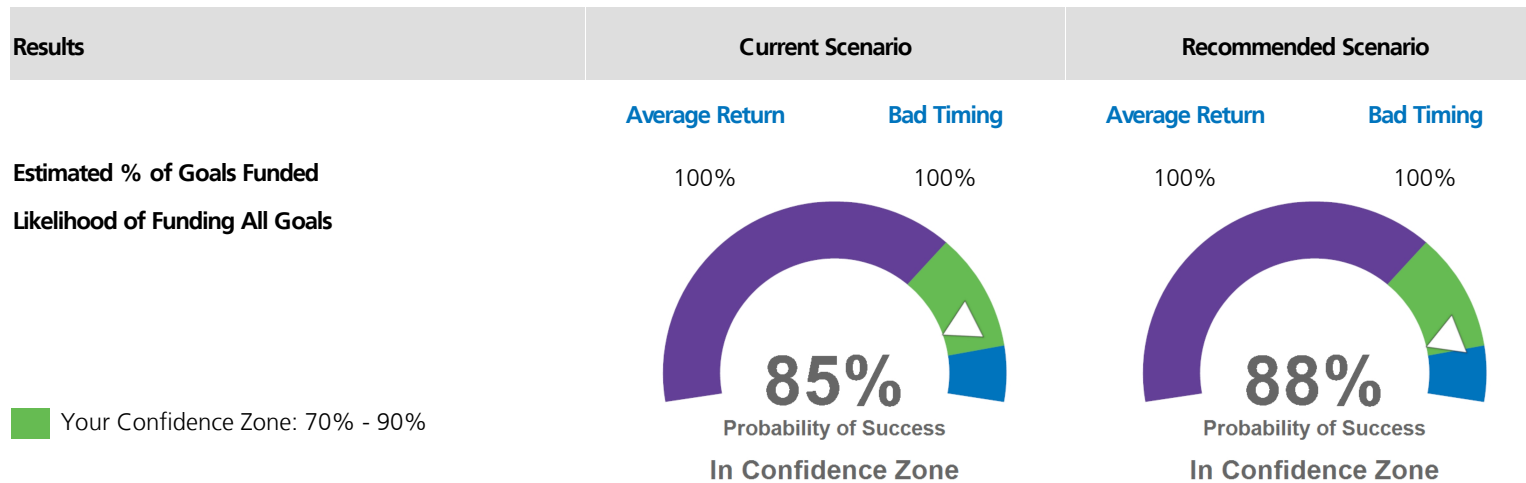
Tax-Free Rates of Return

Fixed Income - Municipal	2.50%
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**The program cannot determine a Return for the Unclassified asset class.
Therefore, it is not included in the calculations of the Average Return for this Portfolio.

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Results - Current and Recommended



	Current Scenario	What If Scenario 1	Changes In Value
Retirement			
Retirement Age			
Doug	50 in 2027	50 in 2027	
Jaime	43 in 2027	43 in 2027	
Planning Age			
Doug	85 in 2062	85 in 2062	
Jaime	94 in 2078	94 in 2078	
Goals			
Needs			
Retirement - Basic Living Expense			
Both Retired	\$400,000	\$400,000	
Jaime Alone Retired	\$250,000	\$250,000	
Engagement Ring	\$30,000	\$30,000	
Starting	2023	2023	




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Results - Current and Recommended

	Current Scenario	What If Scenario 1	Changes In Value
Wants			
New Home in FL? Starting	\$2,000,000 2027	\$2,000,000 2027	
Ferrari Starting	\$150,000 2030	\$150,000 2030	
Wishes			
Fund Personal Charity Starting	\$10,000 2027	\$10,000 2027	
Years between occurrences	1	1	
Number of occurrences	10	10	
Total Spending for Life of Plan	\$20,680,000	\$22,042,393	Increased 7%
\$ Savings			
Qualified	\$20,500	\$20,500	
Total Savings This Year	\$20,500	\$20,500	
Portfolios			
Allocation Before Retirement	CURRENT	Moderate 3	20% More Stock
Percent Stock	49%	69%	
Composite Return	4.63%	6.23%	
Composite Standard Deviation	8.47%	12.21%	
Great Recession Return 11/07 - 2/09	-20%	-31%	
Bond Bear Market Return 7/79 - 2/80	7%	8%	
Allocation During Retirement	CURRENT	Moderate 3	20% More Stock
Percent Stock	49%	69%	
Composite Return	4.63%	6.23%	
Composite Standard Deviation	8.47%	12.21%	
Great Recession Return 11/07 - 2/09	-20%	-31%	
Bond Bear Market Return 7/79 - 2/80	7%	8%	

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Results - Current and Recommended

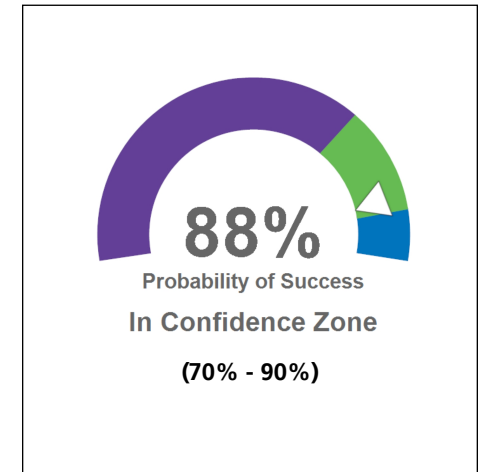
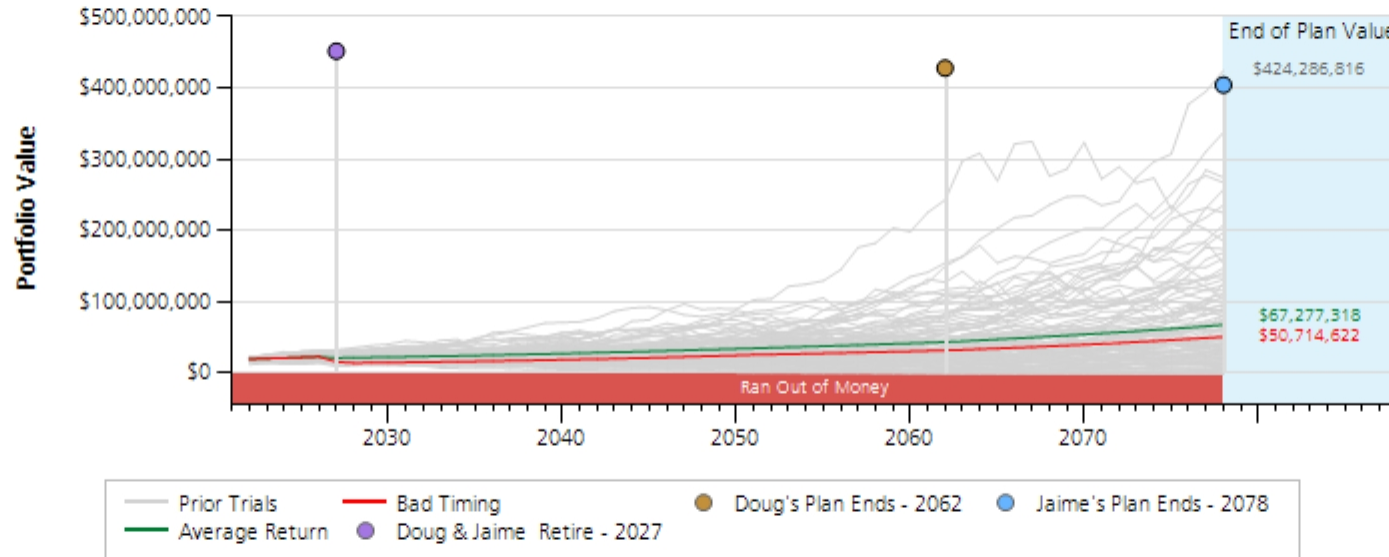
	Current Scenario	What If Scenario 1	Changes In Value
Inflation	2.00%	2.00%	
 Investments			
Total Investment Portfolio	\$18,656,813 (Unclassified 2%)	\$18,656,813	
 Social Security			
Social Security Strategy	Current	Current	
Doug			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$38,785	\$38,785	
Jaime			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$19,393	\$19,393	
 Goal Strategies			
Roth Conversion Strategy	N/A	Hypo Roth Conversions	
Maximum Desired Tax Rate	N/A	35.00%	
Conversion Start Year	N/A	2023	
Number of Years of Conversion	N/A	10	
Qualified Charitable Distribution Strategy	N/A	Hypo QCD	
Percent of RMD Donated	N/A	100.00%	
Distribution Start Year	N/A	2049	
Number of Years of Distribution	N/A	20	

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For What If Scenario 1

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

Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$20,295,520	\$17,562,524	\$25,260,175	\$30,786,699	\$41,896,676	\$424,286,816	\$139,974,820	
250	75th Percentile	\$25,373,975	\$20,394,854	\$23,453,528	\$30,028,097	\$36,630,426	\$100,575,217	\$33,180,380	
500	50th Percentile	\$31,769,844	\$37,947,280	\$33,021,476	\$30,749,374	\$36,049,157	\$48,219,044	\$15,907,758	
750	25th Percentile	\$17,359,337	\$19,466,426	\$26,602,183	\$25,880,753	\$31,756,439	\$17,787,457	\$5,868,191	
990	1st Percentile	\$17,604,509	\$10,719,058	\$6,418,545	\$3,678,654	\$3,004,665	\$0	\$0	2052

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Doug / Jaime)		2027 50 / 43	2028 51 / 44	2029 52 / 45	2030 53 / 46	2031 54 / 47	2032 55 / 48	2033 56 / 49	2034 57 / 50
Retirement and Strategy Income	Assign To								
NFL PA	Fund All Goals	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Social Security - Doug	Fund All Goals	0	0	0	0	0	0	0	0
Social Security - Jaime	Fund All Goals	0	0	0	0	0	0	0	0
Total Retirement and Strategy Income		20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Total Income		20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cash Used To Fund Goals	Estimated % Funded								
Doug QCD	100.00%	0	0	0	0	0	0	0	0
Retirement - Basic Living Expense	100.00%	441,632	450,465	459,474	468,664	478,037	487,598	497,350	507,297
Ferrari	100.00%	0	0	0	175,749	0	0	0	0
New Home in FL?	100.00%	2,208,162	0	0	0	0	0	0	0
Fund Personal Charity	100.00%	11,041	11,262	11,487	11,717	11,951	12,190	12,434	12,682
Total Goal Funding		(2,660,835)	(461,727)	(470,961)	(656,129)	(489,988)	(499,788)	(509,783)	(519,979)
Total Taxes and Tax Penalty		(402,826)	(410,294)	(417,890)	(421,309)	(429,002)	(436,823)	(444,773)	(452,852)
Total Outflows		(3,063,661)	(872,020)	(888,851)	(1,077,438)	(918,990)	(936,611)	(954,556)	(972,831)
Cash Surplus/Deficit (Net Income)		(3,043,661)	(852,020)	(868,851)	(1,057,438)	(898,990)	(916,611)	(934,556)	(952,831)

Portfolio Value

Future Dollars

Beginning Value	22,780,614	20,992,656	21,421,975	21,860,656	22,126,557	22,577,844	23,039,038	23,510,419
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	1,255,703	1,281,339	1,307,532	1,323,339	1,350,277	1,377,805	1,405,937	1,434,693
Cash Surplus/Deficit	(3,043,661)	(852,020)	(868,851)	(1,057,438)	(898,990)	(916,611)	(934,556)	(952,831)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	20,992,656	21,421,975	21,860,656	22,126,557	22,577,844	23,039,038	23,510,419	23,992,280

Current Dollars

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Doug / Jaime)	2027 50 / 43	2028 51 / 44	2029 52 / 45	2030 53 / 46	2031 54 / 47	2032 55 / 48	2033 56 / 49	2034 57 / 50
Ending Value	19,013,696	19,022,101	19,031,017	18,884,804	18,892,130	18,900,035	18,908,561	18,917,749
Cash Surplus/Deficit	(2,756,738)	(756,569)	(756,387)	(902,513)	(752,235)	(751,940)	(751,629)	(751,301)
Taxes								
Total Taxes	402,826	410,294	417,890	421,309	429,002	436,823	444,773	452,852
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%
State Marginal and Local Tax Rate	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
Estimated Required Minimum Distribution (RMD)								
Doug	0	0	0	0	0	0	0	0
Jaime	0	0	0	0	0	0	0	0
Qualified Strategic Distributions								
Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
Adjusted Portfolio Value	22,780,614	20,992,656	21,421,975	21,860,656	22,126,557	22,577,844	23,039,038	23,510,419
Portfolio Withdrawal Rate	13.36%	4.06%	4.06%	4.84%	4.06%	4.06%	4.06%	4.05%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Doug / Jaime)		2035 58 / 51	2036 59 / 52	2037 60 / 53	2038 61 / 54	2039 62 / 55	2040 63 / 56	2041 64 / 57	2042 65 / 58
Retirement and Strategy Income	Assign To								
NFL PA	Fund All Goals	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Social Security - Doug	Fund All Goals	0	0	0	0	0	0	0	0
Social Security - Jaime	Fund All Goals	0	0	0	0	0	0	0	0
Total Retirement and Strategy Income		20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Total Income		20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cash Used To Fund Goals	Estimated % Funded								
Doug QCD	100.00%	0	0	0	0	0	0	0	0
Retirement - Basic Living Expense	100.00%	517,443	527,792	538,347	549,114	560,097	571,298	582,724	594,379
Ferrari	100.00%	0	0	0	0	0	0	0	0
New Home in FL?	100.00%	0	0	0	0	0	0	0	0
Fund Personal Charity	100.00%	12,936	13,195	0	0	0	0	0	0
Total Goal Funding		(530,379)	(540,986)	(538,347)	(549,114)	(560,097)	(571,298)	(582,724)	(594,379)
Total Taxes and Tax Penalty		(461,063)	(469,407)	(478,216)	(487,179)	(496,300)	(505,581)	(515,023)	(523,802)
Total Outflows		(991,442)	(1,010,394)	(1,016,563)	(1,036,294)	(1,056,397)	(1,076,879)	(1,097,748)	(1,118,181)
Cash Surplus/Deficit (Net Income)		(971,442)	(990,394)	(996,563)	(1,016,294)	(1,036,397)	(1,056,879)	(1,077,748)	(1,098,181)

Portfolio Value

Future Dollars

Beginning Value	23,992,280	24,484,927	24,988,679	25,517,835	26,059,582	26,614,321	27,182,467	27,764,456
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	1,464,089	1,494,145	1,525,719	1,558,041	1,591,135	1,625,025	1,659,737	1,695,301
Cash Surplus/Deficit	(971,442)	(990,394)	(996,563)	(1,016,294)	(1,036,397)	(1,056,879)	(1,077,748)	(1,098,181)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	24,484,927	24,988,679	25,517,835	26,059,582	26,614,321	27,182,467	27,764,456	28,361,576

Current Dollars

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Doug / Jaime)	2035 58 / 51	2036 59 / 52	2037 60 / 53	2038 61 / 54	2039 62 / 55	2040 63 / 56	2041 64 / 57	2042 65 / 58
Ending Value	18,927,645	18,938,295	18,960,127	18,982,994	19,006,951	19,032,059	19,058,377	19,086,528
Cash Surplus/Deficit	(750,956)	(750,595)	(740,461)	(740,315)	(740,156)	(739,984)	(739,799)	(739,044)
Taxes								
Total Taxes	461,063	469,407	478,216	487,179	496,300	505,581	515,023	523,802
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%
State Marginal and Local Tax Rate	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
Estimated Required Minimum Distribution (RMD)								
Doug	0	0	0	0	0	0	0	0
Jaime	0	0	0	0	0	0	0	0
Qualified Strategic Distributions								
Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
Adjusted Portfolio Value	23,992,280	24,484,927	24,988,679	25,517,835	26,059,582	26,614,321	27,182,467	27,764,456
Portfolio Withdrawal Rate	4.05%	4.04%	3.99%	3.98%	3.98%	3.97%	3.96%	3.96%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Doug / Jaime)		2043 66 / 59	2044 67 / 60	2045 68 / 61	2046 69 / 62	2047 70 / 63	2048 71 / 64	2049 72 / 65	2050 73 / 66
Retirement and Strategy Income	Assign To								
NFL PA	Fund All Goals	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Social Security - Doug	Fund All Goals	0	53,817	54,624	55,444	56,275	57,119	57,976	58,846
Social Security - Jaime	Fund All Goals	0	0	0	0	0	0	0	0
Total Retirement and Strategy Income		20,000	73,817	74,624	75,444	76,275	77,119	77,976	78,846
Total Income		20,000	73,817	74,624	75,444	76,275	77,119	77,976	78,846
Cash Used To Fund Goals	Estimated % Funded								
Doug QCD	100.00%	0	0	0	0	0	0	82,885	87,721
Retirement - Basic Living Expense	100.00%	606,267	618,392	630,760	643,375	656,242	669,367	682,755	696,410
Ferrari	100.00%	0	0	0	0	0	0	0	0
New Home in FL?	100.00%	0	0	0	0	0	0	0	0
Fund Personal Charity	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(606,267)	(618,392)	(630,760)	(643,375)	(656,242)	(669,367)	(765,639)	(784,130)
Total Taxes and Tax Penalty		(533,580)	(564,283)	(575,602)	(587,147)	(598,924)	(610,936)	(622,243)	(634,745)
Total Outflows		(1,139,846)	(1,182,674)	(1,206,361)	(1,230,522)	(1,255,166)	(1,280,303)	(1,387,883)	(1,418,875)
Cash Surplus/Deficit (Net Income)		(1,119,846)	(1,108,858)	(1,131,737)	(1,155,079)	(1,178,891)	(1,203,184)	(1,309,906)	(1,340,029)

Portfolio Value

Future Dollars

Beginning Value	28,361,576	28,973,520	29,636,964	30,318,174	31,017,782	31,736,449	32,474,868	33,146,675
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	1,731,791	1,772,301	1,812,947	1,854,687	1,897,558	1,941,602	1,981,714	2,022,504
Cash Surplus/Deficit	(1,119,846)	(1,108,858)	(1,131,737)	(1,155,079)	(1,178,891)	(1,203,184)	(1,309,906)	(1,340,029)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	28,973,520	29,636,964	30,318,174	31,017,782	31,736,449	32,474,868	33,146,675	33,829,150

Current Dollars

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 (Doug / Jaime)	2043 66 / 59	2044 67 / 60	2045 68 / 61	2046 69 / 62	2047 70 / 63	2048 71 / 64	2049 72 / 65	2050 73 / 66
Ending Value	19,116,028	19,170,345	19,226,450	19,284,422	19,344,346	19,406,308	19,419,379	19,430,603
Cash Surplus/Deficit	(738,847)	(717,253)	(717,698)	(718,137)	(718,570)	(718,998)	(767,424)	(769,679)
Taxes								
Total Taxes	533,580	564,283	575,602	587,147	598,924	610,936	622,243	634,745
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%
State Marginal and Local Tax Rate	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
Estimated Required Minimum Distribution (RMD)								
Doug	0	0	0	0	0	0	82,885	87,721
Jaime	0	0	0	0	0	0	0	0
Qualified Strategic Distributions								
Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
Adjusted Portfolio Value	28,361,576	28,973,520	29,636,964	30,318,174	31,017,782	31,736,449	32,474,868	33,146,675
Portfolio Withdrawal Rate	3.95%	3.83%	3.82%	3.81%	3.80%	3.79%	4.03%	4.04%

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 (Doug / Jaime)		2051 74 / 67	2052 75 / 68	2053 76 / 69	2054 77 / 70	2055 78 / 71	2056 79 / 72	2057 80 / 73	2058 81 / 74
Retirement and Strategy Income	Assign To								
NFL PA	Fund All Goals	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Social Security - Doug	Fund All Goals	59,728	60,624	61,534	62,457	63,394	64,345	65,310	66,289
Social Security - Jaime	Fund All Goals	29,864	30,312	30,767	31,228	31,697	32,172	32,655	33,145
Total Retirement and Strategy Income		109,593	110,937	112,301	113,685	115,090	116,517	117,965	119,434
Total Income		109,593	110,937	112,301	113,685	115,090	116,517	117,965	119,434
Cash Used To Fund Goals	Estimated % Funded								
Doug QCD	100.00%	93,190	98,598	100,000	100,000	100,000	100,000	100,000	100,000
Retirement - Basic Living Expense	100.00%	710,338	724,545	739,036	753,816	768,893	784,270	799,956	815,955
Ferrari	100.00%	0	0	0	0	0	0	0	0
New Home in FL?	100.00%	0	0	0	0	0	0	0	0
Fund Personal Charity	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(803,528)	(823,142)	(839,036)	(853,816)	(868,893)	(884,270)	(899,956)	(915,955)
Total Taxes and Tax Penalty		(658,970)	(672,641)	(688,526)	(705,322)	(722,855)	(740,948)	(759,623)	(778,586)
Total Outflows		(1,462,497)	(1,495,783)	(1,527,562)	(1,559,139)	(1,591,748)	(1,625,218)	(1,659,578)	(1,694,541)
Cash Surplus/Deficit (Net Income)		(1,352,905)	(1,384,847)	(1,415,261)	(1,445,453)	(1,476,657)	(1,508,701)	(1,541,614)	(1,575,107)

Portfolio Value

Future Dollars

Beginning Value	33,829,150	34,541,759	35,265,717	36,003,446	36,756,085	37,523,526	38,305,830	39,103,034
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	2,065,514	2,108,805	2,152,990	2,198,092	2,244,098	2,291,006	2,338,819	2,387,546
Cash Surplus/Deficit	(1,352,905)	(1,384,847)	(1,415,261)	(1,445,453)	(1,476,657)	(1,508,701)	(1,541,614)	(1,575,107)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	34,541,759	35,265,717	36,003,446	36,756,085	37,523,526	38,305,830	39,103,034	39,915,474

Current Dollars

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 (Doug / Jaime)	2051 74 / 67	2052 75 / 68	2053 76 / 69	2054 77 / 70	2055 78 / 71	2056 79 / 72	2057 80 / 73	2058 81 / 74
Ending Value	19,450,890	19,469,176	19,486,720	19,504,003	19,520,816	19,537,052	19,552,597	19,567,489
Cash Surplus/Deficit	(761,837)	(764,534)	(766,004)	(767,006)	(768,199)	(769,480)	(770,850)	(772,154)
Taxes								
Total Taxes	658,970	672,641	688,526	705,322	722,855	740,948	759,623	778,586
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%
State Marginal and Local Tax Rate	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
Estimated Required Minimum Distribution (RMD)								
Doug	93,190	98,598	104,303	109,839	116,157	122,815	129,826	136,499
Jaime	0	0	0	0	0	0	0	0
Qualified Strategic Distributions								
Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
Adjusted Portfolio Value	33,829,150	34,541,759	35,265,717	36,003,446	36,756,085	37,523,526	38,305,830	39,103,034
Portfolio Withdrawal Rate	4.00%	4.01%	4.01%	4.01%	4.02%	4.02%	4.02%	4.03%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2059	2060	2061	2062	2063	2064	2065	2066
Age (Doug / Jaime)		82 / 75	83 / 76	84 / 77	85 / 78	- / 79	- / 80	- / 81	- / 82
Retirement and Strategy Income	Assign To								
NFL PA	Fund All Goals	20,000	20,000	20,000	20,000	0	0	0	0
Social Security - Doug	Fund All Goals	67,284	68,293	69,317	70,357	0	0	0	0
Social Security - Jaime	Fund All Goals	33,642	34,146	34,659	35,179	71,412	72,484	73,571	74,674
Total Retirement and Strategy Income		120,925	122,439	123,976	125,536	71,412	72,484	73,571	74,674
Total Income		120,925	122,439	123,976	125,536	71,412	72,484	73,571	74,674
Cash Used To Fund Goals	Estimated % Funded								
Doug QCD	100.00%	100,000	100,000	100,000	100,000	0	0	0	0
Retirement - Basic Living Expense	100.00%	832,274	848,920	865,898	883,216	563,050	574,311	585,797	597,513
Ferrari	100.00%	0	0	0	0	0	0	0	0
New Home in FL?	100.00%	0	0	0	0	0	0	0	0
Fund Personal Charity	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(932,274)	(948,920)	(965,898)	(983,216)	(563,050)	(574,311)	(585,797)	(597,513)
Total Taxes and Tax Penalty		(798,466)	(818,612)	(839,786)	(861,185)	(968,736)	(998,953)	(1,029,952)	(1,062,400)
Total Outflows		(1,730,740)	(1,767,532)	(1,805,684)	(1,844,401)	(1,531,786)	(1,573,264)	(1,615,750)	(1,659,913)
Cash Surplus/Deficit (Net Income)		(1,609,815)	(1,645,092)	(1,681,708)	(1,718,866)	(1,460,373)	(1,500,780)	(1,542,179)	(1,585,238)

Portfolio Value

Future Dollars

Beginning Value	39,915,474	40,742,850	41,585,512	42,443,043	43,315,813	44,523,467	45,765,259	47,042,319
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	2,437,191	2,487,755	2,539,238	2,591,636	2,668,028	2,742,572	2,819,239	2,898,072
Cash Surplus/Deficit	(1,609,815)	(1,645,092)	(1,681,708)	(1,718,866)	(1,460,373)	(1,500,780)	(1,542,179)	(1,585,238)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	40,742,850	41,585,512	42,443,043	43,315,813	44,523,467	45,765,259	47,042,319	48,355,153

Current Dollars

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 (Doug / Jaime)	2059 82 / 75	2060 83 / 76	2061 84 / 77	2062 85 / 78	2063 - / 79	2064 - / 80	2065 - / 81	2066 - / 82
Ending Value	19,581,459	19,594,561	19,606,488	19,617,317	19,768,874	19,921,806	20,076,192	20,231,832
Cash Surplus/Deficit	(773,695)	(775,146)	(776,862)	(778,458)	(648,421)	(653,296)	(658,154)	(663,265)
Taxes								
Total Taxes	798,466	818,612	839,786	861,185	968,736	998,953	1,029,952	1,062,400
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%
State Marginal and Local Tax Rate	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
Estimated Required Minimum Distribution (RMD)								
Doug	144,226	151,487	159,974	167,824	0	0	0	0
Jaime	0	0	0	0	126,745	133,981	140,868	148,842
Qualified Strategic Distributions								
Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
Adjusted Portfolio Value	39,915,474	40,742,850	41,585,512	42,443,043	43,315,813	44,523,467	45,765,259	47,042,319
Portfolio Withdrawal Rate	4.03%	4.04%	4.04%	4.05%	3.37%	3.37%	3.37%	3.37%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2067	2068	2069	2070	2071	2072	2073	2074
Age (Doug / Jaime)		- / 83	- / 84	- / 85	- / 86	- / 87	- / 88	- / 89	- / 90
Retirement and Strategy Income	Assign To								
NFL PA	Fund All Goals	0	0	0	0	0	0	0	0
Social Security - Doug	Fund All Goals	0	0	0	0	0	0	0	0
Social Security - Jaime	Fund All Goals	75,795	76,931	78,085	79,257	80,446	81,652	82,877	84,120
Total Retirement and Strategy Income		75,795	76,931	78,085	79,257	80,446	81,652	82,877	84,120
Total Income		75,795	76,931	78,085	79,257	80,446	81,652	82,877	84,120
Cash Used To Fund Goals	Estimated % Funded								
Doug QCD	100.00%	0	0	0	0	0	0	0	0
Retirement - Basic Living Expense	100.00%	609,464	621,653	634,086	646,768	659,703	672,897	686,355	700,082
Ferrari	100.00%	0	0	0	0	0	0	0	0
New Home in FL?	100.00%	0	0	0	0	0	0	0	0
Fund Personal Charity	100.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(609,464)	(621,653)	(634,086)	(646,768)	(659,703)	(672,897)	(686,355)	(700,082)
Total Taxes and Tax Penalty		(1,095,646)	(1,130,495)	(1,166,145)	(1,203,040)	(1,241,216)	(1,280,062)	(1,320,865)	(1,362,263)
Total Outflows		(1,705,109)	(1,752,148)	(1,800,231)	(1,849,807)	(1,900,918)	(1,952,959)	(2,007,220)	(2,062,345)
Cash Surplus/Deficit (Net Income)		(1,629,315)	(1,675,216)	(1,722,146)	(1,770,551)	(1,820,473)	(1,871,306)	(1,924,343)	(1,978,224)

Portfolio Value

Future Dollars

Beginning Value	48,355,153	49,704,970	51,092,214	52,518,190	53,983,818	55,490,033	57,038,461	58,629,487
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	2,979,131	3,062,461	3,148,121	3,236,178	3,326,688	3,419,734	3,515,370	3,613,673
Cash Surplus/Deficit	(1,629,315)	(1,675,216)	(1,722,146)	(1,770,551)	(1,820,473)	(1,871,306)	(1,924,343)	(1,978,224)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	49,704,970	51,092,214	52,518,190	53,983,818	55,490,033	57,038,461	58,629,487	60,264,936

Current Dollars

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 (Doug / Jaime)	2067 - / 83	2068 - / 84	2069 - / 85	2070 - / 86	2071 - / 87	2072 - / 88	2073 - / 89	2074 - / 90
Ending Value	20,388,820	20,546,924	20,706,261	20,866,776	21,028,416	21,191,378	21,355,382	21,520,669
Cash Surplus/Deficit	(668,340)	(673,694)	(678,988)	(684,385)	(689,884)	(695,242)	(700,929)	(706,426)
Taxes								
Total Taxes	1,095,646	1,130,495	1,166,145	1,203,040	1,241,216	1,280,062	1,320,865	1,362,263
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%	37.00%
State Marginal and Local Tax Rate	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%
Estimated Required Minimum Distribution (RMD)								
Doug	0	0	0	0	0	0	0	0
Jaime	156,335	165,094	173,196	181,573	190,215	197,650	206,718	214,207
Qualified Strategic Distributions								
Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
Adjusted Portfolio Value	48,355,153	49,704,970	51,092,214	52,518,190	53,983,818	55,490,033	57,038,461	58,629,487
Portfolio Withdrawal Rate	3.37%	3.37%	3.37%	3.37%	3.37%	3.37%	3.37%	3.37%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year		2075	2076	2077	2078
Age (Doug / Jaime)		- / 91	- / 92	- / 93	- / 94
Retirement and Strategy Income	Assign To				
NFL PA	Fund All Goals	0	0	0	0
Social Security - Doug	Fund All Goals	0	0	0	0
Social Security - Jaime	Fund All Goals	85,382	86,663	87,963	89,282
Total Retirement and Strategy Income		85,382	86,663	87,963	89,282
Total Income		85,382	86,663	87,963	89,282
Cash Used To Fund Goals	Estimated % Funded				
Doug QCD	100.00%	0	0	0	0
Retirement - Basic Living Expense	100.00%	714,084	728,365	742,933	757,791
Ferrari	100.00%	0	0	0	0
New Home in FL?	100.00%	0	0	0	0
Fund Personal Charity	100.00%	0	0	0	0
Total Goal Funding		(714,084)	(728,365)	(742,933)	(757,791)
Total Taxes and Tax Penalty		(1,404,948)	(1,448,932)	(1,494,220)	(1,539,676)
Total Outflows		(2,119,031)	(2,177,297)	(2,237,153)	(2,297,467)
Cash Surplus/Deficit (Net Income)		(2,033,649)	(2,090,634)	(2,149,190)	(2,208,185)

Portfolio Value

Future Dollars

Beginning Value	60,264,936	61,946,018	63,674,005	65,450,237
Strategy Reductions	0	0	0	0
Investment Earnings	3,714,732	3,818,621	3,925,421	4,035,266
Cash Surplus/Deficit	(2,033,649)	(2,090,634)	(2,149,190)	(2,208,185)
Investment Asset Additions	0	0	0	0
Ending Value	61,946,018	63,674,005	65,450,237	67,277,318

Current Dollars

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Year Age (Doug / Jaime)	2075 - / 91	2076 - / 92	2077 - / 93	2078 - / 94
Ending Value	21,687,240	21,855,105	22,024,283	22,195,199
Cash Surplus/Deficit	(711,979)	(717,577)	(723,212)	(728,494)

Taxes

Total Taxes	1,404,948	1,448,932	1,494,220	1,539,676
Tax Penalty	0	0	0	0
Federal Marginal Tax Rate	37.00%	37.00%	37.00%	37.00%
State Marginal and Local Tax Rate	5.70%	5.70%	5.70%	5.70%

Estimated Required Minimum

Distribution (RMD)

Doug	0	0	0	0
Jaime	221,626	228,905	235,954	240,111

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0
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Adjusted Portfolio Value	60,264,936	61,946,018	63,674,005	65,450,237
Portfolio Withdrawal Rate	3.37%	3.37%	3.38%	3.37%

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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.

Tax and Inflation Assumptions

Do you want to expire or sunset income tax provisions? No
Spend taxable funds pro-rata between tax basis and untaxed gain? No

Base Inflation Rate

Inflation rate : 2.00%
Social Security Inflation rate : 1.50%
Tax Assumption Inflation rate : 2.00%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	35.00%	5.70%	0.00%

Untaxed Gain on Taxable Earnings - Before Retirement

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

Long Term Capital Gains (LTCG) - Before Retirement

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

Tax Rates During Retirement

Let the Program calculate taxes each year

Local rate : 0.00%
Deduction estimate : Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

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

Long Term Capital Gains (LTCG) - During Retirement

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

Taxation of Social Security

What portion of Social Security will be taxed? 85.00%

Tax Penalty

Include penalties in Plan? : Yes

Tax Free Earnings - Options

Treat Tax-Free Assets as Tax-Free

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

IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuideElite 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 MoneyGuideElite 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 MoneyGuideElite. 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.

MoneyGuideElite results may vary with each use and over time.

Plan Assumptions:

This analysis is based on information that you provided. The assumptions and projections in this plan are estimates and are meant to serve solely as a guideline. If any of the assumptions used in this plan are not realized, then the projections will be inaccurate. This plan does not offer legal or tax advice and should be reviewed by your legal and tax advisors before any action is taken.

In plans where Monte Carlo analysis is used:

The concept of Monte Carlo analysis involves creating many possible scenarios (trials) and then predicting the probability of an event based on the outcome of all the trials. Calculations are made by running the projections many times, each time using varying rates of return (see analysis for actual rate of return and standard deviations used). If there are sufficient funds to cover all expenses, the trial is considered a success. If not, it is a failure. Once all of the trials have been completed, the chance of success is determined.

MoneyGuideElite 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

MoneyGuideElite 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 MoneyGuideElite assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuideElite 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.

MoneyGuideElite does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Emerging Markets Stocks	8.00%	26.35%
US Stocks	7.50%	16.92%
International Stocks	7.50%	19.50%
REITs	6.00%	14.74%
Fixed Income - International	3.00%	7.58%
Commodities	3.00%	18.50%
Multi-Sector Bonds	3.50%	5.96%
Short-Term Bonds	3.00%	6.51%
Fixed Income - Municipal	2.50%	3.30%
Fixed Income - Municipal (Tax-Free)	2.50%	3.30%
Cash & Equivalents	1.00%	0.50%

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.

MoneyGuideElite Methodology

MoneyGuideElite 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 MoneyGuideElite, 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.

MoneyGuideElite 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 MoneyGuideElite, the Great Recession Return is the rate of return, during the Great Recession, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, 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 MoneyGuideElite, the Bond Bear Market Return is the rate of return, for the Bond Bear Market period, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, 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-other 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.

IMPORTANT DISCLOSURE INFORMATION

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.

Regardless of whether you are using Historical or Projected returns in your Plan, the Bear Market Loss and Bear Market Test use returns calculated from historical indices where all assets classes included in the referenced portfolio are rolled-up using only the groups below. If you are using Historical returns in your Plan, the indices in the Bear Market Loss and the Bear Market Test may be different from indices used in other calculations. The following indexes are used to calculate the return during the Great Recession and the Bond Bear Market:

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	-19.87%	N/A
	S&P GSCI Commodity - Total Return	N/A	23.21%

Notes

- HFRI FOF: Diversified stands for 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.

MoneyGuideElite Risk Assessment

The MoneyGuideElite 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. MoneyGuideElite does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuideElite 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.

MoneyGuideElite 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 MoneyGuideElite 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.