Financial Goal Plan

Sam and Sue Johnson

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RAYMOND JAMES®

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by Goal Planning & Monitoring 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 Goal Planning & Monitoring 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 Goal Planning & Monitoring. 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.

Goal Planning & Monitoring results may vary with each use and over time.

Goal Planning & Monitoring 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

Goal Planning & Monitoring 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 Goal Planning & Monitoring assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All Goal Planning & Monitoring 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.

Goal Planning & Monitoring does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Cash & Cash Alternatives	1.00%	2.40%
Investment Grade Long Maturity Fixed Income	4.10%	14.10%
Investment Grade Intermediate Maturity Fixed Inc	4.00%	5.30%
Investment Grade Short Maturity Fixed Income	3.60%	3.40%
Non-Investment Grade Fixed Income	5.40%	9.70%
Non-U.S. Fixed Income	3.70%	9.80%
Global Fixed Income Strategies	3.80%	6.40%
Multi-Sector Fixed Income Strategies	4.72%	4.60%
Fixed Income Other	3.00%	8.00%
U.S. Large Cap Blend	6.60%	18.10%
U.S. Large Cap Value	6.60%	18.10%
U.S. Large Cap Growth	6.60%	18.10%
U.S. Mid Cap Equity	6.70%	19.60%
U.S. Small Cap Equity	7.10%	22.10%
Non-U.S. Developed Market Equity	6.70%	20.50%
Non-U.S. Emerging Market Equity	7.70%	26.30%
Global Equity Strategies	6.80%	19.50%
Equity Sector Strategies	6.60%	18.10%
Real Estate	5.90%	21.20%
Equity Other	7.00%	20.00%
Alternative Strategies	4.50%	9.70%
Commodities	3.60%	17.30%
Private Market Strategies	9.70%	26.90%
Allocation Strategies (Equity Weighted)	5.75%	13.30%

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Allocation Strategies (Fixed Income Weighted)	4.85%	8.70%
World Allocation Strategies	5.96%	10.30%
Conservative Strategies	4.78%	7.07%
Moderate Conservative Strategies	5.36%	10.29%
Moderate Strategies	5.78%	13.13%
Moderate Aggressive Strategies	6.06%	15.18%

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. This risk is higher with non-investment grade fixed income securities. 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. 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.

Commodities are generally considered speculative because of the significant potential for investment loss. Commodities are volatile investments and should only form a small part of a diversified portfolio. There may be sharp price fluctuations even during periods when prices overall are rising.

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.

This information is provided for your convenience, but should not be used as a substitute for your account's monthly statements and trade confirmations. It has been gathered from information provided by you and other sources believed to be reliable.

Goal Planning & Monitoring Methodology

Goal Planning & Monitoring 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," "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 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.

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.

IMPORTANT DISCLOSURE INFORMATION

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 Goal Planning & Monitoring, 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.

Goal Planning & Monitoring Presentation of Results

The Results Using Average Returns, 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 Goal Planning & Monitoring, 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 Goal Planning & Monitoring, 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

Even though you are using projected returns for all other Goal Planning & Monitoring results, the Bear Market Loss and Bear Market Test use returns calculated from historical indices. These results are calculated using only three asset classes – Cash, Bonds, and Stocks. Alternative asset classes (e.g., real estate, commodities) are included in the Stocks asset class. 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%

*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.

Goal Planning & Monitoring Risk Assessment

The Goal Planning & Monitoring 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.

Goal Planning & Monitoring uses your risk score to select a risk-based portfolio on the Target Band 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 Goal Planning & Monitoring 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.

Executive Summary

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Executive Summary

Reaching Your Goals	Status

Net Worth	
Assets	$1,591,304
Liabilities	$115,000
Net Worth	**$1,476,304**

Results

If you implement the following suggestions, there is a 74% likelihood of funding all of the Financial Goals in your Plan.

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

Executive Summary

Goals

Plan to reduce your Total Goal Spending to $2,453,385 which is $29,916, or 1%, less than your Target.

Sam retires at age 65, in the year 2019.

Sue retires at age 65, in the year 2019.

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

Executive Summary

Goal	Amount	Changes
Needs		
10 Retirement - Expense. Lunch with?		
Both Retired	$51,600	
Sue Alone Retired	$36,000	
10 Long Term Care	$1	
Starting	2024	
Years between occurrences	1	
Number of occurrences	3	
10 Car/transportation. Ice cream cone?	$9,688	Decreased $312
Starting	2024	
Years between occurrences	10	
Ending	End of plan	
10 Maintain Home. Change Lite Bulbs?	$1,938	Decreased $62
Starting	2014	
Years between occurrences	1	
Ending	End of plan	
10 Health Care		
Both Medicare	$14,450	
Sue Alone Medicare	$7,087	
9 Mortgage	$17,438	Decreased $562
Starting	2014	
Years between occurrences	1	
Number of occurrences	10	

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Executive Summary

Goal	Amount	Changes
Wants		
5 Travel	$4,375	Decreased $625
Starting	When both are retired	
Years between occurrences	1	
Number of occurrences	20	
Wishes		
3 College - Fletcher,Lucy,Lily, Ivy	$24,061	
Years of School	12	
Start Year	2024	
1 Leave Bequest	$0	Decreased $10,000
Starting	End of Sue's Plan	

Save and Invest	Status

Savings

Consider the following changes in order to increase your savings by $1,500 to a total of $6,250 per year.

Increase taxable additions by $1,500. Make this change in 2016.

Risk Management	Status

Life

Consider a review of your life insurance to determine if you have adequate coverage.

Estate	Status

Estate Strategies

Consider reviewing your beneficiary designations and estate planning documents (Will, Power of Attorney, Medical Directive, etc.) to make sure they are aligned with your plan.

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

Executive Summary

Banking	Status

Cash Management

Managing spending and savings effectively is a key component of a successful plan. A review of debt, such as credit cards and mortgages, as well as spending and savings accounts can help to ensure that you are getting the most from your money and not paying too much in unnecessary interest or fees.

Social Security	Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

Sam's FRA is 66 and 0 months in 2020.

Sue's FRA is 66 and 0 months in 2020.

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

Sam's estimated annual PIA is $26,100

Sue's estimated annual PIA is $13,050

Strategy Information

Sam files a normal application at 66 in 2020.

Sue files a normal application at 66 in 2020.

Using this strategy, your household's total lifetime benefits would be $1,057,050 in today's dollars.

Executive Summary

Investment Policy	Status

Roles and Responsibilities

You have selected Jim Zientara, MBA, CIMA to assist in the managing and implementation of your investment portfolio. The primary responsibilities of your financial advisor are:

- Prepare and maintain this Goal Planning & Monitoring (GPM) plan ("The Plan") which includes:

  *A risk/return profile of the target portfolio

  *Time horizons of your goals for the portfolio

  *A schedule of your liquidity needs to fund your goals

- Prudently recommend investment options within the Target Portfolios
- Avoid conflicts of interest and prohibited transactions
- Monitor and review your portfolio in accordance with the Plan
- Communicate fees and investment expenses

Clients

Any successful relationship depends upon personal commitment, regular and open communication and informed decision making. Your primary responsibilities are:

- Be forthcoming about your current financial situation, as well as your goals (Needs, Wants & Wishes) as reflected in the Plan.
- Read and carefully review all trade confirmations and account statements for accuracy and promptly report any errors
- Read carefully any investment literature, prospectuses and/or other offering documents, when applicable, prior to making investment decisions and purchases.
- Understand the total of all fees & commissions given the specific investment services provided.
- Report changes in your financial and personal circumstances in a timely manner to assure that all relevant factors are reflected in your Plan.
- Understand all investments have some degree of risk and it is possible to lose money on any investment.
- Understand that any results contained in your Goal Planning & Monitoring plan are based upon assumptions and can significantly change either positively or negatively based upon any changes to the assumptions

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

Executive Summary

Monitoring

The percentage weighting to each asset class within the portfolio will vary over time relative to the Target Portfolio. The percentage weighting within each asset class will be allowed to vary within a reasonable range depending on market conditions.

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

Summary of Goals and Resources

Personal Information and Summary of Financial Goals

Sam and Sue Johnson

Needs

10 Retirement - Expense. Lunch with?

Sam	65 / 2019
Sue	65 / 2019
Both Retired (2019-2044)	$51,600
Sue Alone Retired (2045-2047)	$36,000
	Base Inflation Rate (2.20%)

10 Long Term Care

In 2024	$1
Recurring every year for a total of 3 times	Base Inflation Rate (2.20%)

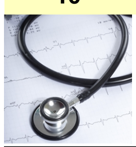
10 Car/transportation. Ice cream cone?

In 2024	$10,000
Recurring every 10 years until end of plan	Base Inflation Rate (2.20%)

10 Maintain Home. Change Lite Bulbs?

In 2014	$2,000
Recurring every year until end of plan	Base Inflation Rate (2.20%)

10 Health Care



Both Medicare (2019-2044)	$14,450
Sue Alone Medicare (2045-2047)	$7,087
	Base Inflation Rate plus 4.00% (6.20%)

9 Mortgage

In 2014	$18,000
Recurring every year for a total of 10 times	Base Inflation Rate (2.20%)

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Wants

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

Personal Information and Summary of Financial Goals

Sam and Sue Johnson

5	**Travel**		
	When both are retired Recurring every year for a total of 20 times	$5,000 Base Inflation Rate (2.20%)	

▲ Wishes

3	**College - Fletcher,Lucy,Lily, Ivy**		
	12 years starting in 2024 Attending College - Public In-State (4 years)	$24,061 Base Inflation Rate (2.20%)	
1	**Leave Bequest**		
	End of Sue's plan	$10,000 Base Inflation Rate (2.20%)	

Personal Information

Sam

Male - born 02/01/1954, age 62

Employed - $75,000

Sue

Female - born 02/02/1954, age 62

Employed - $75,000

Married, US Citizens living in FL

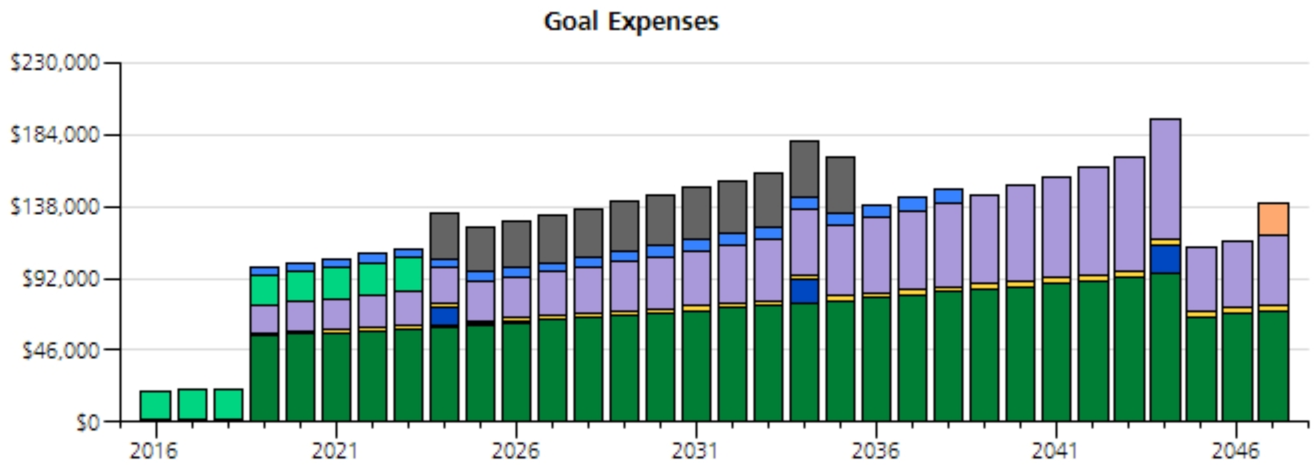
• This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

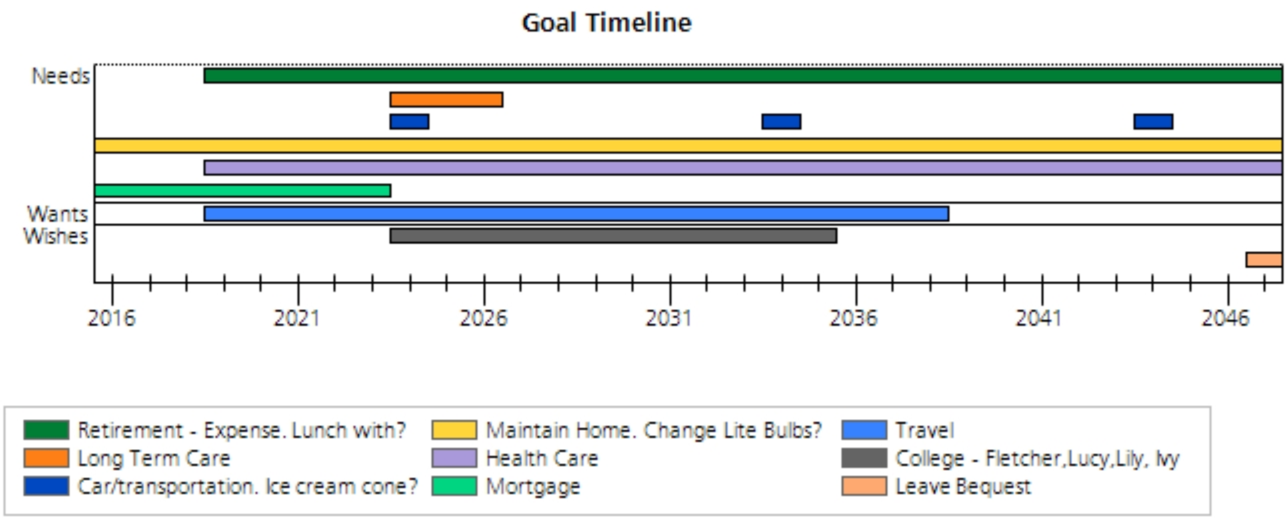
Participant Name	Date of Birth	Age	Relationship
Amy	01/01/1979	37	Child
Jeff	01/01/1982	34	Child
Fletcher	01/01/2009	7	Grandchild
Ivy Sun	02/28/2016	0	Grandchild
Lily	04/29/2014	2	Grandchild
Lucy	01/01/2011	5	Grandchild

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.

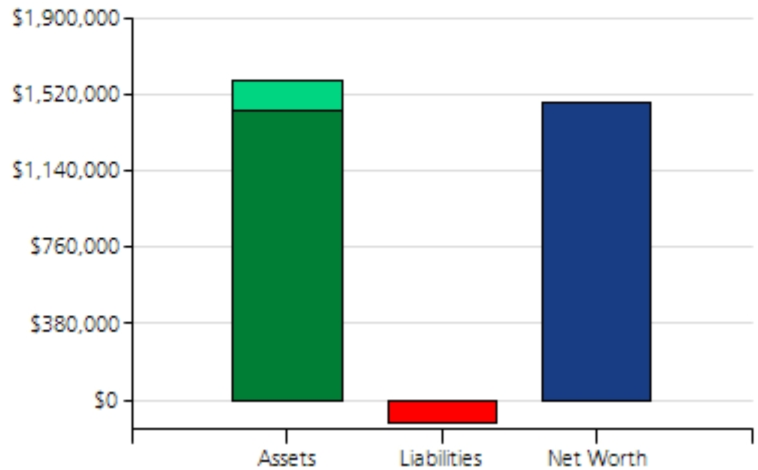




See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Net Worth Summary - All Resources

This is your Net Worth Summary as of 10/31/2016. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.



Investment Assets		$1,441,304
Other Assets	+	$150,000
Total Assets		$1,591,304
Total Liabilities	-	$115,000
Net Worth		$1,476,304

Description	Total
Investment Assets	
Employer Retirement Plans	$200,000
Individual Retirement Accounts	$275,800
Annuities & Tax-Deferred Products	$200,000
Taxable and/or Tax-Free Accounts	$764,504
College Saving Plans	$1,000
Total Investment Assets:	**$1,441,304**
Other Assets	
Home and Personal Assets	$150,000
Total Other Assets:	**$150,000**
Liabilities	
Personal Real Estate Loan:	$100,000
Vehicle Loan:	$5,000
Other Personal Debt:	$10,000
Total Liabilities:	**$115,000**
Net Worth:	**$1,476,304**

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
401(k)	Sam	$200,000	$3,750	Fund All Goals
529 Savings Plan	Sam	$1,000	$1,000	College - Fletcher,Lucy,Lily, Ivy
Indexed Annuity with GLWB	Sue	$100,000		Fund All Goals
Investments	Joint Survivorship	$750,000		Fund All Goals
Stock	Joint Survivorship	$14,504		Fund All Goals
Traditional IRA - Account	Sam	$100,000		Fund All Goals
Traditional IRA - Account	Sue	$175,800		Fund All Goals
Variable Annuity with GLWB	Sam	$100,000		Fund All Goals
	Total Investment Assets :	**$1,441,304**		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Home	Joint Survivorship	$150,000		Not Funding Goals
	Total of Other Assets :	**$150,000**		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Insurance Policies Summary (not included in Assets)							
Term life insurance Term Life	Sam	Sam	Co-Client of Insured - 100%	$250		$50,000	Until Insured Dies
				Total Death Benefit of All Policies :		**$50,000**	

When the insured dies, the Cash Value of that policy is included in the Total Investment Assets.

Social Security

Description	Value	Assign to Goal
Social Security	Sam will file a normal application at age 66. He will receive $26,100 in retirement benefits at age 66.	Fund All Goals

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

Resources Summary

Social Security

Description	Value	Assign to Goal
Social Security	Sue will file a normal application at age 66. She will receive $13,050 in retirement benefits at age 66.	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Total Amount	Car Loan	Sam	$5,000		$250
Total Amount	Credit cards	Joint	$10,000		$300
1st Mortgage	Mortgage on home	Joint	$100,000	6.000%	$1,500
		Total Outstanding Balance :	**$115,000**		

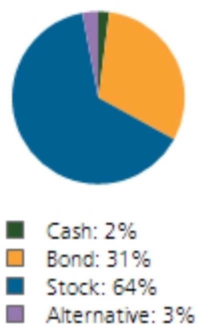
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Risk and Portfolio Information

Risk Assessment

Portfolio Appropriate for Score

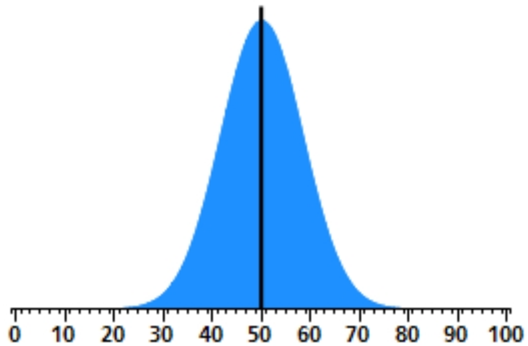
Balanced



Average Return: 5.78%

Compare Me to my Group

Average Age 50 to 64



You are an About Average Risk-Taker

Bear Market Loss

Balanced

Portfolio Value	$1,341,304
Great Recession Return from November 2007 through February 2009	**-28%**
Potential loss of Portfolio Value	**-$375,565**

You selected a Risk Score for your Household of 50.

- The Bell Curve above shows the normal distribution of risk scores for your group. The average score is 50.
- Your Score indicates that you are an About Average Risk-Taker (scores 46-54) as compared to other Investors of similar age.
- Your Score corresponds to a Balanced Portfolio with 67% Stock (includes Alternative).
- You know that the Balanced Portfolio you selected had a -28% return during the Great Recession and are willing to accept the risk that you could experience a similar or worse result.
- You realize that you may be accepting greater risk of loss as a household than Sue might prefer based upon her individual Risk Score.

	Sam	Sue	Household
Risk Score:	60	40	50
Portfolio Selected:	Balanced w/ Growth	Conservative Balanced	Balanced
% Stock (includes Alternative):	83%	48%	67%
Average Return:	6.06%	5.35%	5.78%
Great Recession Return:	-38%	-17%	-28%
Bond Bear Market Return:	11%	3%	7%

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

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Results

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Results - Current and Recommended

Results	Current Scenario		Recommended Scenario	
	Average Return	Bad Timing	Average Return	Bad Timing
Estimated % of Goals Funded	100%	95%	100%	99%
Likelihood of Funding All Goals				

Your Confidence Zone: 75% - 90%

	Current Scenario	Adjustments	Changes In Value
Retirement			
Retirement Age			
Sam	65 in 2019	65 in 2019	
Sue	65 in 2019	65 in 2019	
Planning Age			
Sam	90 in 2044	90 in 2044	
Sue	93 in 2047	93 in 2047	

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

Results - Current and Recommended

DRAFT

	Current Scenario	Adjustments	Changes In Value
Goals			
Needs			
Retirement - Expense. Lunch with?			
Both Retired	$51,600	$51,600	
Sue Alone Retired	$36,000	$36,000	
Long Term Care	$1	$1	
Starting	2024	2024	
Years between occurrences	1	1	
Number of occurrences	3	3	
Car/transportation. Ice cream cone?	$10,000	$9,688	Decreased $312
Starting	2024	2024	
Years between occurrences	10	10	
Ending	End of plan	End of plan	
Maintain Home. Change Lite Bulbs?	$2,000	$1,938	Decreased $62
Starting	2014	2014	
Years between occurrences	1	1	
Ending	End of plan	End of plan	
Health Care			
Both Medicare	$14,450	$14,450	
Sue Alone Medicare	$7,087	$7,087	
Mortgage	$18,000	$17,438	Decreased $562
Starting	2014	2014	
Years between occurrences	1	1	
Number of occurrences	10	10	
Wants			
Travel	$5,000	$4,375	Decreased $625
Starting	When both are retired	When both are retired	
Years between occurrences	1	1	
Number of occurrences	20	20	
Wishes			
College - Fletcher,Lucy,Lily, Ivy	$24,061	$24,061	
Years of School	12	12	
Start Year	2024	2024	
Leave Bequest	$10,000	$0	Decreased $10,000
Starting	End of Sue's Plan	End of Sue's Plan	
Total Spending for Life of Plan	**$2,483,301**	**$2,453,385**	**Decreased 1%**

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

Results - Current and Recommended

Savings

Qualified	$3,750	$3,750	
529 Plan	$1,000	$1,000	
Taxable	$0	$1,500	Increased $1,500
Total Savings This Year	**$4,750**	**$6,250**	**Increased $1,500**

Portfolios

Allocation Before Retirement	**Current**	**Custom**	**17% Less Stock**
Percent Stock	94%	77%	
Total Return	6.45%	6.10%	
Standard Deviation	17.17%	14.79%	
Great Recession Return 11/07 - 2/09	-47%	-38%	
Bond Bear Market Return 7/79 - 2/80	13%	11%	
Allocation During Retirement	**Current**	**Balanced**	**30% Less Stock**
Percent Stock	94%	64%	
Total Return	6.45%	5.78%	
Standard Deviation	17.17%	12.43%	
Great Recession Return 11/07 - 2/09	-47%	-28%	
Bond Bear Market Return 7/79 - 2/80	13%	7%	
Inflation	**2.20%**	**2.20%**	

Investments

Total Investment Portfolio	**$1,341,304**	**$1,341,304**
Current GMWB Investment Strategies	$100,000	$100,000
Total Investment Assets	**$1,441,304**	**$1,441,304**

Social Security

Social Security Strategy	**Current**	**At FRA**

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

Results - Current and Recommended

	Current Scenario	Adjustments	Changes In Value
Sam			
Filing Method	Normal	Normal	
Age to File Application	66	66	
Age Retirement Benefits Begin	66	66	
First Year Benefit	$26,100	$26,100	
Sue			
Filing Method	Normal	Normal	
Age to File Application	66	66	
Age Retirement Benefits Begin	66	66	
First Year Benefit	$13,050	$13,050	

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

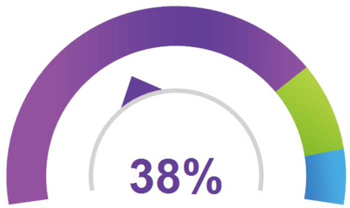
Worksheet Detail - Bear Market Test

Bear Market Test for Current Scenario

Likelihood of Reaching Goals After Loss of 47% - Using All Assets to Fund Goals by Importance

Needs Only

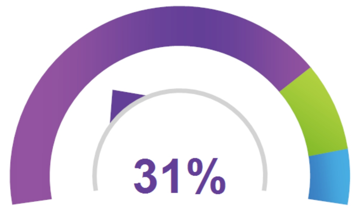
Probability of Success



Below Confidence Zone

Needs and Wants Only

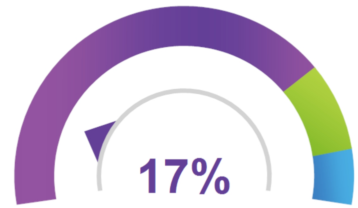
Probability of Success



Below Confidence Zone

Needs, Wants, and Wishes

Probability of Success



Below Confidence Zone

Goals

	Needs Only	Needs and Wants Only	Needs, Wants, and Wishes
Needs			
10 - Retirement - Expense. Lunch with?	✓	✓	✓
10 - Long Term Care	✓	✓	✓
10 - Car/transportation. Ice cream cone?	✓	✓	✓
10 - Maintain Home. Change Lite Bulbs?	✓	✓	✓
10 - Health Care	✓	✓	✓
9 - Mortgage	✓	✓	✓
Wants			
5 - Travel		✓	✓
Wishes			
3 - College - Fletcher,Lucy,Lily, Ivy			✓
1 - Leave Bequest			✓

This test assumes your investment allocation matches your current portfolio. If your investments suffered a loss of 47% this year, your portfolio value would be reduced by $630,413. 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.

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

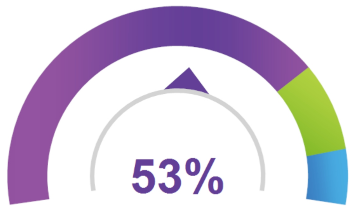
Worksheet Detail - Bear Market Test

Bear Market Test for Adjustments

Likelihood of Reaching Goals After Loss of 38% - Using All Assets to Fund Goals by Importance

Needs Only

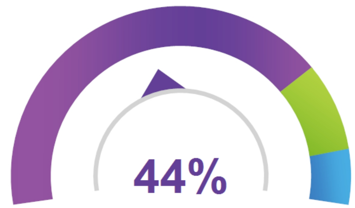
Probability of Success



Below Confidence Zone

Needs and Wants Only

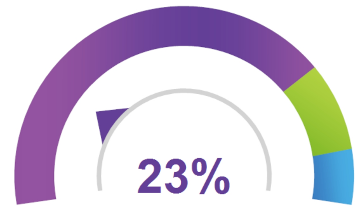
Probability of Success



Below Confidence Zone

Needs, Wants, and Wishes

Probability of Success



Below Confidence Zone

Goals	Needs Only	Needs and Wants Only	Needs, Wants, and Wishes
Needs			
10 - Retirement - Expense. Lunch with?	☑	☑	☑
10 - Long Term Care	☑	☑	☑
10 - Car/transportation. Ice cream cone?	☑	☑	☑
10 - Maintain Home. Change Lite Bulbs?	☑	☑	☑
10 - Health Care	☑	☑	☑
9 - Mortgage	☑	☑	☑
Wants			
5 - Travel		☑	☑
Wishes			
3 - College - Fletcher,Lucy,Lily, Ivy			☑
1 - Leave Bequest			☑

This test assumes your investment allocation matches the Custom portfolio. If your investments suffered a loss of 38% this year, your portfolio value would be reduced by $509,696. 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.

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

Worksheet Detail - Social Security Maximization

Social Security Maximization for Current Scenario

Social Security Strategy	Selected Strategy	As Soon As Possible	At Retirement	At FRA	At Age 70	Sam begins at age 70 and Sue begins at FRA	Maximized Benefit
Start age							
Sam	66	62	65	66	70	70	70
Sue	66	62	65	66	70	66	70
First year benefit in current dollars							
Sam	$26,100	$0	$24,360	$26,100	$34,452	$34,452	$34,452
Sue	$13,050	$0	$12,180	$13,050	$17,226	$13,050	$17,226
Maximization Based on Cash Received							
Total lifetime benefit in current dollars	$1,057,050	$858,690	$1,023,120	$1,057,050	$1,188,594	$1,153,098	$1,188,594
Break Even Point							
Sam	69	N/A	65	69	76	75	76
Sue	69	N/A	65	69	76	75	76
Maximization Based on Overall Result							
Probability of success	67%	59%	66%	67%	71%	70%	71%

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

Worksheet Detail - Social Security Maximization

Social Security Maximization for Current Scenario

Notes

Selected Strategy:

This is the strategy you selected.

At FRA:

You apply for and begin retirement benefits at your Full Retirement Age (FRA), which is determined by your date of birth. If the retirement age you specified is after your FRA, we assume you will begin benefits at FRA, and we will adjust the benefit for inflation until your retirement age.

At Retirement:

You apply for and begin retirement benefits at the retirement age shown. The benefit is automatically adjusted to account for excess earnings from part-time work and/or taking benefits prior to your FRA, if either is applicable.

As soon as possible:

You apply for and begin benefits at the later of your current age or age 62. The benefit is automatically adjusted to account for excess earnings from part-time work, if applicable, and taking benefits prior to your FRA. If you are age 62 or older, this option is not available.

At age 70:

You apply for and begin benefits at age 70.

(Higher Wage Earner) begins at age 70 and (Lower Wage Earner) begins at FRA:

This strategy is available only if you are married. The higher wage earner applies for and begins benefits at age 70. The lower wage earner applies for and begins benefits at his/her FRA. The higher/lower wage earners are determined based on the employment incomes you specified.

(Higher Wage Earner) files/suspends and (Lower Wage Earner) restricted application:

This strategy is available only if you are married. The higher wage earner applies for and suspends taking benefits until age 70. The higher wage earner can file at or after his/her FRA, at which time the spouse (the lower wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The lower wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the lower wage earner can apply for and receive benefits based on his/her own work history.

(Lower Wage Earner) files/suspends and (Higher Wage Earner) restricted application:

This strategy is available only if you are married. The lower wage earner applies for and suspends taking benefits until age 70. The lower wage earner can file at or after his/her FRA, at which time the spouse (the higher wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The higher wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the "spousal benefit" s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the higher wage earner can apply for and receive benefits based on his/her own work history.

Maximized Benefits:

This is the strategy that provides the highest estimate of lifetime Social Security income, assuming you live to the age(s) shown on the Detailed Results page.

Total Lifetime Benefit:

The total estimate of benefits you and your co-client, if applicable, would receive in your lifetime, assuming you live to the age(s) shown on the Detailed Results page. This amount is in current (non-inflated) dollars.

Break Even Point:

The age(s) at which this strategy would provide benefits equivalent to the "As Soon As Possible" strategy. If you live longer than the "break even" age for a strategy, your total lifetime benefits using that strategy would be greater than the lifetime benefits of the "As Soon As Possible" strategy. If you are older than age 62 and the "As Soon As Possible" strategy is not shown, the break even comparison uses the strategy that begins at the earliest age(s) as the baseline for comparison.

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

Glossary

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.)

Commodities

A commodity is food, metal, or another fixed physical substance that investors buy or sell, usually via futures contracts, and generally traded in very large quantities.

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.

Asset Mix

Asset Mix is the combination of asset classes within a portfolio, and is usually expressed as a percentage for each asset class.

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 Great Recession Return and Bond Bear Market Return.

Glossary

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. Goal Planning & Monitoring 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.

Bypass Trust

An estate planning device used to pass down assets after death without subjecting them to the estate tax.

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.

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 Goal Planning & Monitoring 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.

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 Goal Planning & Monitoring 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.

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. Goal Planning & Monitoring 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 Goal Planning & Monitoring, the Inflation Rate is selected by your advisor, and can be adjusted in different scenarios.

Irrevocable Life Insurance Trust

An irrevocable trust set up with a life insurance policy as the asset, allowing the grantor of the policy to exempt the asset away from his or her taxable estate.

Liquidity

Liquidity is the ease with which an investment can be converted into cash.

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.

Glossary

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 Goal Planning & Monitoring, 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 Goal Planning & Monitoring, 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.

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, in Play Zone, and in the Presentation.

Retirement Start Date

For married couples, retirement in Goal Planning & Monitoring 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. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended.

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 Band

The Target Band is the portfolio(s) that could be appropriate for you, based upon the risk-based portfolio.

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.

DRAFT

Glossary

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 Goal Planning & Monitoring, 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 Goal Planning & Monitoring, 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".

DRAFT

Plan Delivery Acknowledgement

This plan should be reviewed periodically to ensure that the decisions made continue to be appropriate, particularly if there are changes in family circumstances including, but not limited to an inheritance, birth of a child, death of a family member, or material change in incomes or expenses.

We (Sam and Sue Johnson) have reviewed and accept the information contained within this plan and understand the assumptions associated with it. We believe that all information provided by us is complete and accurate to the best of our knowledge. We recognize that performance is not guaranteed and that all future projections are included simply as a tool for decision making and do not represent a forecast of our financial future.

Your advisor (Jim Zientara, MBA, CIMA) will review this plan with you on a periodic basis to determine whether your stated goals and assumptions in this plan are still relevant. It is not expected that the plan will change frequently. In particular, short-term changes in the financial markets should not generally require adjustments to the plan. It is your obligation to notify all interested parties of any material changes that would alter the objectives of this plan. If all interested parties are not notified of any material changes, then the current plan document would become invalid.

____

Client signature & date

____

Advisor signature & date

____

Delivery Date

Notes

We have prepared this plan based on information provided by you. We have not attempted to verify the accuracy or completeness of this information. As the future cannot be forecast with certainty, actual results will vary from these projections. It is possible that these variations may be material. The degree of uncertainty normally increases with the length of the future period covered.