

Sample Client Reports

Full Report

Anthony and Denise Martin



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Expectations and Concerns

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Expectation
Anthony
Time to Travel
Time with Friends & Family
Denise
Opportunity to Help Others
Start a Business
Less Stress - Peace of Mind
Both Anthony and Denise
Active Lifestyle
Work by Choice

Owner	Concern	What Would Help
High		
Anthony	Not having a paycheck anymore	We'll discuss how you could create Guaranteed Income for life.
Denise	Parents needing care	We'll include a Goal for the cost of care for your parents.
Medium		
Joint	Running out of money	We'll create a plan that puts you in your Confidence Zone, and then Stress Test it so you can stop worrying.
Denise	Living too long	We'll test your plan to see if it can survive as long as you do, even if you live to 100.
Joint	Too much time together	Planning retirement together is a great way to identify shared opportunities and avoid conflicts.
Anthony	Kids mismanaging money	We'll discuss options that can help young adults learn good money habits and provide protection for assets.
Low		
Anthony	Suffering Investment Losses	We'll create a plan that has the best chance to meet your Goals with the least risk.
Denise	Cost of Health Care or Long-Term Care	Your plan will include the cost of Health Care and we'll see if you'd benefit from Long Term Care Insurance.

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Summary of Goals and Resources



Personal Information and Summary of Financial Goals

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Anthony and Denise Martin

Needs

10 Retirement - Basic Living Expense



Anthony (2025)	65
Denise (2023)	61
Denise Retired and Anthony Employed (2023-2024)	\$48,000
Both Retired (2025-2051)	\$102,000
Denise Alone Retired (2052-2055)	\$108,000
	Base Inflation Rate (2.50%)

10 Health Care



Anthony Employed / Denise Retired Before Medicare (2023-2024)	\$1,872
Anthony Medicare / Denise Retired Before Medicare (2025-2026)	\$8,098
Both Medicare (2027-2051)	\$12,278
Denise Alone Medicare (2052-2055)	\$6,052
	Base Inflation Rate plus 4.00% (6.50%)

10 Provide Care for Janis



In 2035	\$60,000
Recurring every year for a total of 3 times	Base Inflation Rate plus 1.50% (4.00%)

Wants

7 Car / Truck



When Denise retires	\$20,000
Recurring every 5 years until end of plan	Base Inflation Rate (2.50%)

7 College - Allison



4 years starting in 2018	\$24,610
Attending College - Public In-State (4 years)	Base Inflation Rate plus 3.50% (6.00%)

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Personal Information and Summary of Financial Goals

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Anthony and Denise Martin

Wishes

3 Allison's Wedding



In 2032

\$10,000
Base Inflation Rate (2.50%)

Personal Information

Participant Name	Date of Birth	Age	Relationship
------------------	---------------	-----	--------------

Allison	05/02/2000	17	Child
---------	------------	----	-------

Anthony

Male - born 12/02/1960, age 56
Employed - \$200,000

Denise

Female - born 04/15/1962, age 55
Employed - \$140,000

Married, US Citizens living in VA

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

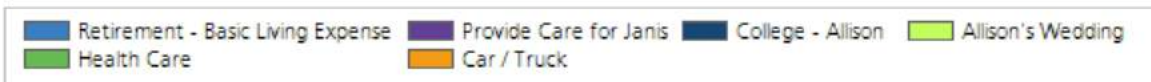
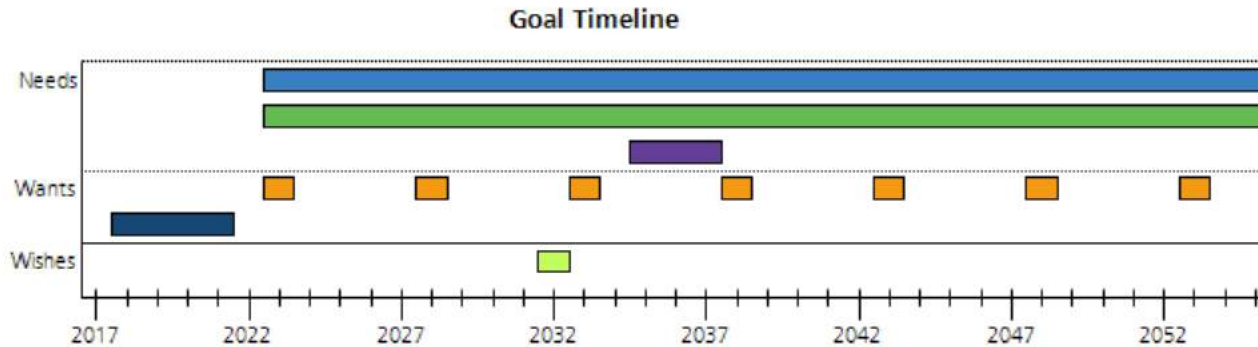
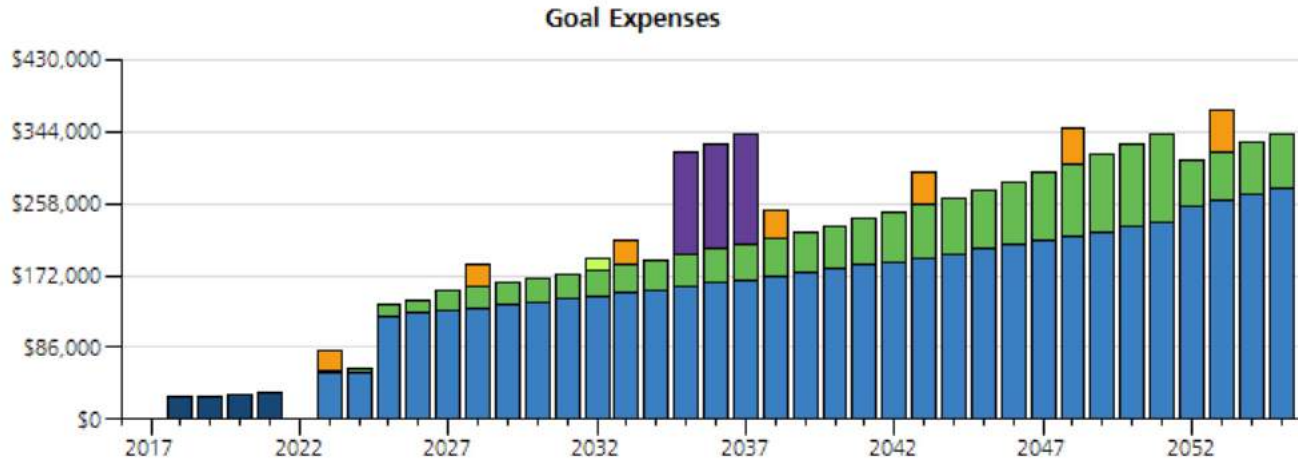
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Current Financial Goals Graph

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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.



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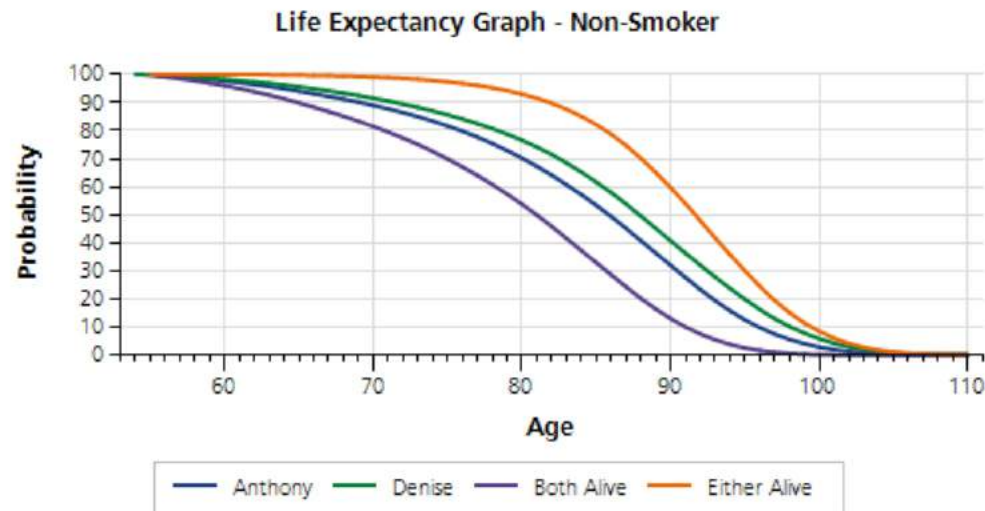
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Life Expectancy Table and Graph

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How long might you live?

Chance you will live to age shown	Anthony Live to Age		Denise Live to Age		Either Live to Age		Both Live to Age	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
50%	86	78	88	81	92	84	81	73
40%	89	81	91	83	94	86	84	76
30%	91	83	93	85	95	88	86	78
20%	93	85	95	88	97	89	89	81
10%	96	88	99	90	100	91	92	84



All calculations based on 2012 IAM Basic Tables.

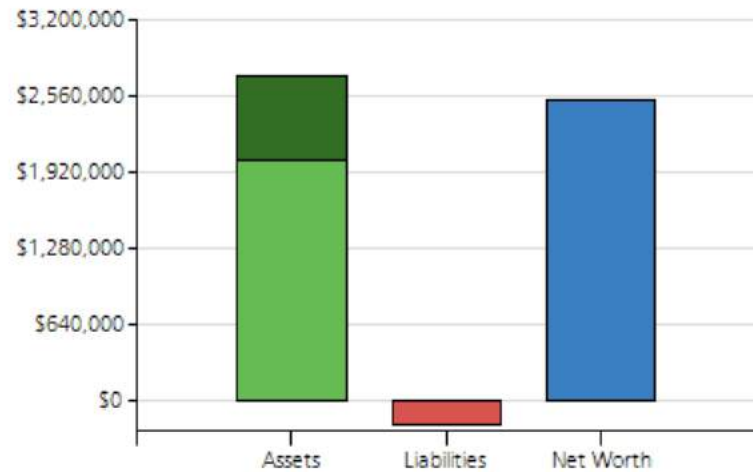
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Net Worth Summary - All Resources

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This is your Net Worth Summary as of 11/02/2017. 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		\$2,017,062
Other Assets	+	\$709,000
Total Assets		\$2,726,062
Total Liabilities	-	\$200,000
Net Worth		\$2,526,062

Description	Total
Investment Assets	
Employer Retirement Plans	\$500,000
Individual Retirement Accounts	\$1,000
Annuities & Tax-Deferred Products	\$101,000
Taxable and/or Tax-Free Accounts	\$1,415,062
Total Investment Assets:	\$2,017,062
Other Assets	
Home and Personal Assets	\$452,000
Pension and Deferred Compensation	\$82,000
Cash Value Life	\$125,000
Stock Options	\$50,000
Total Other Assets:	\$709,000
Liabilities	
Personal Real Estate Loan:	\$100,000
Vehicle Loan:	\$100,000
Total Liabilities:	\$200,000
Net Worth:	\$2,526,062

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Net Worth Detail - All Resources

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This is your Net Worth Detail as of 11/02/2017. 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.

Description	Anthony	Denise	Joint	Total
Investment Assets				
Employer Retirement Plans				
Company 401(k)	\$360,000			\$360,000
Company 401(k)		\$140,000		\$140,000
Individual Retirement Accounts				
Traditional IRA - Account	\$1,000			\$1,000
Annuities & Tax-Deferred Products				
Fixed Annuity	\$1,000			\$1,000
Variable Annuity with GMWB	\$100,000			\$100,000
Taxable and/or Tax-Free Accounts				
Account	\$1,080,062			\$1,080,062
Community Checking Account			\$260,000	\$260,000
Vacation Savings			\$75,000	\$75,000
Total Investment Assets:	\$1,542,062	\$140,000	\$335,000	\$2,017,062
Other Assets				
Home and Personal Assets				
Anthony's Sports Car	\$80,000			\$80,000
Denise's SUV		\$72,000		\$72,000
Home			\$300,000	\$300,000
Pension and Deferred Compensation				
Lump Sum Distribution	\$82,000			\$82,000
Cash Value Life				
Universal Life	\$75,000			\$75,000
Universal Life		\$50,000		\$50,000

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Net Worth Detail - All Resources

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Description	Anthony	Denise	Joint	Total
Other Assets				
Stock Options				
Citrix Systems Inc	\$50,000			\$50,000
Total Other Assets:	\$287,000	\$122,000	\$300,000	\$709,000
Liabilities				
Personal Real Estate Loan:				
123 Cherry Main Lane	\$100,000			\$100,000
Vehicle Loan:				
Loan - SUV / Sports Car			\$100,000	\$100,000
Total Liabilities:	\$100,000	\$0	\$100,000	\$200,000
Net Worth:				\$2,526,062

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Resources Summary

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Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Account	Anthony	\$1,080,062		Fund All Goals
Citrix Systems Inc	\$1,080,062			
Community Checking Account	Joint Survivorship	\$260,000		Fund All Goals
Taxable Account Total	\$260,000			
Company 401(k)	Anthony	\$360,000		Fund All Goals
Account Total	\$360,000			
Company 401(k)	Denise	\$140,000		Fund All Goals
Account Total	\$140,000			
Fixed Annuity	Anthony	\$1,000		Fund All Goals
Account Total	\$1,000			
Traditional IRA - Account	Anthony	\$1,000		Fund All Goals
Account Total	\$1,000			
Vacation Savings	Joint Survivorship	\$75,000		Fund All Goals
Taxable Account Total	\$75,000			
Variable Annuity with GMWB	Anthony	\$100,000		Fund All Goals
Account Total	\$100,000			

Total Investment Assets : \$2,017,062

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	\$300,000	\$42,056	Fund All Goals
Universal Life	Anthony	\$75,000		Not Funding Goals
Universal Life	Denise	\$50,000		Not Funding Goals
Lump Sum Distribution	Anthony	\$82,000		Fund All Goals
Denise's SUV	Denise	\$72,000		Not Funding Goals
Anthony's Sports Car	Anthony	\$80,000		Not Funding Goals

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Resources Summary

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Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Total of Other Assets :		\$659,000		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Cash Value Life Insurance Policies Summary (included in Assets)							
Universal Life Universal Life	Anthony	Anthony	Estate - 100%	\$200	\$75,000	\$600,000	Until Insured Dies
Universal Life Universal Life	Denise	Denise	Co-Client of Insured - 100%	\$2,400	\$50,000	\$500,000	Until Insured Dies
Insurance Policies Summary (not included in Assets)							
Disability Insurance Personal		Anthony		\$1,000			
Disability Insurance Personal		Denise		\$500			
Total Death Benefit of All Policies :						\$1,100,000	

Social Security

Description	Value	Assign to Goal
Social Security	Anthony will file a normal application at age 67. He will receive \$28,654 in retirement benefits at age 67.	Fund All Goals
Social Security	Denise will file a normal application at age 67. She will receive \$22,014 in retirement benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Rental Property Income	Anthony	\$12,000 from Anthony's Retirement to End of Anthony's Plan	Yes at 2.50%	Fund All Goals

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Resources Summary

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Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	123 Cherry Main Lane	Anthony	\$100,000	6.50%	\$2,000
Car	Loan - SUV / Sports Car	Joint	\$100,000	4.00%	\$299
Total Outstanding Balance :			\$200,000		

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Investment Assets by Asset Class

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Description	Cash & Cash Alternatives	Short Term Bonds	Intermediate Term Bonds	Long Term Bonds	Large Cap Value Stocks	Large Cap Growth Stocks	Mid Cap Stocks	Small Cap Stocks	International Developed Stocks	International Emerging Stocks	Unclassified	Total Value
Account												
Citrix Systems Inc	\$162,009	\$216,012	\$270,016	\$162,009			\$108,006		\$162,009			\$1,080,062
Community Checking Account												
Taxable Account Total	\$182,000							\$26,000		\$52,000		\$260,000
Company 401(k)												
Account Total		\$360,000										\$360,000
Company 401(k)												
Account Total			\$140,000									\$140,000
Fixed Annuity												
Account Total	\$1,000											\$1,000
Traditional IRA - Account												
Account Total	\$1,000											\$1,000
Vacation Savings												
Taxable Account Total	\$75,000											\$75,000
Total Current Portfolio :	\$421,009	\$576,012	\$410,016	\$162,009	\$0	\$0	\$108,006	\$26,000	\$162,009	\$52,000	\$0	\$1,917,062

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Investment Assets by Tax Category **DRAFT**

Investment Assets by Tax Category

This summary includes only those Assets you have identified to fund Goals in this Plan.

Asset Class	Qualified	Tax-Deferred	Taxable	Tax-Free	Roth	Coverdell (CESA)	529 Plan
Cash & Cash Alternatives	\$1,000	\$101,000	\$419,009				
Short Term Bonds	\$360,000		\$216,012				
Intermediate Term Bonds	\$140,000		\$270,016				
Long Term Bonds			\$162,009				
Mid Cap Stocks			\$108,006				
Small Cap Stocks			\$26,000				
International Developed Stocks			\$162,009				
International Emerging Stocks			\$52,000				
Total :	\$501,000	\$101,000	\$1,415,061	\$0	\$0	\$0	\$0

Notes

- Qualified Investment Assets include Employer Sponsored Retirement Plans and Traditional IRAs. Tax-Deferred assets include Fixed and Variable Annuities, US Savings Bonds, and Variable Life Insurance.
- Contributions to a 529 College Savings Plan can have tax implications to you and the beneficiary of the account. You should consult with your legal or tax advisors to discuss the federal and state tax consequences.

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Current Portfolio Allocation

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This page shows how your Investment Assets are currently allocated among the different Asset Classes. It includes only those Assets you have identified to fund Goals in this Plan.



Total Stock
18%

Projected Returns

Total Return	4.02%
Base Inflation Rate	2.50%
Real Return	1.52%
Standard Deviation	4.57%

Bear Market Returns

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

Asset Class	Rate of Return	Investment Portfolio	
		Value	% of Total
Cash & Cash Alternatives	2.50%	\$421,009	22%
Short Term Bonds	3.30%	\$576,012	30%
Intermediate Term Bonds	3.50%	\$410,016	21%
Long Term Bonds	3.30%	\$162,009	8%
Large Cap Value Stocks	7.20%	\$0	0%
Large Cap Growth Stocks	6.80%	\$0	0%
Mid Cap Stocks	7.50%	\$108,006	6%
Small Cap Stocks	7.70%	\$26,000	1%
International Developed Stocks	8.00%	\$162,009	8%
International Emerging Stocks	9.30%	\$52,000	3%
Unclassified	0.00%	\$0	0%
Total :		\$1,917,062	100%

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Current Portfolio Allocation

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Effect of Stock Options and Restricted Stock

Value of Vested Stock Options (before tax)	\$50,000
Value of Restricted Stock	\$0
Value of Portfolio with Vested Stock Options and Restricted Stock	\$1,967,062
Total Stock Including Stock Options and Restricted Stock	20%

Tax-Free Rates of Return

Cash & Cash Alternatives	1.90%
Short Term Bonds	2.50%
Intermediate Term Bonds	2.60%
Long Term Bonds	2.50%

Concentrated Positions

Security Symbol	Name	Total Value	% of Total Assets
CTXS	Citrix Systems Inc	\$1,080,062	55%
	Citrix Systems Inc	\$50,000	3%
	Total Holding for CTXS	\$1,130,062	57%

Effect of Investment Strategies

Total Investment Portfolio :	\$1,917,062
Current GMWB Investment Strategies	\$100,000
Total Investment Assets :	\$2,017,062

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Goal Assignment Summary

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Goal	Category	Description	Value	Annual Additions	Future Value	
Fund All Goals	Investment	Community Checking Account	\$260,000			
		Company 401(k)	\$360,000			
		Company 401(k)	\$140,000			
		Vacation Savings Account	\$75,000			
		Variable Annuity with GMWB	\$100,000			
		Traditional IRA - Account	\$1,000			
		Fixed Annuity	\$1,000			
		Other	Home	\$300,000		\$42,056 starting in 2037
		Lump Sum Distribution	\$82,000		\$0 starting Anthony's retirement	
	Retirement Income	Social Security				Anthony will file a normal application at age 67. He will receive \$28,654 in retirement benefits at age 67.
						Denise will file a normal application at age 67. She will receive \$22,014 in retirement benefits at age 67.
			Rental Property Income			\$12,000 from Anthony's Retirement to End of Anthony's Plan

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Insurance Inventory

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Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
Universal Life	Anthony	Anthony	\$600,000	\$75,000	\$200	Estate - 100%	
Universal Life	Denise	Denise	\$500,000	\$50,000	\$2,400	Co-Client of Insured - 100%	

If the assets include a Variable Life Investment Asset, the value shown for this policy in the Annual Premium column reflects only the assumed annual increase in the cash value of the insurance policy and not the total premium.

Disability

Description	Insured	Annual Premium	Tax Status	Monthly Benefit	Elimination Period	Benefit Period	Inflation Option	Policy Start Date
Disability Insurance	Anthony	\$1,000	after-tax	\$10,000	1 Months	24 Months	Simple at 1.00%	01/2000
Disability Insurance	Denise	\$500	after-tax	\$14,000	1 Months	24 Months	Simple at 1.00%	01/2000

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Tax and Inflation Assumptions

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Base Inflation Rate

Inflation rate :	2.50%
Social Security Inflation rate :	2.50%
Tax Assumption Inflation rate :	2.50%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	33.00%	5.75%	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 :	Use Program estimate

Tax Rates During Retirement

Let the Program calculate taxes each year

Local rate :	0.00%
Deduction estimate :	Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

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

Long Term Capital Gains (LTCG) - During Retirement

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

Taxation of Social Security

What portion of Social Security will be taxed?	85.00%
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Tax Penalty

Include penalties in Plan? : Yes

Tax Free Earnings - Options

Use Tax-Free returns by Asset Class,
Marginal Tax Rate to use during Retirement is 40.00%

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Risk and Portfolio Information



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Risk Assessment

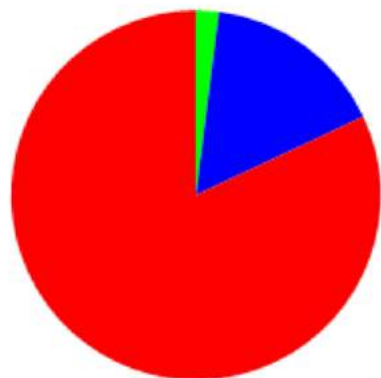
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You chose a Risk Score of 59.

Appropriate Portfolio: Capital Growth I

Percentage Stock: 82%

Average Return: 6.70%



Cash: 2% Bond: 16% Stock: 82%

Great Recession Return Loss for this Portfolio

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

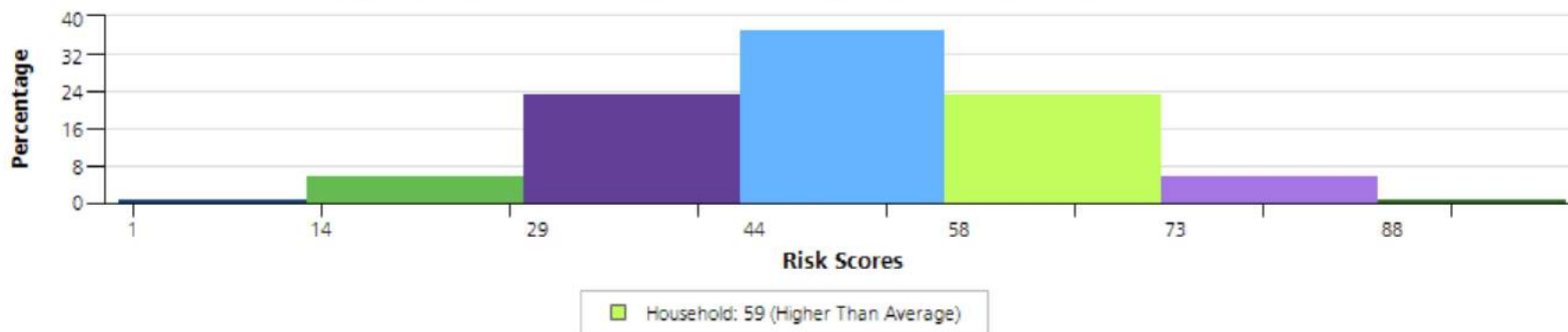
During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

-39%

If you invest \$1,917,062 in this portfolio and the same loss occurred again, you would lose:

-\$752,163

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



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Portfolio Table

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The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. The Average Real Return is equal to the Average Total Return minus the inflation rate of 2.50%. Refer to the Standard Deviation column in the chart below to compare the relative risk of your Current Portfolio to the Target Portfolio.

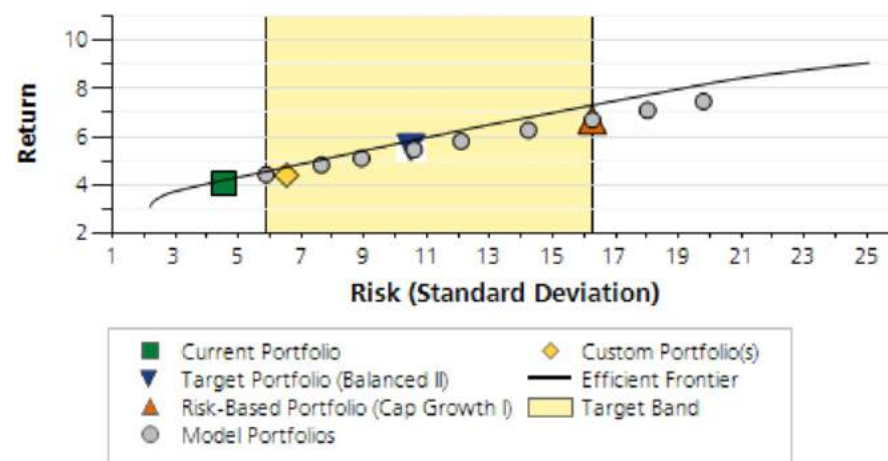
Current	Risk Based	Target Band	Name	Cash	Bond	Stock	Alternative	Average Return		Standard Deviation
								Total	Real	
→			Current	22%	60%	18%	0%	4.02%	1.52%	4.57%
			(c) Custom	8%	64%	28%	0%	4.40%	1.90%	6.55%
			Capital Preservation I	5%	67%	28%	0%	4.42%	1.92%	5.89%
			Capital Preservation II	5%	57%	38%	0%	4.83%	2.33%	7.64%
			Balanced I	4%	51%	45%	0%	5.10%	2.60%	8.92%
		→	Balanced II	4%	42%	54%	0%	5.46%	2.96%	10.59%
			Total Return I	4%	35%	61%	0%	5.81%	3.31%	12.09%
			Total Return II	3%	25%	72%	0%	6.27%	3.77%	14.23%
	→		Capital Growth I	2%	16%	82%	0%	6.70%	4.20%	16.26%
			Capital Growth II	0%	9%	91%	0%	7.10%	4.60%	18.02%
			Equity Growth	0%	0%	100%	0%	7.47%	4.97%	19.80%

(c) This is a Custom Portfolio created only for your plan and the name is for identification purposes only.

Efficient Frontier Graph

When deciding how to invest your money, you must determine the amount of risk you are willing to assume to pursue a desired return. The Efficient Frontier Graph reflects a set of portfolios that assume a low relative level of risk for each level of return, or conversely an optimal return for the degree of investment risk taken. The graph also shows the position of the Current, Target, Risk-Based, and Custom Portfolios, if applicable. The positioning of these portfolios illustrates how their respective risks and returns compare to each other as well as the optimized level of risk and return represented by the Portfolios.

This graph shows the relationship of return and risk for each Portfolio in the chart above.



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Portfolio Detail

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Portfolio Detail - Balanced II

This chart summarizes the growth and return information for the portfolio for this period.

Portfolio Information	
Average Total Return	5.46%
Inflation	2.50%
Average Real Return	2.96%
Standard Deviation	10.59%

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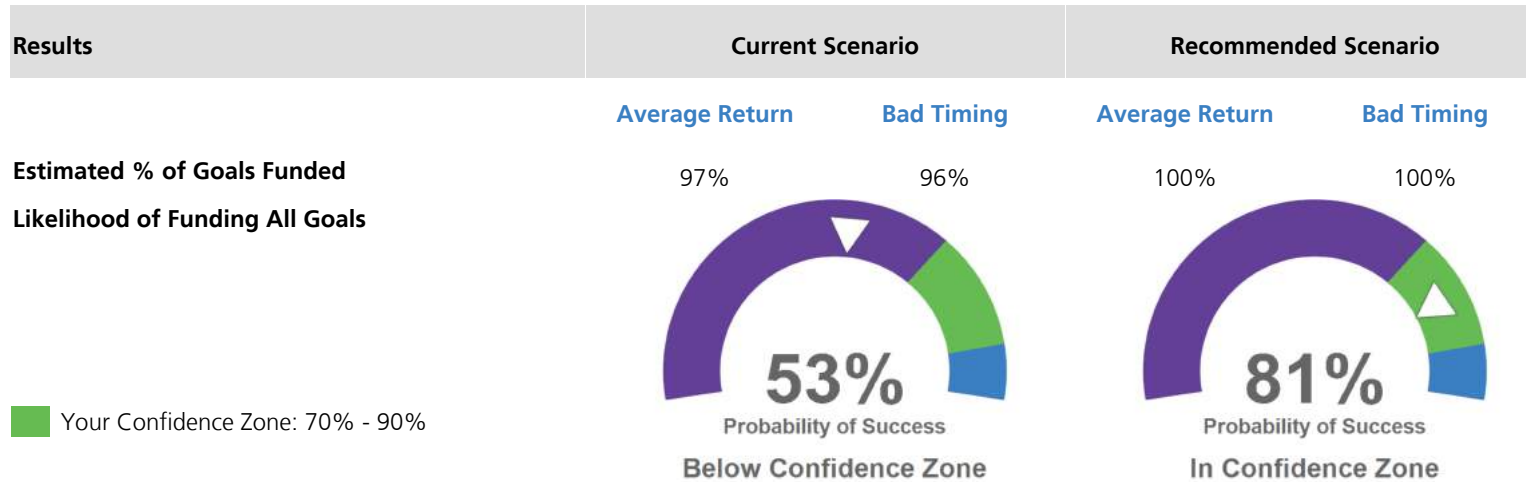
Results

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Results - Current and Recommended

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	Current Scenario	Pension Scenario	Changes In Value
66 Retirement			
Retirement Age			
Anthony	65 in 2025	65 in 2025	
Denise	61 in 2023	61 in 2023	
Planning Age			
Anthony	91 in 2051	91 in 2051	
Denise	93 in 2055	93 in 2055	

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Results - Current and Recommended

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	Current Scenario	Pension Scenario	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expense			
Both Retired	\$102,000	\$102,000	
Denise Retired and Anthony Employed	\$48,000	\$48,000	
Denise Alone Retired	\$108,000	\$108,000	
Health Care			
Anthony Employed / Denise Retired Before Medicare	\$1,872	\$1,872	
Anthony Medicare / Denise Retired Before Medicare	\$8,098	\$8,098	
Both Medicare	\$12,278	\$12,278	
Denise Alone Medicare	\$6,052	\$6,052	
Provide Care for Janis	\$60,000	\$60,000	
Starting	2035	2035	
Years between occurrences	1	1	
Number of occurrences	3	3	
Wants			
Car / Truck	\$20,000	\$20,000	
Starting	At Denise's retirement	At Denise's retirement	
Years between occurrences	5	5	
Ending	End of plan	End of plan	
College - Allison	\$24,610	\$24,610	
Years of School	4	4	
Start Year	2018	2018	
Wishes			
Allison's Wedding	\$10,000	\$10,000	
Starting	2032	2032	
Total Spending for Life of Plan	\$4,061,544	\$4,061,544	

\$ Savings

Total Savings This Year	\$0	\$0
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Portfolios

Allocation Before Retirement	Current	Balanced II	36% More Stock
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Results - Current and Recommended

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	Current Scenario	Pension Scenario	Changes In Value
Percent Stock	18%	54%	
Total Return	4.02%	5.46%	
Standard Deviation	4.57%	10.59%	
Great Recession Return 11/07 - 2/09	1%	-21%	
Bond Bear Market Return 7/79 - 2/80	-1%	4%	
Allocation During Retirement	Current	Balanced II	36% More Stock
Percent Stock	18%	54%	
Total Return	4.02%	5.46%	
Standard Deviation	4.57%	10.59%	
Great Recession Return 11/07 - 2/09	1%	-21%	
Bond Bear Market Return 7/79 - 2/80	-1%	4%	
Inflation	2.50%	2.50%	

Investments

Total Investment Portfolio	\$1,917,062	\$1,917,062
Current GMWB Investment Strategies	\$100,000	\$100,000
Total Investment Assets	\$2,017,062	\$2,017,062

Social Security

Social Security Strategy	Current	Current
Anthony		
Filing Method	Normal	Normal
Age to File Application	67	67
Age Retirement Benefits Begin	67	67
First Year Benefit	\$28,654	\$28,654

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Results - Current and Recommended

DRAFT

	Current Scenario	Pension Scenario	Changes In Value
Denise			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$22,014	\$22,014	

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What If Worksheet

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This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

Goals	Estimated % of Goal Funded					
	Current Scenario		Pension Scenario		Lump Sum Scenario	
	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing
Needs	100%	100%	100%	100%	100%	100%
10 Retirement						
10 Health Care						
10 Provide Care for Janis						
Wants	69%	38%	100%	100%	100%	100%
7 Car / Truck						
7 College - Allison						
Wishes	0%	0%	100%	100%	100%	100%
3 Allison's Wedding						

Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$0	\$0	\$1,044	\$675	\$1,105	\$752
Future dollars (in thousands) :	\$0	\$0	\$2,735	\$1,768	\$2,894	\$1,970

Monte Carlo Results

Likelihood of Funding All Goals

Your Confidence Zone: 70% - 90%



• Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet

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Total Spending : \$4,061,544 \$4,061,544 \$4,061,544

Key Assumptions	Current Scenario	Pension Scenario	Lump Sum Scenario
Stress Tests			
Method(s)	Bad Timing Program Estimate Years of bad returns: 2023: -5.12% 2024: -0.55%	Bad Timing Program Estimate Years of bad returns: 2023: -15.73% 2024: -5.13%	Bad Timing Program Estimate Years of bad returns: 2023: -15.73% 2024: -5.13%
Funding Order			
Assets - Ignore Earmarks	No	No	No
Retirement Income - Ignore Earmarks	No	No	No
Hypothetical Average Rate of Return			
Before Retirement :	Current	● Balanced II	● Balanced II
Total Return :	4.02%	● 5.46%	● 5.46%
Standard Deviation :	4.57%	● 10.59%	● 10.59%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	1.52%	● 2.96%	● 2.96%
After Retirement :	Current	● Balanced II	● Balanced II
Total Return :	4.02%	● 5.46%	● 5.46%
Standard Deviation :	4.57%	● 10.59%	● 10.59%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	1.52%	● 2.96%	● 2.96%
Base inflation rate :	2.50%	2.50%	2.50%
Tax-Free Options			
Before Retirement			
Reallocate a portion of bonds to tax-free:	No	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%	0.00%
After Retirement			
Reallocate a portion of bonds to tax-free:	No	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%	0.00%

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What If Worksheet

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Key Assumptions	Current Scenario	Pension Scenario	Lump Sum Scenario
Goals			
Basic Living Expense			
Retirement Age			
Anthony	65	65	65
Denise	61	61	61
Planning Age			
Anthony	91	91	91
Denise	93	93	93
One Retired			
Anthony Retired and Denise Employed	\$0	\$0	\$0
Denise Retired and Anthony Employed	\$48,000	\$48,000	\$48,000
Both Retired			
Both Retired	\$102,000	\$102,000	\$102,000
One Alone - Retired			
Denise Alone Retired	\$108,000	\$108,000	\$108,000
Anthony Alone Retired	\$0	\$0	\$0
One Alone - Employed			
Anthony Alone Employed	\$0	\$0	\$0
Denise Alone Employed	\$0	\$0	\$0
Health Care			
Percentage to increase costs :	100%	100%	100%
Cost determined by Schedule :	See details	See details	See details
Provide Care for Janis			
Year :	2035	2035	2035
Cost :	\$60,000	\$60,000	\$60,000
Is recurring :	Yes	Yes	Yes
Years between occurrences :	1	1	1
Number of occurrences :	3	3	3
Car / Truck			

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What If Worksheet

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Key Assumptions	Current Scenario	Pension Scenario	Lump Sum Scenario
Goals			
Year :	At Denise's retirement	At Denise's retirement	At Denise's retirement
Cost :	\$20,000	\$20,000	\$20,000
Is recurring :	Yes	Yes	Yes
Years between occurrences :	5	5	5
This goal will end at End of plan.			
College - Allison			
Year :	2018	2018	2018
Years of Education :	4	4	4
Annual Cost :	\$24,610	\$24,610	\$24,610
Allison's Wedding			
Year :	2032	2032	2032
Cost :	\$10,000	\$10,000	\$10,000

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What If Worksheet

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Key Assumptions	Current Scenario	Pension Scenario	Lump Sum Scenario
Retirement Income			
Rental Property Income (Anthony)			
Annual Income :	\$12,000	\$12,000	\$12,000
Start Year :	Anthony's retirement	Anthony's retirement	Anthony's retirement
Select when income will end :	End of Anthony's Plan	End of Anthony's Plan	End of Anthony's Plan
Year to end retirement income :			
Social Security			
Select Social Security Strategy	Current	Current	Current
Anthony			
Filing Method :	Normal	Normal	Normal
Age to File Application :	67	67	67
Age Retirement Benefits begin :	67	67	67
First Year Benefit :	\$28,654	\$28,654	\$28,654
Denise			
Filing Method :	Normal	Normal	Normal
Age to File Application :	67	67	67
Age Retirement Benefits begin :	67	67	67
First Year Benefit :	\$22,014	\$22,014	\$22,014
Reduce Benefits By :	0%	0%	0%
Pension Income (Anthony)			
Include in Plan		No	• Yes
Annual Income :		• \$7,500	• \$7,500
Start Year :		• Anthony's retirement	• Anthony's retirement
Select when income will end :		• End of Anthony's Plan	• End of Anthony's Plan
Year to end retirement income :			
Anthony - Fund All Goals - Taxable			

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What If Worksheet

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Key Assumptions	Current Scenario	Pension Scenario	Lump Sum Scenario
Extra Savings by Tax Category			
Anthony's Qualified		\$0	\$0
Denise's Qualified		\$0	\$0
Anthony's Roth		\$0	\$0
Denise's Roth		\$0	\$0
Anthony's Tax-Deferred		\$0	\$0
Denise's Tax-Deferred		\$0	\$0
Taxable		\$0	\$0
Stock Options			
Citrix Systems Inc			
Include in plan :	Yes	Yes	Yes
Amount of cash received 2040	\$75,000	\$75,000	\$75,000
Restricted Stock			
Citrix Systems Inc			
Include in plan :	Yes	Yes	Yes
Amount of cash received 2040	\$75,000	\$75,000	\$75,000
Other Assets			
Home			
Include in Plan :	Yes	Yes	Yes
Select special amount :	Expected	Expected	Expected
When received :	2037	2037	2037
Amount of cash received :	\$42,056	\$42,056	\$42,056
Lump Sum Distribution			
Include in Plan :	Yes	Yes	No
When received :	Anthony's retirement	Anthony's retirement	Anthony's retirement
Amount of cash received :	\$0	\$96,000	\$96,000

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What If Worksheet

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Key Assumptions	Current Scenario	Pension Scenario	Lump Sum Scenario
Tax Options			
Include Tax Penalties :	Yes	Yes	Yes
Change Tax Rate?	No	No	No
Year To Change :			
Change Tax Rate by this % (+ or -) :	0.00%	0.00%	0.00%

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- Indicates different data between the Scenario in the first column and the Scenario in any other column.

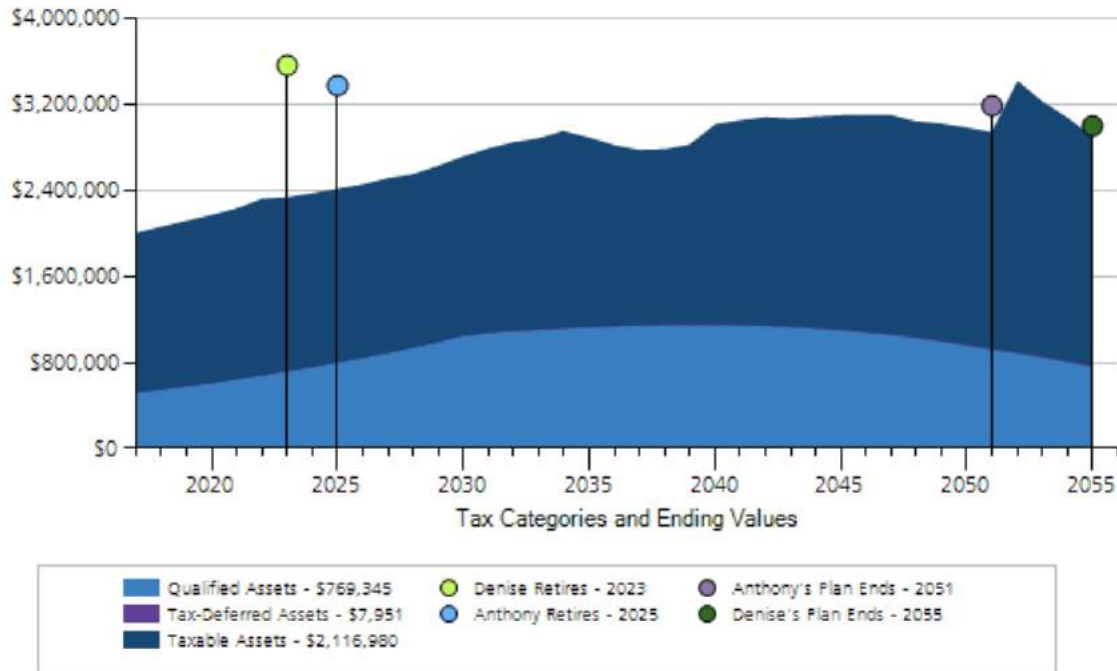
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Worksheet Detail - Combined Details DRAFT

Scenario : Lump Sum Scenario using Average Returns

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

DRAFT

Scenario : Lump Sum Scenario using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Opt Restricted Stock	Post Retirement Income	Investment Earnings	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							All Goals	
57 / 55	2017	0	1,917,062	0	0	0	0	104,672	25,692	0	1,996,042
58 / 56	2018	0	1,996,042	0	0	0	0	107,560	26,154	26,087	2,051,361
59 / 57	2019	0	2,051,361	0	0	0	0	110,494	26,605	27,652	2,107,598
60 / 58	2020	0	2,107,598	0	0	0	0	113,474	27,043	29,311	2,164,718
61 / 59	2021	0	2,164,718	0	0	0	0	116,497	27,464	31,070	2,222,682
62 / 60	2022	0	2,222,682	0	0	0	0	121,358	28,465	0	2,315,575
Denise Retires	2023	0	2,315,575	0	0	0	0	121,976	28,021	81,591	2,327,938
64 / 62	2024	0	2,327,938	0	0	0	0	123,831	27,954	59,966	2,363,850
Anthony Retires	2025	0	2,363,850	0	60,000	0	23,759	125,519	30,061	137,680	2,405,387
66 / 64	2026	0	2,405,387	0	60,000	0	24,353	127,616	29,359	141,658	2,446,338
67 / 65	2027	0	2,446,338	0	60,000	0	61,641	130,912	38,064	153,617	2,507,211
68 / 66	2028	0	2,507,211	0	60,000	0	63,182	132,620	37,771	184,621	2,540,621
69 / 67	2029	0	2,540,621	0	60,000	0	94,368	137,012	45,549	163,320	2,623,132
70 / 68	2030	0	2,623,132	0	60,000	0	96,727	141,359	46,080	168,449	2,706,689
71 / 69	2031	0	2,706,689	0	60,000	0	99,146	145,297	55,293	173,774	2,782,065
72 / 70	2032	0	2,782,065	0	60,000	0	101,624	148,244	59,752	193,787	2,838,394
73 / 71	2033	0	2,838,394	0	60,000	0	104,165	150,274	60,847	214,740	2,877,246
74 / 72	2034	0	2,877,246	0	60,000	0	106,769	153,790	62,401	191,021	2,944,383
75 / 73	2035	0	2,944,383	0	60,000	0	109,438	150,582	62,176	318,778	2,883,449
76 / 74	2036	0	2,883,449	0	60,000	0	112,174	146,741	61,840	330,097	2,810,427
77 / 75	2037	0	2,810,427	0	102,056	0	114,978	144,515	61,956	341,870	2,768,150
78 / 76	2038	0	2,768,150	0	60,000	0	117,853	144,980	62,928	250,985	2,777,070
79 / 77	2039	0	2,777,070	0	60,000	0	120,799	147,018	64,314	224,672	2,815,902
80 / 78	2040	0	2,815,902	0	60,000	150,000	123,819	157,030	67,967	232,251	3,006,533
81 / 79	2041	0	3,006,533	0	60,000	0	126,915	158,936	69,449	240,148	3,042,786
82 / 80	2042	0	3,042,786	0	60,000	0	130,088	160,587	70,932	248,378	3,074,151
83 / 81	2043	0	3,074,151	0	60,000	0	133,340	159,881	71,842	294,964	3,060,565
84 / 82	2044	0	3,060,565	0	60,000	0	136,673	160,853	73,286	265,907	3,078,898
85 / 83	2045	0	3,078,898	0	60,000	0	140,090	161,481	74,601	275,244	3,090,623
86 / 84	2046	0	3,090,623	0	60,000	0	143,592	161,730	75,874	284,990	3,095,082

x - denotes shortfall

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

Worksheet Detail - Combined Details

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Scenario : Lump Sum Scenario using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Opt Restricted Stock	Post Retirement Income	Investment Earnings	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							All Goals	
87 / 85	2047	0	3,095,082	0	60,000	0	147,182	161,566	77,048	295,165	3,091,618
88 / 86	2048	0	3,091,618	0	60,000	0	150,862	158,601	77,509	348,792	3,034,779
89 / 87	2049	0	3,034,779	0	60,000	0	154,633	157,397	78,501	316,897	3,011,412
90 / 88	2050	0	3,011,412	0	60,000	0	158,499	155,660	79,226	328,504	2,977,841
Anthony's Plan Ends	2051	0	2,977,841	0	60,000	0	162,462	153,344	79,813	340,640	2,933,192
- / 90	2052	0	2,933,192	0	600,000	0	68,002	178,392	58,766	311,149	3,409,671
- / 91	2053	0	3,409,671	0	0	0	69,702	168,521	56,953	369,772	3,221,168
- / 92	2054	0	3,221,168	0	0	0	71,444	160,398	55,613	331,486	3,065,912
Denise's Plan Ends	2055	0	3,065,912	0	0	0	73,231	151,418	54,023	342,261	2,894,276

x - denotes shortfall

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Worksheet Detail - Combined Details

DRAFT

Scenario : Lump Sum Scenario using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	Health Care	Provide Care for Janis	Car / Truck	College - Allison	Allison's Wedding	
57 / 55	2017	0	0	0	0	0	0	1,996,042
58 / 56	2018	0	0	0	0	26,087	0	2,051,361
59 / 57	2019	0	0	0	0	27,652	0	2,107,598
60 / 58	2020	0	0	0	0	29,311	0	2,164,718
61 / 59	2021	0	0	0	0	31,070	0	2,222,682
62 / 60	2022	0	0	0	0	0	0	2,315,575
Denise Retires	2023	55,665	2,732	0	23,194	0	0	2,327,938
64 / 62	2024	57,057	2,909	0	0	0	0	2,363,850
Anthony Retires	2025	124,277	13,403	0	0	0	0	2,405,387
66 / 64	2026	127,384	14,274	0	0	0	0	2,446,338
67 / 65	2027	130,569	23,048	0	0	0	0	2,507,211
68 / 66	2028	133,833	24,546	0	26,242	0	0	2,540,621
69 / 67	2029	137,179	26,142	0	0	0	0	2,623,132
70 / 68	2030	140,608	27,841	0	0	0	0	2,706,689
71 / 69	2031	144,123	29,650	0	0	0	0	2,782,065
72 / 70	2032	147,726	31,578	0	0	0	14,483	2,838,394
73 / 71	2033	151,420	33,630	0	29,690	0	0	2,877,246
74 / 72	2034	155,205	35,816	0	0	0	0	2,944,383
75 / 73	2035	159,085	38,144	121,549	0	0	0	2,883,449
76 / 74	2036	163,062	40,624	126,411	0	0	0	2,810,427
77 / 75	2037	167,139	43,264	131,467	0	0	0	2,768,150
78 / 76	2038	171,317	46,076	0	33,592	0	0	2,777,070
79 / 77	2039	175,600	49,071	0	0	0	0	2,815,902
80 / 78	2040	179,990	52,261	0	0	0	0	3,006,533
81 / 79	2041	184,490	55,658	0	0	0	0	3,042,786
82 / 80	2042	189,102	59,276	0	0	0	0	3,074,151
83 / 81	2043	193,830	63,129	0	38,006	0	0	3,060,565
84 / 82	2044	198,676	67,232	0	0	0	0	3,078,898
85 / 83	2045	203,642	71,602	0	0	0	0	3,090,623

x - denotes shortfall

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Worksheet Detail - Combined Details

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Scenario : Lump Sum Scenario using Average Returns

Event or Ages	Year	Funds Used						Ending Portfolio Value
		Retirement	Health Care	Provide Care for Janis	Car / Truck	College - Allison	Allison's Wedding	
86 / 84	2046	208,734	76,256	0	0	0	0	3,095,082
87 / 85	2047	213,952	81,213	0	0	0	0	3,091,618
88 / 86	2048	219,301	86,492	0	43,000	0	0	3,034,779
89 / 87	2049	224,783	92,113	0	0	0	0	3,011,412
90 / 88	2050	230,403	98,101	0	0	0	0	2,977,841
Anthony's Plan Ends	2051	236,163	104,477	0	0	0	0	2,933,192
- / 90	2052	256,306	54,843	0	0	0	0	3,409,671
- / 91	2053	262,714	58,408	0	48,651	0	0	3,221,168
- / 92	2054	269,282	62,204	0	0	0	0	3,065,912
Denise's Plan Ends	2055	276,014	66,248	0	0	0	0	2,894,276

x - denotes shortfall

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Worksheet Detail - Combined Details

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Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The Retirement Cash Reserve is the total funding amount for the Cash Reserve at the beginning of each year. The Retirement Cash Reserve is funded from the Earmarked and Fund All Goals columns, and the Cash Reserve amount is included in both the Beginning and Ending Portfolio Values.

x - denotes shortfall


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

Worksheet Detail - Goal Details

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Details of "Retirement - Basic Living Expense" for Lump Sum Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Basic Living Expense		
Anthony (2025)	65	100% 
Denise (2023)	61	
Denise Retired and Anthony Employed (2023-2024)	\$48,000	
Both Retired (2025-2051)	\$102,000	
Denise Alone Retired (2052-2055)	\$108,000	

Event or Ages	Year	Earmarked Assets Only								Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall	
		Value of Earmarked Assets	Additions To Assets	Other Additions	Stock Options	Strategy Income	Retirement Income	Investment Earnings	Tax on Income and Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal			
57 / 55	2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58 / 56	2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59 / 57	2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 58	2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61 / 59	2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 60	2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denise Retires	2023	0	0	0	0	0	0	0	0	0	55,665	0	0	55,665	0	0	0
64 / 62	2024	0	0	0	0	0	0	0	0	0	57,057	0	0	57,057	0	0	0
Anthony Retires	2025	0	0	0	0	0	0	0	0	0	124,277	0	0	124,277	0	0	0
66 / 64	2026	0	0	0	0	0	0	0	0	0	127,384	0	0	127,384	0	0	0
67 / 65	2027	0	0	0	0	0	0	0	0	0	130,569	0	0	130,569	0	0	0
68 / 66	2028	0	0	0	0	0	0	0	0	0	133,833	0	0	133,833	0	0	0
69 / 67	2029	0	0	0	0	0	0	0	0	0	137,179	0	0	137,179	0	0	0
70 / 68	2030	0	0	0	0	0	0	0	0	0	140,608	0	0	140,608	0	0	0
71 / 69	2031	0	0	0	0	0	0	0	0	0	144,123	0	0	144,123	0	0	0
72 / 70	2032	0	0	0	0	0	0	0	0	0	147,726	0	0	147,726	0	0	0
73 / 71	2033	0	0	0	0	0	0	0	0	0	151,420	0	0	151,420	0	0	0
74 / 72	2034	0	0	0	0	0	0	0	0	0	155,205	0	0	155,205	0	0	0
75 / 73	2035	0	0	0	0	0	0	0	0	0	159,085	0	0	159,085	0	0	0
76 / 74	2036	0	0	0	0	0	0	0	0	0	163,062	0	0	163,062	0	0	0
77 / 75	2037	0	0	0	0	0	0	0	0	0	167,139	0	0	167,139	0	0	0

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

Worksheet Detail - Goal Details

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Details of "Retirement - Basic Living Expense" for Lump Sum Scenario using Average Returns

Event or Ages	Year	Earmarked Assets Only								Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
		Value of Earmarked Assets	Additions To Assets	Other Additions	Stock Options	Strategy Income	Retirement Income	Investment Earnings	Tax on Income and Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
78 / 76	2038	0	0	0	0	0	0	0	0	171,317	0	0	171,317	0	0	0
79 / 77	2039	0	0	0	0	0	0	0	0	175,600	0	0	175,600	0	0	0
80 / 78	2040	0	0	0	0	0	0	0	0	179,990	0	0	179,990	0	0	0
81 / 79	2041	0	0	0	0	0	0	0	0	184,490	0	0	184,490	0	0	0
82 / 80	2042	0	0	0	0	0	0	0	0	189,102	0	0	189,102	0	0	0
83 / 81	2043	0	0	0	0	0	0	0	0	193,830	0	0	193,830	0	0	0
84 / 82	2044	0	0	0	0	0	0	0	0	198,676	0	0	198,676	0	0	0
85 / 83	2045	0	0	0	0	0	0	0	0	203,642	0	0	203,642	0	0	0
86 / 84	2046	0	0	0	0	0	0	0	0	208,734	0	0	208,734	0	0	0
87 / 85	2047	0	0	0	0	0	0	0	0	213,952	0	0	213,952	0	0	0
88 / 86	2048	0	0	0	0	0	0	0	0	219,301	0	0	219,301	0	0	0
89 / 87	2049	0	0	0	0	0	0	0	0	224,783	0	0	224,783	0	0	0
90 / 88	2050	0	0	0	0	0	0	0	0	230,403	0	0	230,403	0	0	0
Anthony's Plan Ends	2051	0	0	0	0	0	0	0	0	236,163	0	0	236,163	0	0	0
- / 90	2052	0	0	0	0	0	0	0	0	256,306	0	0	256,306	0	0	0
- / 91	2053	0	0	0	0	0	0	0	0	262,714	0	0	262,714	0	0	0
- / 92	2054	0	0	0	0	0	0	0	0	269,282	0	0	269,282	0	0	0
Denise's Plan Ends	2055	0	0	0	0	0	0	0	0	276,014	0	0	276,014	0	0	0

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Worksheet Detail - Goal Details

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Details of "Retirement - Basic Living Expense" for Lump Sum Scenario using Average Returns

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- 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. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.


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Worksheet Detail - Goal Details

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Details of "Health Care" for Lump Sum Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Health Care		
Anthony Employed / Denise Retired Before Medicare (2023-2024)	\$1,872	100% 
Anthony Medicare / Denise Retired Before Medicare (2025-2026)	\$8,098	
Both Medicare (2027-2051)	\$12,278	
Denise Alone Medicare (2052-2055)	\$6,052	



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Worksheet Detail - Goal Details

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Details of "Health Care" for Lump Sum Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2017	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	2,732	0	0	2,732	0	0	0
2024	0	0	0	0	0	2,909	0	0	2,909	0	0	0
2025	0	0	0	0	0	13,403	0	0	13,403	0	0	0
2026	0	0	0	0	0	14,274	0	0	14,274	0	0	0
2027	0	0	0	0	0	23,048	0	0	23,048	0	0	0
2028	0	0	0	0	0	24,546	0	0	24,546	0	0	0
2029	0	0	0	0	0	26,142	0	0	26,142	0	0	0
2030	0	0	0	0	0	27,841	0	0	27,841	0	0	0
2031	0	0	0	0	0	29,650	0	0	29,650	0	0	0
2032	0	0	0	0	0	31,578	0	0	31,578	0	0	0
2033	0	0	0	0	0	33,630	0	0	33,630	0	0	0
2034	0	0	0	0	0	35,816	0	0	35,816	0	0	0
2035	0	0	0	0	0	38,144	0	0	38,144	0	0	0
2036	0	0	0	0	0	40,624	0	0	40,624	0	0	0
2037	0	0	0	0	0	43,264	0	0	43,264	0	0	0
2038	0	0	0	0	0	46,076	0	0	46,076	0	0	0
2039	0	0	0	0	0	49,071	0	0	49,071	0	0	0
2040	0	0	0	0	0	52,261	0	0	52,261	0	0	0
2041	0	0	0	0	0	55,658	0	0	55,658	0	0	0
2042	0	0	0	0	0	59,276	0	0	59,276	0	0	0
2043	0	0	0	0	0	63,129	0	0	63,129	0	0	0
2044	0	0	0	0	0	67,232	0	0	67,232	0	0	0
2045	0	0	0	0	0	71,602	0	0	71,602	0	0	0
2046	0	0	0	0	0	76,256	0	0	76,256	0	0	0
2047	0	0	0	0	0	81,213	0	0	81,213	0	0	0
2048	0	0	0	0	0	86,492	0	0	86,492	0	0	0
2049	0	0	0	0	0	92,113	0	0	92,113	0	0	0

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Worksheet Detail - Goal Details

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Details of "Health Care" for Lump Sum Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2050	0	0	0	0	0	98,101	0	0	98,101	0	0	0
2051	0	0	0	0	0	104,477	0	0	104,477	0	0	0
2052	0	0	0	0	0	54,843	0	0	54,843	0	0	0
2053	0	0	0	0	0	58,408	0	0	58,408	0	0	0
2054	0	0	0	0	0	62,204	0	0	62,204	0	0	0
2055	0	0	0	0	0	66,248	0	0	66,248	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- 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.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

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Details of "Provide Care for Janis" for Lump Sum Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Provide Care for Janis		
In 2035	\$60,000	100%
Recurring every year for a total of 3 times		



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Worksheet Detail - Goal Details

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Details of "Provide Care for Janis" for Lump Sum Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2017	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	121,549	0	0	121,549	0	0	0
2036	0	0	0	0	0	126,411	0	0	126,411	0	0	0
2037	0	0	0	0	0	131,467	0	0	131,467	0	0	0

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Worksheet Detail - Goal Details

DRAFT

Details of "Provide Care for Janis" for Lump Sum Scenario using Average Returns

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- 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.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

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Details of "Car / Truck" for Lump Sum Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Car / Truck		
When Denise retires	\$20,000	100%
Recurring every 5 years until end of plan		★ ★ ★ ★ ★



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Worksheet Detail - Goal Details

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Details of "Car / Truck" for Lump Sum Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2017	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	23,194	0	0	23,194	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	26,242	0	0	26,242	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	29,690	0	0	29,690	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	33,592	0	0	33,592	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	38,006	0	0	38,006	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	43,000	0	0	43,000	0	0	0
2049	0	0	0	0	0	0	0	0	0	0	0	0

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

Worksheet Detail - Goal Details

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Details of "Car / Truck" for Lump Sum Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	48,651	0	0	48,651	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- 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.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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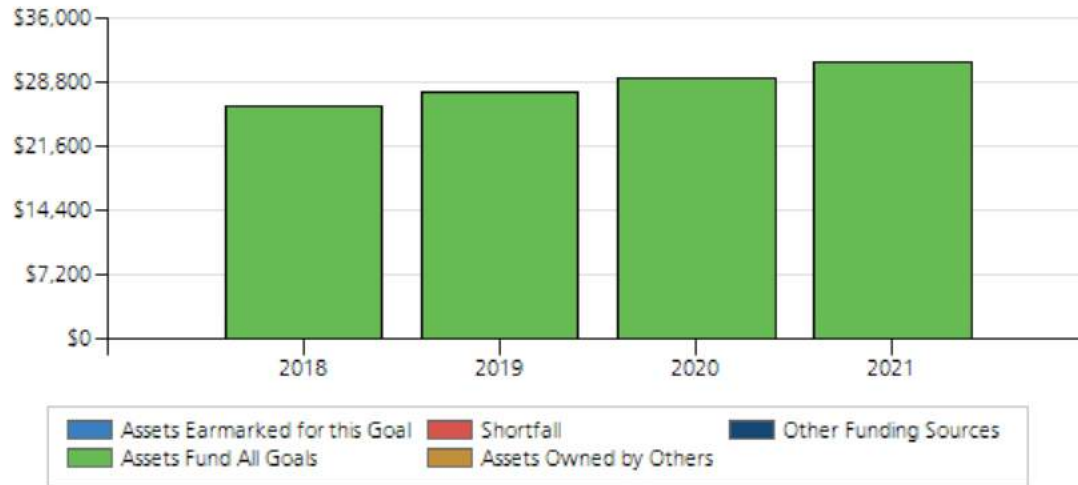
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

DRAFT

Details of "College - Allison" for Lump Sum Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
College - Allison 4 years starting in 2018	\$24,610	100% 



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

Worksheet Detail - Goal Details

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Details of "College - Allison" for Lump Sum Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense				Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	26,087	0	0	26,087	0	0	26,087	0	0	0
2019	0	0	0	0	0	27,652	0	0	27,652	0	0	27,652	0	0	0
2020	0	0	0	0	0	29,311	0	0	29,311	0	0	29,311	0	0	0
2021	0	0	0	0	0	31,070	0	0	31,070	0	0	31,070	0	0	0

Notes

• Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.

• There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.

• There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.

• Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.

• Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

• Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.

• These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.

• Other Funding includes funds coming from other sources such as scholarships, student loans, college employment or gifts that will help fund an educational goal.

• Others' Assets include Assets not owned by you that will be used to fund an educational goal. Rates of return associated with these assets are detailed on the Information Summary pages and may or may not be consistent with other rates of return defined in this Analysis or consistent with your own risk and return parameters.

• When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

• The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.

• Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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

Worksheet Detail - Goal Details

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Details of "Allison's Wedding" for Lump Sum Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Allison's Wedding		
In 2032	\$10,000	100% 



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

Worksheet Detail - Goal Details

DRAFT

Details of "Allison's Wedding" for Lump Sum Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2017	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	14,483	0	0	14,483	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this goal.
- 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.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)		2025 65 / 63	2026 66 / 64	2027 67 / 65	2028 68 / 66	2029 69 / 67	2030 70 / 68	2031 71 / 69	2032 72 / 70
Retirement and Strategy Income Assign To									
Rental Property Income	Fund All Goals	14,621	14,986	15,361	15,745	16,139	16,542	16,956	17,380
Social Security - Anthony	Fund All Goals	0	0	36,680	37,597	38,536	39,500	40,487	41,500
Social Security - Denise	Fund All Goals	0	0	0	0	29,606	30,347	31,105	31,883
Pension Income	Fund All Goals	9,138	9,366	9,601	9,841	10,087	10,339	10,597	10,862
Variable Annuity with GMWB	Fund All Goals	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Total Retirement and Strategy Income		83,759	84,353	121,641	123,182	154,368	156,727	159,146	161,624
Other Additions Assign To									
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Home	Fund All Goals	0	0	0	0	0	0	0	0
Universal Life	Fund All Goals	0	0	0	0	0	0	0	0
Total Other Additions		0	0	0	0	0	0	0	0
Investment Earnings		125,519	127,616	130,912	132,620	137,012	141,359	145,297	148,244
Total Income and Earnings		209,278	211,969	252,553	255,802	291,380	298,087	304,443	309,868
Cash Used To Fund Goals	Estimated % Funded								
Retirement - Basic Living Expense	100%	124,277	127,384	130,569	133,833	137,179	140,608	144,123	147,726
Health Care	100%	13,403	14,274	23,048	24,546	26,142	27,841	29,650	31,578
Provide Care for Janis	100%	0	0	0	0	0	0	0	0
Car / Truck	100%	0	0	0	26,242	0	0	0	0
Allison's Wedding	100%	0	0	0	0	0	0	0	14,483
Total Goal Funding		(137,680)	(141,658)	(153,617)	(184,621)	(163,320)	(168,449)	(173,774)	(193,787)
Total Taxes and Tax Penalty		(30,061)	(29,359)	(38,064)	(37,771)	(45,549)	(46,080)	(55,293)	(59,752)
Cash Surplus/Deficit (Net Change in Portfolio)		41,537	40,952	60,872	33,410	82,511	83,557	75,376	56,329

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Portfolio Value

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)	2025 65 / 63	2026 66 / 64	2027 67 / 65	2028 68 / 66	2029 69 / 67	2030 70 / 68	2031 71 / 69	2032 72 / 70
Future Dollars								
Beginning Value	2,363,850	2,405,387	2,446,338	2,507,211	2,540,621	2,623,132	2,706,689	2,782,065
Cash Surplus/Deficit	41,537	40,952	60,872	33,410	82,511	83,557	75,376	56,329
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	2,405,387	2,446,338	2,507,211	2,540,621	2,623,132	2,706,689	2,782,065	2,838,394
Current Dollars								
Ending Value	1,926,061	1,911,076	1,910,858	1,889,094	1,902,873	1,915,598	1,920,920	1,912,013
Cash Surplus/Deficit	33,260	31,991	46,394	24,842	59,855	59,136	52,044	37,945

Taxes

Total Taxes	30,061	29,359	38,064	37,771	45,549	46,080	55,293	59,752
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	28.00%	28.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	0	0	0	0	0	0	28,674	30,122
Denise	0	0	0	0	0	0	0	11,342

Adjusted Portfolio Value	2,363,850	2,405,387	2,446,338	2,507,211	2,540,621	2,623,132	2,706,689	2,782,065
Portfolio Withdrawal Rate	3.55%	3.60%	2.86%	3.96%	2.15%	2.20%	2.58%	3.30%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)		2033 73 / 71	2034 74 / 72	2035 75 / 73	2036 76 / 74	2037 77 / 75	2038 78 / 76	2039 79 / 77	2040 80 / 78
Retirement and Strategy Income Assign To									
Rental Property Income	Fund All Goals	17,814	18,259	18,716	19,184	19,663	20,155	20,659	21,175
Social Security - Anthony	Fund All Goals	42,537	43,600	44,690	45,808	46,953	48,127	49,330	50,563
Social Security - Denise	Fund All Goals	32,680	33,497	34,334	35,193	36,073	36,974	37,899	38,846
Pension Income	Fund All Goals	11,134	11,412	11,697	11,990	12,290	12,597	12,912	13,235
Variable Annuity with GMWB	Fund All Goals	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Total Retirement and Strategy Income		164,165	166,769	169,438	172,174	174,978	177,853	180,799	183,819
Other Additions Assign To									
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	75,000
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	75,000
Home	Fund All Goals	0	0	0	0	42,056	0	0	0
Universal Life	Fund All Goals	0	0	0	0	0	0	0	0
Total Other Additions		0	0	0	0	42,056	0	0	150,000
Investment Earnings		150,274	153,790	150,582	146,741	144,515	144,980	147,018	157,030
Total Income and Earnings		314,439	320,559	320,020	318,915	361,550	322,833	327,817	490,849
Cash Used To Fund Goals Estimated % Funded									
Retirement - Basic Living Expense	100%	151,420	155,205	159,085	163,062	167,139	171,317	175,600	179,990
Health Care	100%	33,630	35,816	38,144	40,624	43,264	46,076	49,071	52,261
Provide Care for Janis	100%	0	0	121,549	126,411	131,467	0	0	0
Car / Truck	100%	29,690	0	0	0	0	33,592	0	0
Allison's Wedding	100%	0	0	0	0	0	0	0	0
Total Goal Funding		(214,740)	(191,021)	(318,778)	(330,097)	(341,870)	(250,985)	(224,672)	(232,251)
Total Taxes and Tax Penalty		(60,847)	(62,401)	(62,176)	(61,840)	(61,956)	(62,928)	(64,314)	(67,967)
Cash Surplus/Deficit (Net Change in Portfolio)		38,852	67,137	(60,934)	(73,022)	(42,277)	8,920	38,832	190,631

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Portfolio Value

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)	2033 73 / 71	2034 74 / 72	2035 75 / 73	2036 76 / 74	2037 77 / 75	2038 78 / 76	2039 79 / 77	2040 80 / 78
Future Dollars								
Beginning Value	2,838,394	2,877,246	2,944,383	2,883,449	2,810,427	2,768,150	2,777,070	2,815,902
Cash Surplus/Deficit	38,852	67,137	(60,934)	(73,022)	(42,277)	8,920	38,832	190,631
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	2,877,246	2,944,383	2,883,449	2,810,427	2,768,150	2,777,070	2,815,902	3,006,533
Current Dollars								
Ending Value	1,890,912	1,887,838	1,803,677	1,715,122	1,648,119	1,613,102	1,595,764	1,662,238
Cash Surplus/Deficit	25,533	43,046	(38,116)	(44,563)	(25,171)	5,182	22,006	105,395

Taxes

Total Taxes	60,847	62,401	62,176	61,840	61,956	62,928	64,314	67,967
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	28.00%	28.00%	28.00%	25.00%	25.00%	25.00%	25.00%	25.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	31,638	33,225	34,886	36,623	38,259	40,149	41,907	43,722
Denise	11,916	12,518	13,148	13,807	14,498	15,220	15,899	16,685

Adjusted Portfolio Value	2,838,394	2,877,246	2,944,383	2,883,449	2,852,483	2,768,150	2,777,070	2,965,902
Portfolio Withdrawal Rate	3.93%	3.01%	7.18%	7.62%	8.02%	4.92%	3.90%	3.92%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)		2041 81 / 79	2042 82 / 80	2043 83 / 81	2044 84 / 82	2045 85 / 83	2046 86 / 84	2047 87 / 85	2048 88 / 86
Retirement and Strategy Income Assign To									
Rental Property Income	Fund All Goals	21,705	22,247	22,804	23,374	23,958	24,557	25,171	25,800
Social Security - Anthony	Fund All Goals	51,827	53,123	54,451	55,812	57,208	58,638	60,104	61,606
Social Security - Denise	Fund All Goals	39,817	40,813	41,833	42,879	43,951	45,050	46,176	47,330
Pension Income	Fund All Goals	13,565	13,905	14,252	14,609	14,974	15,348	15,732	16,125
Variable Annuity with GMWB	Fund All Goals	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000
Total Retirement and Strategy Income		186,915	190,088	193,340	196,673	200,090	203,592	207,182	210,862
Other Additions Assign To									
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0	0
Home	Fund All Goals	0	0	0	0	0	0	0	0
Universal Life	Fund All Goals	0	0	0	0	0	0	0	0
Total Other Additions		0	0	0	0	0	0	0	0
Investment Earnings		158,936	160,587	159,881	160,853	161,481	161,730	161,566	158,601
Total Income and Earnings		345,850	350,675	353,221	357,527	361,571	365,322	368,748	369,463
Cash Used To Fund Goals Estimated % Funded									
Retirement - Basic Living Expense	100%	184,490	189,102	193,830	198,676	203,642	208,734	213,952	219,301
Health Care	100%	55,658	59,276	63,129	67,232	71,602	76,256	81,213	86,492
Provide Care for Janis	100%	0	0	0	0	0	0	0	0
Car / Truck	100%	0	0	38,006	0	0	0	0	43,000
Allison's Wedding	100%	0	0	0	0	0	0	0	0
Total Goal Funding		(240,148)	(248,378)	(294,964)	(265,907)	(275,244)	(284,990)	(295,165)	(348,792)
Total Taxes and Tax Penalty		(69,449)	(70,932)	(71,842)	(73,286)	(74,601)	(75,874)	(77,048)	(77,509)
Cash Surplus/Deficit (Net Change in Portfolio)		36,253	31,365	(13,586)	18,333	11,726	4,459	(3,465)	(56,839)

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Portfolio Value

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

DRAFT

Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)	2041 81 / 79	2042 82 / 80	2043 83 / 81	2044 84 / 82	2045 85 / 83	2046 86 / 84	2047 87 / 85	2048 88 / 86
Future Dollars								
Beginning Value	3,006,533	3,042,786	3,074,151	3,060,565	3,078,898	3,090,623	3,095,082	3,091,618
Cash Surplus/Deficit	36,253	31,365	(13,586)	18,333	11,726	4,459	(3,465)	(56,839)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	3,042,786	3,074,151	3,060,565	3,078,898	3,090,623	3,095,082	3,091,618	3,034,779
Current Dollars								
Ending Value	1,641,250	1,617,725	1,571,293	1,542,152	1,510,268	1,475,558	1,437,957	1,377,093
Cash Surplus/Deficit	19,555	16,505	(6,975)	9,183	5,730	2,126	(1,611)	(25,792)

Taxes

Total Taxes	69,449	70,932	71,842	73,286	74,601	75,874	77,048	77,509
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	45,594	47,521	49,501	51,530	53,242	54,955	56,658	58,340
Denise	17,415	18,170	18,948	19,749	20,571	21,415	22,126	22,838

Adjusted Portfolio Value	3,006,533	3,042,786	3,074,151	3,060,565	3,078,898	3,090,623	3,095,082	3,091,618
Portfolio Withdrawal Rate	4.08%	4.25%	5.64%	4.66%	4.86%	5.09%	5.33%	6.97%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)		2049 89 / 87	2050 90 / 88	2051 91 / 89	2052 - / 90	2053 - / 91	2054 - / 92	2055 - / 93
Retirement and Strategy Income Assign To								
Rental Property Income	Fund All Goals	26,445	27,106	27,784	0	0	0	0
Social Security - Anthony	Fund All Goals	63,146	64,725	66,343	0	0	0	0
Social Security - Denise	Fund All Goals	48,514	49,726	50,970	68,002	69,702	71,444	73,231
Pension Income	Fund All Goals	16,528	16,941	17,365	0	0	0	0
Variable Annuity with GMWB	Fund All Goals	60,000	60,000	60,000	0	0	0	0
Total Retirement and Strategy Income		214,633	218,499	222,462	68,002	69,702	71,444	73,231
Other Additions Assign To								
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0
Citrix Systems Inc	Fund All Goals	0	0	0	0	0	0	0
Home	Fund All Goals	0	0	0	0	0	0	0
Universal Life	Fund All Goals	0	0	0	600,000	0	0	0
Total Other Additions		0	0	0	600,000	0	0	0
Investment Earnings		157,397	155,660	153,344	178,392	168,521	160,398	151,418
Total Income and Earnings		372,030	374,159	375,805	846,394	238,223	231,843	224,648
Cash Used To Fund Goals	Estimated % Funded							
Retirement - Basic Living Expense	100%	224,783	230,403	236,163	256,306	262,714	269,282	276,014
Health Care	100%	92,113	98,101	104,477	54,843	58,408	62,204	66,248
Provide Care for Janis	100%	0	0	0	0	0	0	0
Car / Truck	100%	0	0	0	0	48,651	0	0
Allison's Wedding	100%	0	0	0	0	0	0	0
Total Goal Funding		(316,897)	(328,504)	(340,640)	(311,149)	(369,772)	(331,486)	(342,261)
Total Taxes and Tax Penalty		(78,501)	(79,226)	(79,813)	(58,766)	(56,953)	(55,613)	(54,023)
Cash Surplus/Deficit (Net Change in Portfolio)		(23,367)	(33,571)	(44,649)	476,478	(188,503)	(155,256)	(171,636)

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Portfolio Value

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario using Average Returns

Year Age (Anthony / Denise)	2049 89 / 87	2050 90 / 88	2051 91 / 89	2052 - / 90	2053 - / 91	2054 - / 92	2055 - / 93
Future Dollars							
Beginning Value	3,034,779	3,011,412	2,977,841	2,933,192	3,409,671	3,221,168	3,065,912
Cash Surplus/Deficit	(23,367)	(33,571)	(44,649)	476,478	(188,503)	(155,256)	(171,636)
Investment Asset Additions	0	0	0	0	0	0	0
Ending Value	3,011,412	2,977,841	2,933,192	3,409,671	3,221,168	3,065,912	2,894,276
Current Dollars							
Ending Value	1,333,161	1,286,145	1,235,962	1,401,694	1,291,904	1,199,645	1,104,865
Cash Surplus/Deficit	(10,345)	(14,499)	(18,814)	195,877	(75,602)	(60,749)	(65,521)

Taxes

Total Taxes	78,501	79,226	79,813	58,766	56,953	55,613	54,023
Tax Penalty	0	0	0	0	0	0	0
Federal Marginal Tax Rate	25.00%	25.00%	25.00%	28.00%	25.00%	25.00%	25.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum Distribution (RMD)

Anthony	59,987	61,042	61,991	0	0	0	0
Denise	23,545	24,245	24,929	81,568	82,836	83,933	84,827

Adjusted Portfolio Value	3,034,779	3,011,412	2,977,841	3,533,192	3,409,671	3,221,168	3,065,912
Portfolio Withdrawal Rate	5.96%	6.28%	6.65%	8.55%	10.47%	9.80%	10.54%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

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Scenario : Lump Sum Scenario 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.

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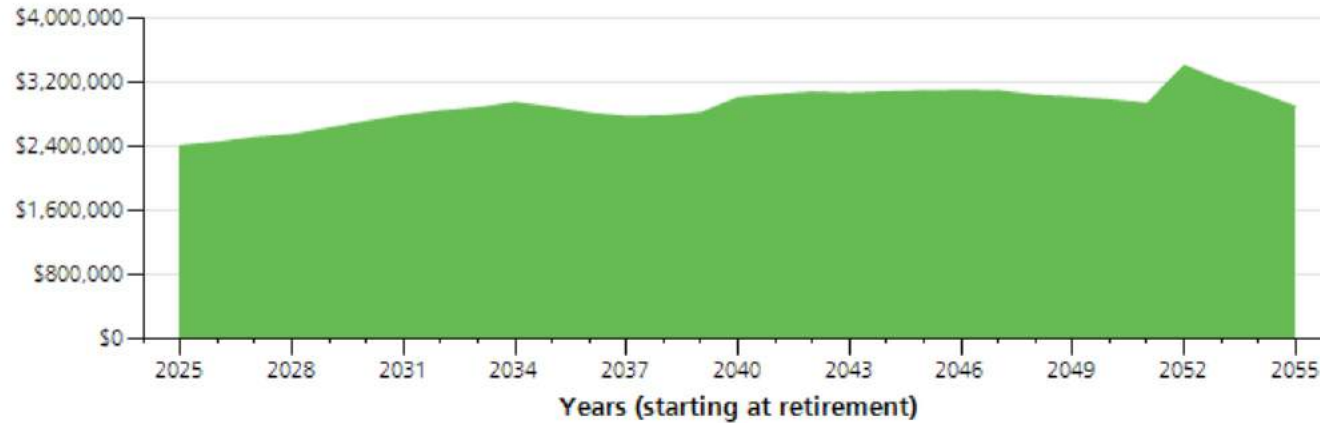
Worksheet Detail - Retirement Distribution Cash Flow Graphs

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Scenario : Lump Sum Scenario using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

**Portfolio Value During Retirement in Future Dollars
(Impact of Cash Surplus/Deficit on Portfolio Value)**



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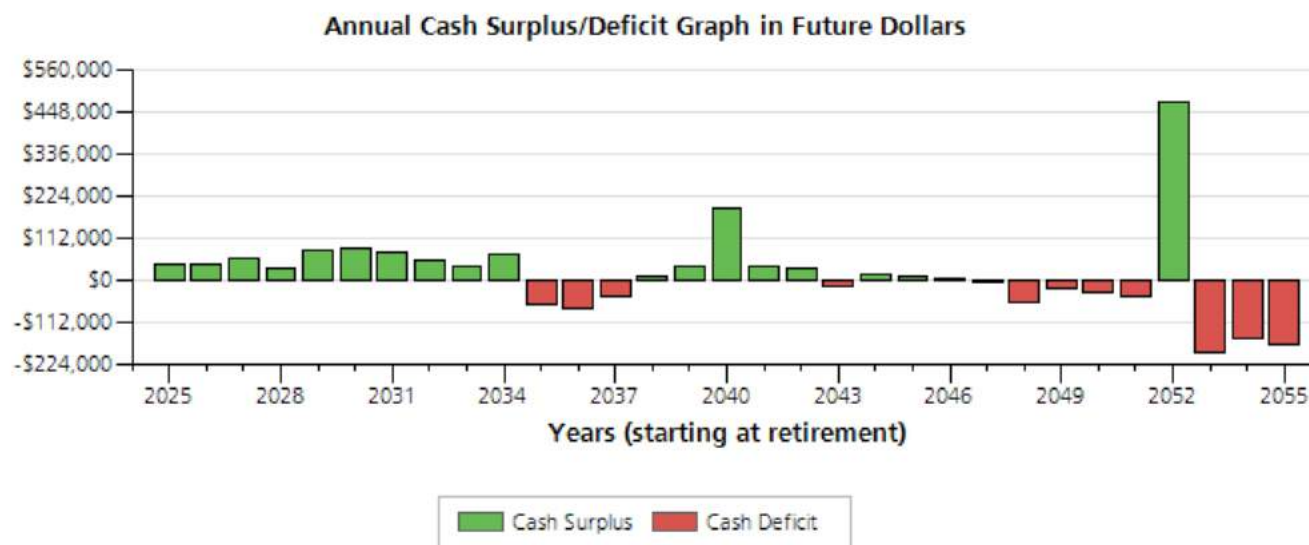
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Worksheet Detail - Retirement Distribution Cash Flow Graphs

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Scenario : Lump Sum Scenario using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.



Notes

- The Annual Cash Surplus/Deficit Graph illustrates the change in Ending Portfolio Values from one year to the next. If there is a surplus, the estimated Ending Portfolio Value is greater than the Value in the past year. If there is a deficit, the estimated Ending Portfolio Value is less than the Value in the past year. If there is no bar graph shown, it indicates that the Ending Portfolio Value is zero, which means that the entire portfolio has been spent.

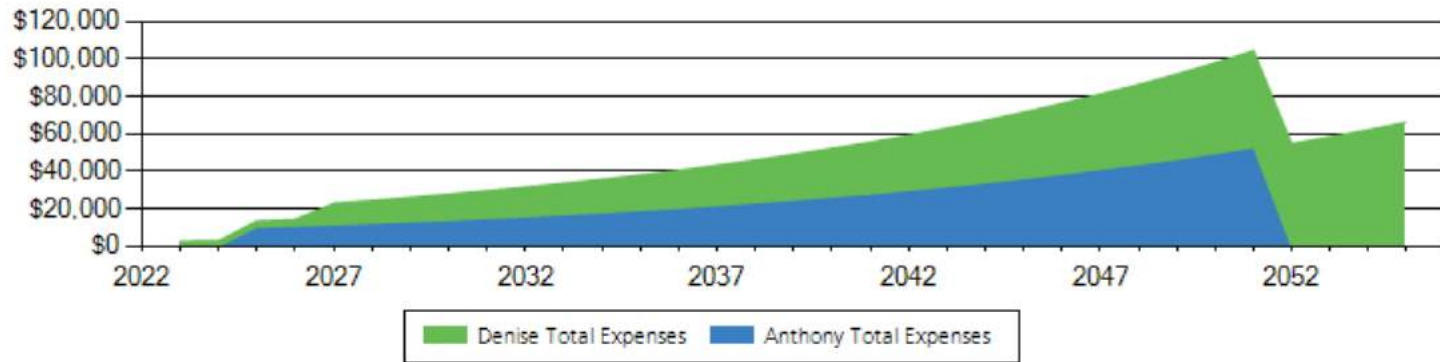
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Worksheet Detail - Health Care Expense Schedule

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Scenario : Lump Sum Scenario



Year	Age/Event	Anthony						Denise						Annual Total	
		Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Anthony's Total	Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Denise's Total		
2023	Denise retires	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,732	\$2,732	\$2,732
2024	64/62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,909	\$2,909	\$2,909
2025	Anthony retires and starts Medicare	\$0	\$2,661	\$1,072	\$3,473	\$3,098	\$10,305	\$0	\$0	\$0	\$0	\$0	\$3,098	\$3,098	\$13,403
2026	66/64	\$0	\$2,834	\$1,142	\$3,699	\$3,300	\$10,975	\$0	\$0	\$0	\$0	\$0	\$3,300	\$3,300	\$14,274
2027	Denise starts Medicare	\$0	\$3,018	\$1,216	\$3,939	\$3,514	\$11,688	\$0	\$3,018	\$1,216	\$3,611	\$3,514	\$11,360	\$11,360	\$23,048
2028	68/66	\$0	\$3,215	\$1,295	\$4,195	\$3,742	\$12,448	\$0	\$3,215	\$1,295	\$3,846	\$3,742	\$12,098	\$12,098	\$24,546
2029	69/67	\$0	\$3,424	\$1,379	\$4,468	\$3,986	\$13,257	\$0	\$3,424	\$1,379	\$4,096	\$3,986	\$12,885	\$12,885	\$26,142
2030	70/68	\$0	\$3,646	\$1,469	\$4,758	\$4,245	\$14,118	\$0	\$3,646	\$1,469	\$4,362	\$4,245	\$13,722	\$13,722	\$27,841
2031	71/69	\$0	\$3,883	\$1,565	\$5,068	\$4,521	\$15,036	\$0	\$3,883	\$1,565	\$4,646	\$4,521	\$14,614	\$14,614	\$29,650
2032	72/70	\$0	\$4,136	\$1,666	\$5,397	\$4,814	\$16,013	\$0	\$4,136	\$1,666	\$4,948	\$4,814	\$15,564	\$15,564	\$31,578
2033	73/71	\$0	\$4,404	\$1,775	\$5,748	\$5,127	\$17,054	\$0	\$4,404	\$1,775	\$5,270	\$5,127	\$16,576	\$16,576	\$33,630
2034	74/72	\$0	\$4,691	\$1,890	\$6,122	\$5,461	\$18,163	\$0	\$4,691	\$1,890	\$5,612	\$5,461	\$17,653	\$17,653	\$35,816
2035	75/73	\$0	\$4,996	\$2,013	\$6,519	\$5,816	\$19,343	\$0	\$4,996	\$2,013	\$5,977	\$5,816	\$18,801	\$18,801	\$38,144

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

Worksheet Detail - Health Care Expense Schedule

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Scenario : Lump Sum Scenario

Year	Age/Event	Anthony						Denise						Annual Total
		Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Anthony's Total	Private Insurance Prior to Medicare	Medicare Part B	Medicare Part D	Medigap Policy	Out-of-Pocket	Denise's Total	
2036	76/74	\$0	\$5,320	\$2,144	\$6,943	\$6,194	\$20,601	\$0	\$5,320	\$2,144	\$6,365	\$6,194	\$20,023	\$40,624
2037	77/75	\$0	\$5,666	\$2,283	\$7,395	\$6,596	\$21,940	\$0	\$5,666	\$2,283	\$6,779	\$6,596	\$21,324	\$43,264
2038	78/76	\$0	\$6,034	\$2,431	\$7,875	\$7,025	\$23,366	\$0	\$6,034	\$2,431	\$7,220	\$7,025	\$22,711	\$46,076
2039	79/77	\$0	\$6,427	\$2,589	\$8,387	\$7,482	\$24,885	\$0	\$6,427	\$2,589	\$7,689	\$7,482	\$24,187	\$49,071
2040	80/78	\$0	\$6,844	\$2,758	\$8,932	\$7,968	\$26,502	\$0	\$6,844	\$2,758	\$8,189	\$7,968	\$25,759	\$52,261
2041	81/79	\$0	\$7,289	\$2,937	\$9,513	\$8,486	\$28,225	\$0	\$7,289	\$2,937	\$8,721	\$8,486	\$27,433	\$55,658
2042	82/80	\$0	\$7,763	\$3,128	\$10,131	\$9,037	\$30,059	\$0	\$7,763	\$3,128	\$9,288	\$9,037	\$29,216	\$59,276
2043	83/81	\$0	\$8,268	\$3,331	\$10,790	\$9,625	\$32,013	\$0	\$8,268	\$3,331	\$9,892	\$9,625	\$31,115	\$63,129
2044	84/82	\$0	\$8,805	\$3,548	\$11,491	\$10,251	\$34,094	\$0	\$8,805	\$3,548	\$10,535	\$10,251	\$33,138	\$67,232
2045	85/83	\$0	\$9,377	\$3,778	\$12,238	\$10,917	\$36,310	\$0	\$9,377	\$3,778	\$11,220	\$10,917	\$35,292	\$71,602
2046	86/84	\$0	\$9,987	\$4,024	\$13,033	\$11,626	\$38,670	\$0	\$9,987	\$4,024	\$11,949	\$11,626	\$37,586	\$76,256
2047	87/85	\$0	\$10,636	\$4,285	\$13,881	\$12,382	\$41,184	\$0	\$10,636	\$4,285	\$12,726	\$12,382	\$40,029	\$81,213
2048	88/86	\$0	\$11,327	\$4,564	\$14,783	\$13,187	\$43,861	\$0	\$11,327	\$4,564	\$13,553	\$13,187	\$42,631	\$86,492
2049	89/87	\$0	\$12,064	\$4,861	\$15,744	\$14,044	\$46,712	\$0	\$12,064	\$4,861	\$14,434	\$14,044	\$45,402	\$92,113
2050	90/88	\$0	\$12,848	\$5,176	\$16,767	\$14,957	\$49,748	\$0	\$12,848	\$5,176	\$15,372	\$14,957	\$48,353	\$98,101
2051	Anthony's plan ends	\$0	\$13,683	\$5,513	\$17,857	\$15,929	\$52,982	\$0	\$13,683	\$5,513	\$16,371	\$15,929	\$51,496	\$104,477
2052	-/90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,572	\$5,871	\$17,435	\$16,965	\$54,843	\$54,843
2053	-/91	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,519	\$6,253	\$18,568	\$18,067	\$58,408	\$58,408
2054	-/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,528	\$6,659	\$19,775	\$19,242	\$62,204	\$62,204
2055	Denise's plan ends	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,602	\$7,092	\$21,061	\$20,492	\$66,248	\$66,248
Total Lifetime Cost of Health Care		\$709,550						\$922,709						

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

Worksheet Detail - Health Care Expense Schedule

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Scenario : Lump Sum Scenario

Notes

- Program assumptions:
 - The scenario assumes that client and co-client will each use a combination of Medicare Part A (Hospital Insurance), Part B (Medical Insurance), Part D (Prescription Drug Insurance), Medigap insurance, and Out-of-Pocket expenses. The program uses initial default values that may have been adjusted based on your preferences and information provided by you.
 - The scenario assumes that client and co-client each qualify to receive Medicare Part A at no charge and therefore it is not reflected in the Health Care Expense schedule.
 - Estimates for private insurance prior to retirement are based on the information you provided.
 - Medicare and Medigap costs begin at the later of age 65, your retirement age, or the current year.
- All costs are in future dollars.
- Costs associated with Long Term Care needs are not addressed by this goal. A separate LTC goal can be created.
- General Information regarding Medicare:
 - Part B premiums are uniform nationally and are increased for those with a higher Modified Adjusted Gross Income.
 - Part D coverage is optional. Premiums are increased for those with a higher Modified Adjusted Gross Income, differ from state to state, and vary based on the specific plan and level of benefit selected.
 - Medigap coverage is optional and policies (Plans A-N) are issued by private insurers.
 - Clients may incur out-of-pocket healthcare expenses, for costs not covered by Medicare benefits and Medigap insurance.
 - If clients retire before age 65, they may choose to purchase private health insurance or to self-insure. Costs and coverage for private health insurance varies greatly.

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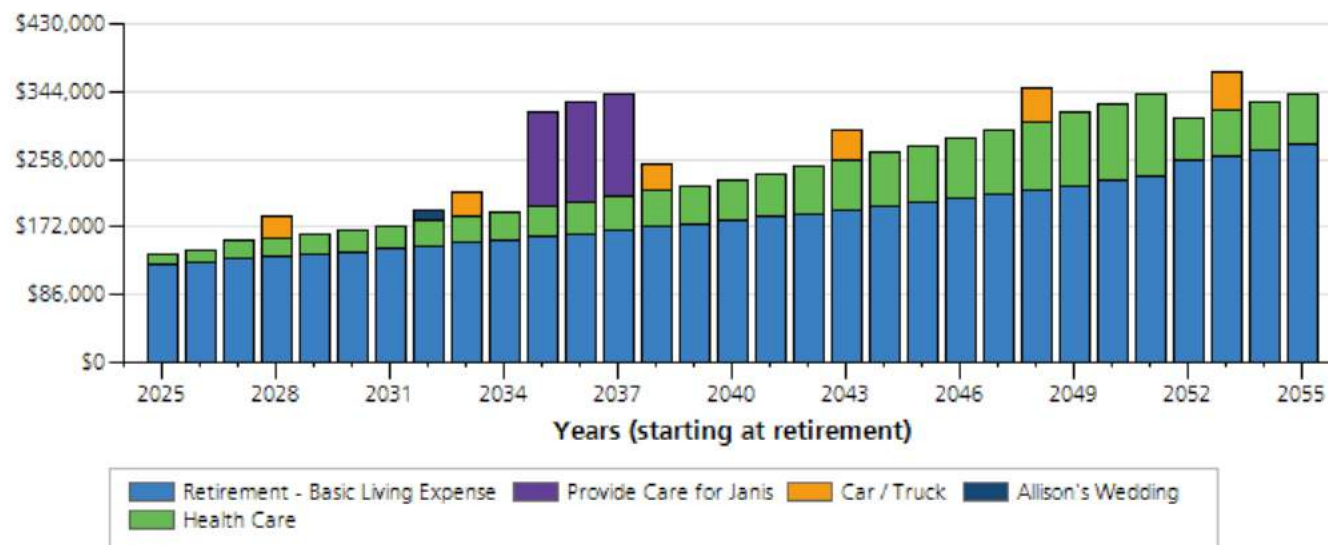
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Worksheet Detail - Cash Used to Fund Goals

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Scenario : Lump Sum Scenario using Average Returns

This graph shows the amounts available to fund each Goal from retirement through the End of the Plan. In each year, the amount available includes the portfolio principal, retirement income, investment earnings, and any lump-sum additions to the portfolio. All amounts are in after-tax, future dollars.



Notes

- The value shown for each goal is the amount available to fund the goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the goal expense. This graph does not indicate whether or not you have a goal shortfall in any year. Rather, it shows the amount of the goal expense that was funded, assuming that you execute all aspects of the Plan as you have indicated. Goals are funded in the order specified in the Plan.

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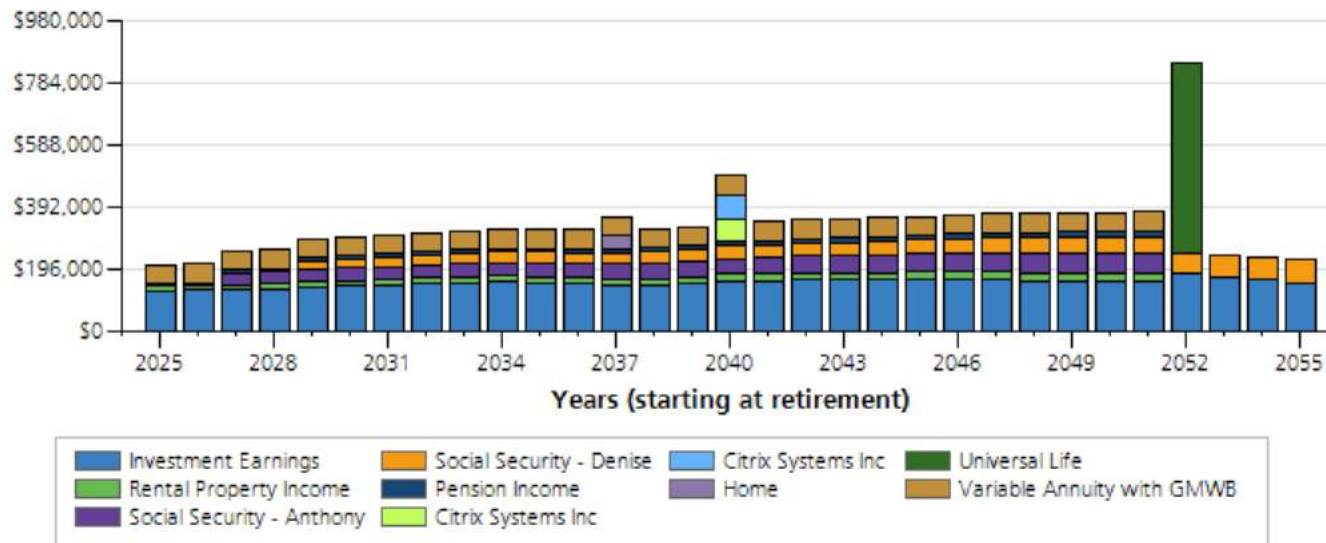
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Worksheet Detail - Sources of Income and Earnings

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Scenario : Lump Sum Scenario using Average Returns

This graph shows the income sources and earnings available in each year from retirement through the End of the Plan.



Notes

- Sources of Income can include 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.
- Investment Earnings are calculated on all assets after any withdrawals for funding goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- All Retirement Income, Immediate Annuity Strategy Income, 72(t) Strategy Income, the remaining asset value after 72(t) distributions, Strategy income from Variable Annuities with a guaranteed minimum withdrawal benefit (GMWB), and Investment Earnings are pre-tax, future values.

- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- 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.

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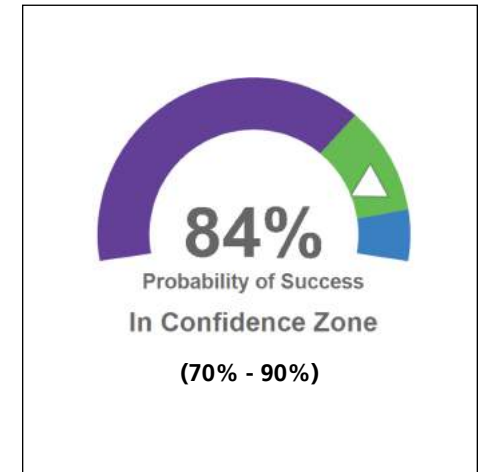
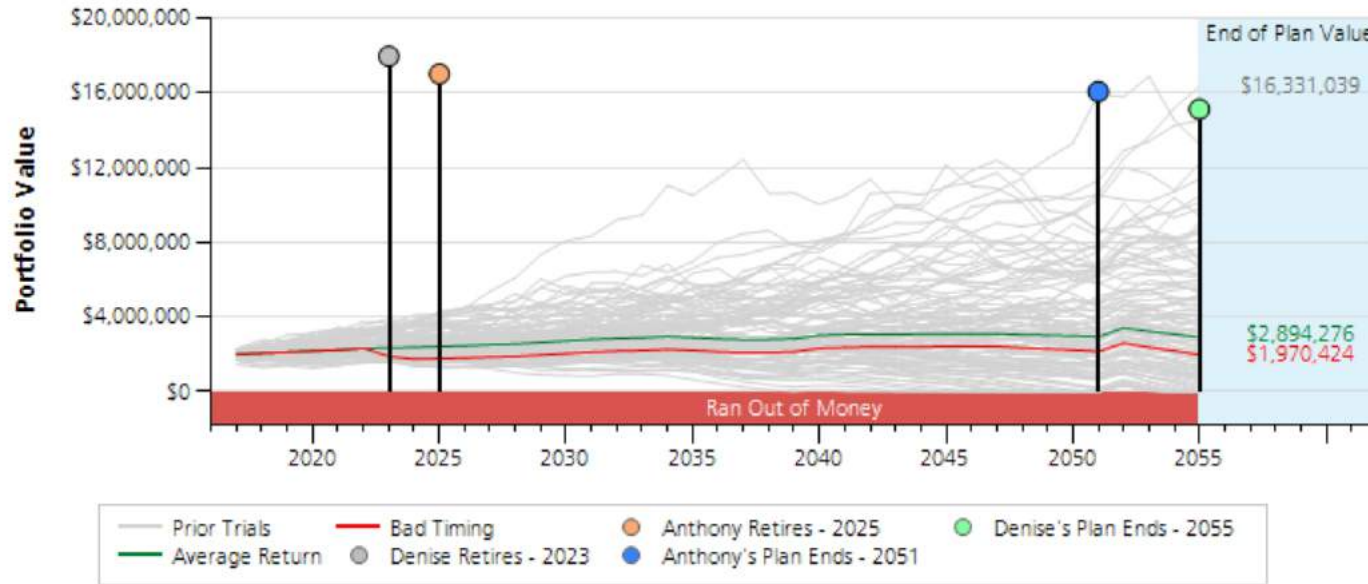
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Worksheet Detail - Inside the Numbers Final Result

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Inside the Numbers - Final Result For Lump Sum Scenario

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, the 99th, 75th, 50th, 25th and 1st percentile trials are shown based on the End of Plan Value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to \$0
10	\$2,361,794	\$2,795,617	\$3,907,243	\$5,782,916	\$8,189,909	\$16,331,039	
250	\$3,136,186	\$4,197,077	\$5,051,465	\$5,118,763	\$5,032,175	\$5,959,420	
500	\$2,142,111	\$2,512,492	\$2,797,699	\$2,773,345	\$3,274,962	\$2,994,154	
750	\$2,278,010	\$2,083,625	\$2,795,137	\$2,234,929	\$2,210,514	\$911,984	
990	\$2,060,803	\$1,310,751	\$825,514	\$431,193	\$13,900	\$0	2039

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Worksheet Detail - Allocation Comparison

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Scenario: Lump Sum Scenario

These charts compare your Current Portfolio with the Target Portfolio you selected and show the allocation changes for you to consider.

Current Portfolio



**Target Portfolio
Balanced II**



Projected Returns		
4.02%	Total Return	5.46%
2.50%	Base Inflation Rate	2.50%
1.52%	Real Return	2.96%
4.57%	Standard Deviation	10.59%
Bear Market Returns		
1%	Great Recession	-21%
-1%	Bond Bear Market	4%

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Target Amount	Increase / Decrease
\$421,009	22%	Cash & Cash Alternatives	4%	\$76,682	-\$344,327
\$576,012	30%	Short Term Bonds	26%	\$498,436	-\$77,576
\$410,016	21%	Intermediate Term Bonds	16%	\$306,730	-\$103,286
\$162,009	8%	Long Term Bonds	0%	\$0	-\$162,009
\$0	0%	Large Cap Value Stocks	23%	\$440,924	\$440,924
\$0	0%	Large Cap Growth Stocks	14%	\$268,389	\$268,389
\$108,006	6%	Mid Cap Stocks	0%	\$0	-\$108,006
\$26,000	1%	Small Cap Stocks	6%	\$115,024	\$89,024
\$162,009	8%	International Developed Stocks	11%	\$210,877	\$48,868
\$52,000	3%	International Emerging Stocks	0%	\$0	-\$52,000
\$0	0%	Unclassified	0%	\$0	\$0
\$1,917,062				\$1,917,062	\$0

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

Worksheet Detail - Allocation Comparison

DRAFT

Scenario: Lump Sum Scenario

Effect of Investment Strategies		
Current Value	Changes to the Investable Assets	Target Value
\$1,917,062	Total Investment Portfolio	\$1,917,062
\$100,000	Current GMWB Investment Strategies	\$100,000
\$2,017,062	Total Investment Assets	\$2,017,062

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Worksheet Detail - Reallocation Detail

DRAFT

Scenario: Lump Sum Scenario

Description	Cash & Cash Alternatives	Short Term Bonds	Intermediate Term Bonds	Long Term Bonds	Large Cap Value Stocks	Large Cap Growth Stocks	Mid Cap Stocks	Small Cap Stocks	International Developed Stocks	International Emerging Stocks	Unclassified	Total Value
Account												
Citrix Systems Inc	\$162,009	\$216,012	\$270,016	\$162,009			\$108,006		\$162,009			\$1,080,062
Community Checking Account												
Taxable Account Total	\$182,000							\$26,000		\$52,000		\$260,000
Company 401(k)												
Account Total		\$360,000										\$360,000
Company 401(k)												
Account Total			\$140,000									\$140,000
Fixed Annuity												
Account Total	\$1,000											\$1,000
Traditional IRA - Account												
Account Total	\$1,000											\$1,000
Vacation Savings												
Taxable Account Total	\$75,000											\$75,000
Total Current Portfolio :	\$421,009	\$576,012	\$410,016	\$162,009	\$0	\$0	\$108,006	\$26,000	\$162,009	\$52,000	\$0	\$1,917,062
Increase / Decrease :	-\$344,327	-\$77,576	-\$103,286	-\$162,009	\$440,924	\$268,389	-\$108,006	\$89,024	\$48,868	-\$52,000	\$0	\$0
Total Target Portfolio :	\$76,682	\$498,436	\$306,730	\$0	\$440,924	\$268,389	\$0	\$115,024	\$210,877	\$0	\$0	\$1,917,062
Percent of Total Value :	4%	26%	16%	0%	23%	14%	0%	6%	11%	0%	0%	100%

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Worksheet Detail - Bear Market Test

DRAFT

Bear Market Test for Lump Sum Scenario

Likelihood of Reaching Goals After Loss of 21% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Basic Living Expense	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10 - Health Care	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10 - Provide Care for Janis	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wants

7 - Car / Truck		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7 - College - Allison		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wishes

3 - Allison's Wedding			<input checked="" type="checkbox"/>
-----------------------	--	--	-------------------------------------

This test assumes your investment allocation matches the Balanced II portfolio. If your investments suffered a loss of 21% this year, your portfolio value would be reduced by \$402,583. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds, cash, and alternative during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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Worksheet Detail - Special Asset Test

DRAFT

Special Asset Test for Current Scenario



Description	When Sold	Future Amounts		
		Low	Expected	High
Home	in 2037	\$21,025	\$42,056	\$63,278

It is often difficult to predict the value that will be received from the sale of assets in the future. This creates a hidden risk to your plan.

These results show your Probability of Success using the three estimates you provided for the amount of after-tax cash you might receive from the sale of each Special Asset shown in the table. For each result calculated, all assets are assumed to receive the Low, Expected or High amount. All other assumptions in the plan remain unchanged.

There is a Risk that you will receive the Low values (or less than the Low values). If this causes your Probability of Success to fall below your Confidence Zone, you should consider what adjustments might be necessary.

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Worksheet Detail - Concentrated Position Test

DRAFT

Concentrated Position Test for Lump Sum Scenario

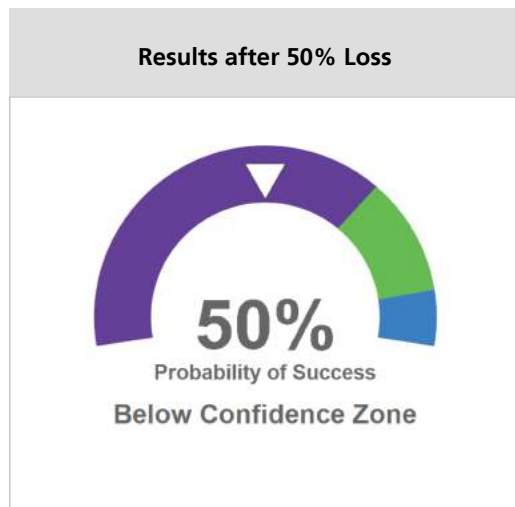
Are You Taking a Greater Risk Than You Realize?

When you have over 10% of your portfolio invested in single securities (i.e. stocks, including restricted stock and stock options, or bonds), it is treated in this analysis as a Concentrated Position. The information you provided indicates you have a Concentrated Position, as shown below.

Holding a Concentrated Position subjects you to investment risk that is not reflected in the volatility assumptions used in your Plan. While the returns for a well-diversified portfolio will usually move up and down with the economy and market in general, your investment in any single stock or bond could suddenly lose most, or even all, of its value, often with little or no warning, due to factors unique to that specific security. The purpose of this analysis is to demonstrate what it would mean to your Plan if a security in which you have a Concentrated Position suddenly lost 50% or 100% of its value. Could you still attain your Goals, or are you putting your future at risk?

While included in the Concentrated Position, values entered as a cash receipt schedule are considered to have lost all value and are excluded from these results.

You have \$1,130,062 invested in CTXS. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Security Symbol

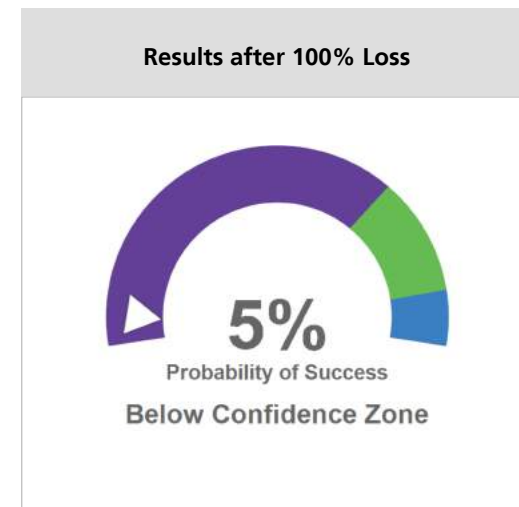
CTXS

Value

\$1,130,062

% of Portfolio

57.45%



Additional Employment Risk

If you have a Concentrated Position in the stock of the company where you are employed, you have even more risk. If your employer gets into trouble, not only will the value of your stock fall, you also could lose your source of income.

Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

DRAFT

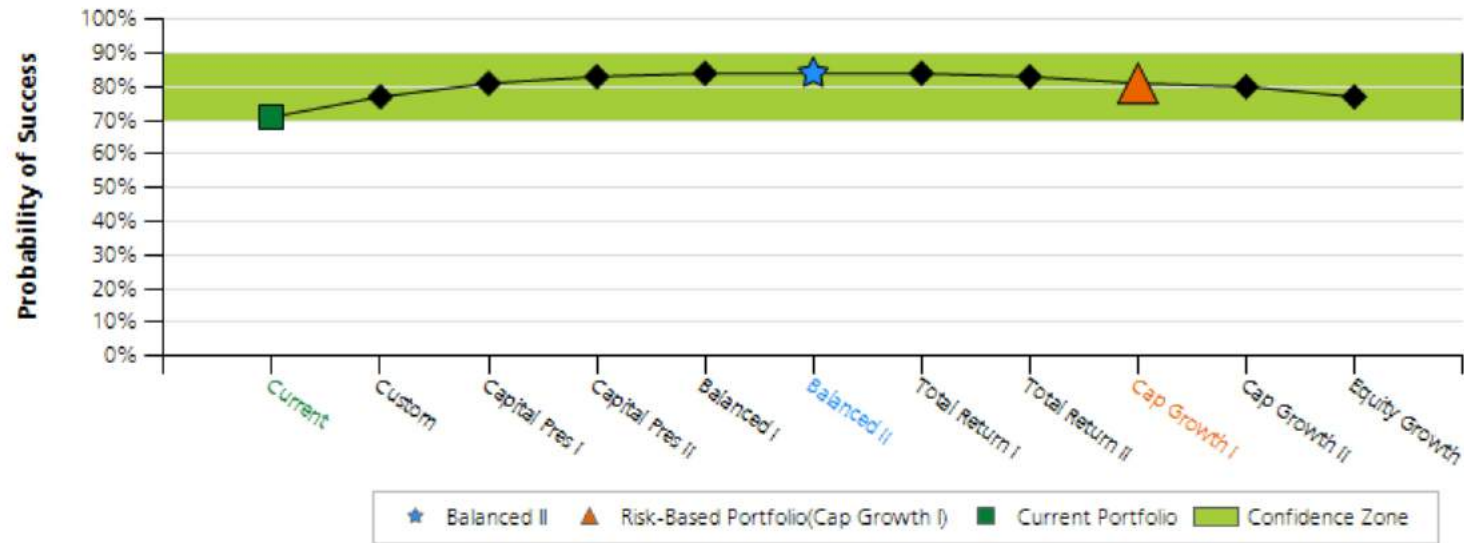
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Risk/Reward

DRAFT

Risk / Reward for Lump Sum Scenario

Risk Based Portfolio	Portfolio used in Lump Sum Scenario	Both before and during Retirement with same portfolio	Results		Bear Market Loss	
			Probability of Success	Safety Margin (Current Dollars)	Great Recession Return	Bond Bear Market Return
		Current	71%	\$165,756	1%	-1%
		Custom	77%	\$402,215	-4%	-1%
		Capital Preservation I	81%	\$415,535	-4%	-2%
		Capital Preservation II	83%	\$707,173	-10%	1%
		Balanced I	84%	\$873,433	-15%	2%
	→	Balanced II	84%	\$1,104,865	-21%	4%
		Total Return I	84%	\$1,358,338	-26%	6%
		Total Return II	83%	\$1,730,604	-33%	9%
→		Capital Growth I	81%	\$2,130,450	-39%	11%
		Capital Growth II	80%	\$2,556,333	-45%	12%
		Equity Growth	77%	\$2,998,660	-51%	15%



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Worksheet Detail - Social Security Analysis

DRAFT

Social Security Analysis for Lump Sum Scenario

Social Security Strategy	Selected Strategy	As Soon As Possible	At Retirement	At FRA	At Age 70	Anthony begins at age 70 and Denise begins at FRA
Start age						
Anthony	67	62	65	67	70	70
Denise	67	62	62	67	70	67
First year benefit in current dollars						
Anthony	\$28,654	\$0	\$24,833	\$28,654	\$35,531	\$35,531
Denise	\$22,014	\$15,410	\$15,410	\$22,014	\$27,297	\$22,014
Total lifetime benefit in current dollars	\$1,337,288	\$1,053,266	\$1,201,312	\$1,337,288	\$1,469,752	\$1,430,127
Probability of success	84%	74%	80%	84%	87%	86%
Break Even Point						
Anthony	74	N/A	65	74	77	76
Denise	72	N/A	63	72	75	74

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Worksheet Detail - Social Security Analysis

DRAFT

Social Security Analysis for Lump Sum 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 and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. 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.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

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

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. 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.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

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.

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Worksheet Detail - Allocation Detail by Asset Class by Holding

DRAFT

Scenario: Lump Sum Scenario

Holding	Account	Current Portfolio		Target Portfolio		Difference
		%	\$	%	\$	
Cash & Cash Alternatives		21.96%	\$421,009	4%	\$76,682	-\$344,327
Citrix Systems Inc	Account		\$162,009			
Taxable Account Total	Community Checking Account		\$182,000			
Account Total	Fixed Annuity		\$1,000			
Account Total	Traditional IRA - Account		\$1,000			
Taxable Account Total	Vacation Savings		\$75,000			
Short Term Bonds		30.05%	\$576,012	26%	\$498,436	-\$77,576
Citrix Systems Inc	Account		\$216,012			
Account Total	Company 401(k)		\$360,000			
Intermediate Term Bonds		21.39%	\$410,016	16%	\$306,730	-\$103,286
Citrix Systems Inc	Account		\$270,016			
Account Total	Company 401(k)		\$140,000			
Long Term Bonds		8.45%	\$162,009			-\$162,009
Citrix Systems Inc	Account		\$162,009			
Large Cap Value Stocks				23%	\$440,924	\$440,924
No Holdings are allocated to this asset class						
Large Cap Growth Stocks				14%	\$268,389	\$268,389
No Holdings are allocated to this asset class						
Mid Cap Stocks		5.63%	\$108,006			-\$108,006
Citrix Systems Inc	Account		\$108,006			
Small Cap Stocks		1.36%	\$26,000	6%	\$115,024	\$89,024
Taxable Account Total	Community Checking Account		\$26,000			
International Developed Stocks		8.45%	\$162,009	11%	\$210,877	\$48,868
Citrix Systems Inc	Account		\$162,009			
International Emerging Stocks		2.71%	\$52,000			-\$52,000
Taxable Account Total	Community Checking Account		\$52,000			

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

Worksheet Detail - Allocation Detail by Asset Class by Holding

DRAFT

Scenario: Lump Sum Scenario

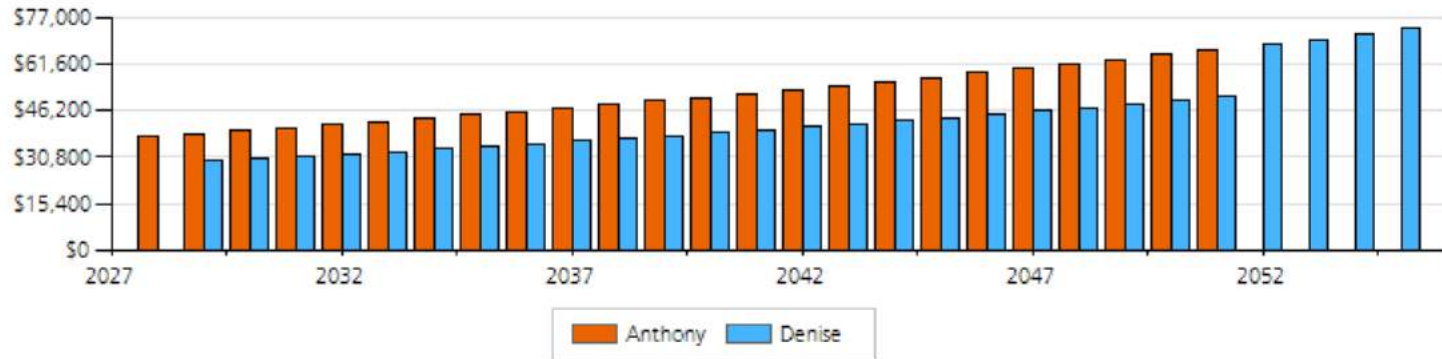
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Worksheet Detail - Social Security Combined Details

DRAFT

Social Security Combined Details for Lump Sum Scenario



Year	Ages/Event	Anthony	Denise	Year	Ages/Event	Anthony	Denise
2027	67 / 65	\$36,680		2044	84 / 82	\$55,812	\$42,879
2028	68 / 66	\$37,597		2045	85 / 83	\$57,208	\$43,951
2029	69 / 67	\$38,536	\$29,606	2046	86 / 84	\$58,638	\$45,050
2030	70 / 68	\$39,500	\$30,347	2047	87 / 85	\$60,104	\$46,176
2031	71 / 69	\$40,487	\$31,105	2048	88 / 86	\$61,606	\$47,330
2032	72 / 70	\$41,500	\$31,883	2049	89 / 87	\$63,146	\$48,514
2033	73 / 71	\$42,537	\$32,680	2050	90 / 88	\$64,725	\$49,726
2034	74 / 72	\$43,600	\$33,497	2051	Anthony's Plan Ends	\$66,343	\$50,970
2035	75 / 73	\$44,690	\$34,334	2052	- / 90		\$68,002
2036	76 / 74	\$45,808	\$35,193	2053	- / 91		\$69,702
2037	77 / 75	\$46,953	\$36,073	2054	- / 92		\$71,444
2038	78 / 76	\$48,127	\$36,974	2055	Denise's Plan Ends		\$73,231
2039	79 / 77	\$49,330	\$37,899				
2040	80 / 78	\$50,563	\$38,846				
2041	81 / 79	\$51,827	\$39,817				
2042	82 / 80	\$53,123	\$40,813				
2043	83 / 81	\$54,451	\$41,833				

Notes

Assumption for Cost of Living Adjustment (COLA) is 2.50% annually.

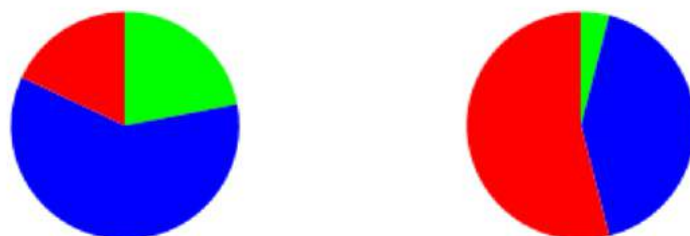
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Worksheet Detail - Portfolio Changes

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Scenario: Lump Sum Scenario



Asset Class Group	Current Portfolio		Target Portfolio		Difference	
	\$	%	\$	%	\$	%
Cash	\$421,009	22%	\$76,682	4%	-\$344,327	-18%
Bond	\$1,148,037	60%	\$805,166	42%	-\$342,871	-18%
Stock	\$348,016	18%	\$1,035,213	54%	\$687,198	36%
Alternative					\$0	0%
Unclassified					\$0	0%
Total:	\$1,917,062	100%	\$1,917,062	100%		

Effect of Investment Strategies

Current Value	Changes to the Investable Assets	Target Value
\$1,917,062	Total Investment Portfolio	\$1,917,062
\$100,000	Current GMWB Investment Strategies	\$100,000
\$2,017,062	Total Investment Assets	\$2,017,062

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

DRAFT

Plan Summary

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Plan Summary

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Reaching Your Goals

Status



Net Worth	
Assets	\$2,726,062
Liabilities	\$200,000
Net Worth	\$2,526,062

Results

If you implement the following suggestions, there is a 81% likelihood of funding all of the Financial Goals in your Plan.

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Plan Summary

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Goals

Maintain your Total Goal Spending at \$4,061,544

Anthony retires at age 65, in the year 2025.

Denise retires at age 61, in the year 2023.

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Plan Summary

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Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expense		
Both Retired	\$102,000	
Denise Retired and Anthony Employed	\$48,000	
Denise Alone Retired	\$108,000	
10 Health Care		
Anthony Employed / Denise Retired Before Medicare	\$1,872	
Anthony Medicare / Denise Retired Before Medicare	\$8,098	
Both Medicare	\$12,278	
Denise Alone Medicare	\$6,052	
10 Provide Care for Janis	\$60,000	
Starting	2035	
Years between occurrences	1	
Number of occurrences	3	
Wants		
7 Car / Truck	\$20,000	
Starting	At Denise's retirement	
Years between occurrences	5	
Ending	End of plan	
7 College - Allison	\$24,610	
Years of School	4	
Start Year	2018	
Wishes		
3 Allison's Wedding	\$10,000	
Starting	2032	

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Plan Summary

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Save and Invest

Status

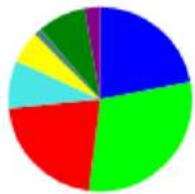
Invest

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current

Balanced II



Changes Required to match Balanced II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$344,327
Short Term Bonds		-\$77,576
Intermediate Term Bonds		-\$103,286
Long Term Bonds		-\$162,009
Large Cap Value Stocks	\$440,924	
Large Cap Growth Stocks	\$268,389	
Mid Cap Stocks		-\$108,006
Small Cap Stocks	\$89,024	
International Developed Stocks	\$48,868	
International Emerging Stocks		-\$52,000
Total :	\$847,204	-\$847,204

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	\$ Value	% of Portfolio
CTXS	\$1,130,062	57

Stock Options

We can coordinate with your tax advisor to review illustrated stock option strategies to determine an appropriate exercise schedule, taking into consideration your funding needs, tax situation, and outlook on the stock's performance.

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Plan Summary

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Risk Management

Status

Life

We can work together to review your current life insurance and determine if you have adequate coverage.

Advisor Will Take Action - 01/01/2018

Disability

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

Advisor Will Take Action - 01/01/2018

Long Term Care

Consider a review of your current long-term care insurance to determine if you have adequate coverage.

Advisor Will Take Action - 01/01/2018

Estate

Status

Estate Strategies

Consider reviewing your Estate Plan with an estate planning attorney to discuss methods to cover all or part of your Federal Estate Tax liability, to review your Estate documents (including your Will, Medical Directive, and Power of Attorney) and to review the ownership of existing life insurance policies.

Client Will Take Action - 01/01/2018

We should set up a meeting with an estate specialist to review your needs.

Advisor Will Take Action - 01/01/2018

Banking

Status

Mortgage

Managing your mortgage is a critical component of your overall plan. Consider refinancing to lower your monthly payment or shorten the length of your term.

Client Will Take Action - 01/01/2018

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Plan Summary

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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.

Anthony's FRA is 67 and 0 months in 2027.

Denise's FRA is 67 and 0 months in 2029.

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.

Anthony's estimated annual PIA is \$28,654

Denise's estimated annual PIA is \$22,014

Strategy Information

Anthony files a normal application at 67 in 2027.

Denise files a normal application at 67 in 2029.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,337,288 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

Other Suggestions

Status

Other

This section allows for custom items to be addressed by the advisor that allows for a personalized conversation with the client.

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Star Track

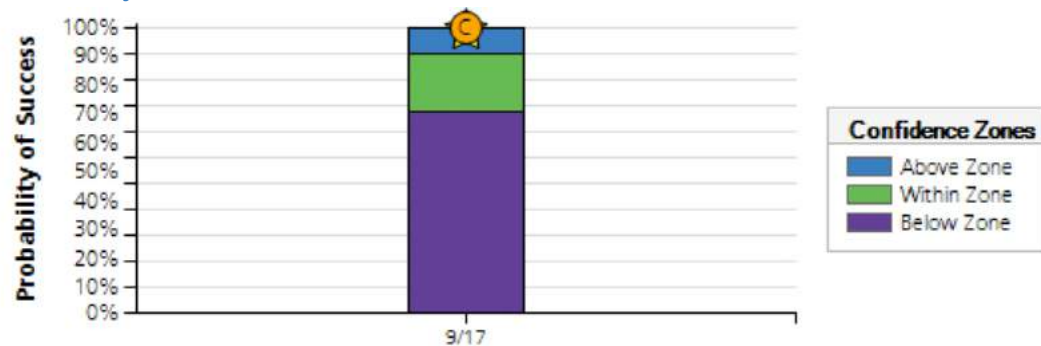
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Star Track

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Star Track History

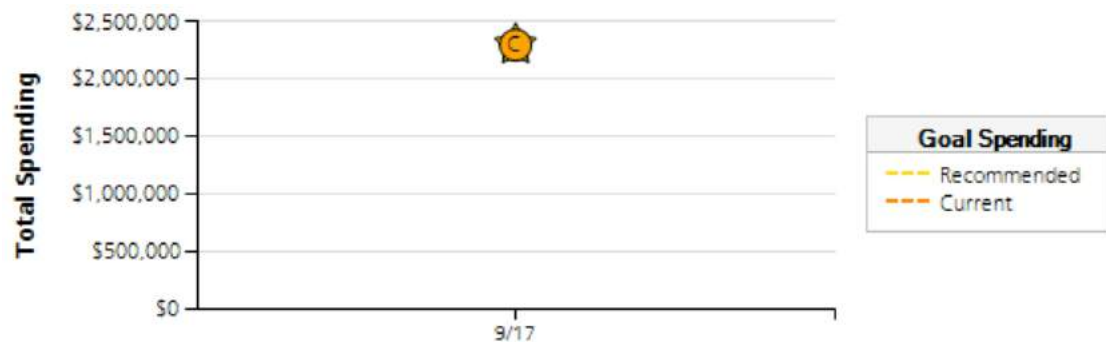


The Star Track History graph illustrates the progress you've made toward attaining your Goals over time. Each bar reflects the projected results of your Recommended Plan, as recorded on the date indicated. Data in each bar can differ substantially in assets included, goal values, and other underlying data. Patterned bars, if shown, were created automatically and may reflect asset values that were not fully updated.

The ★ shows the Probability of Success for your Recommended Scenario.

The Ⓢ shows the Probability of Success for your Current Scenario.

Total Goal Spending

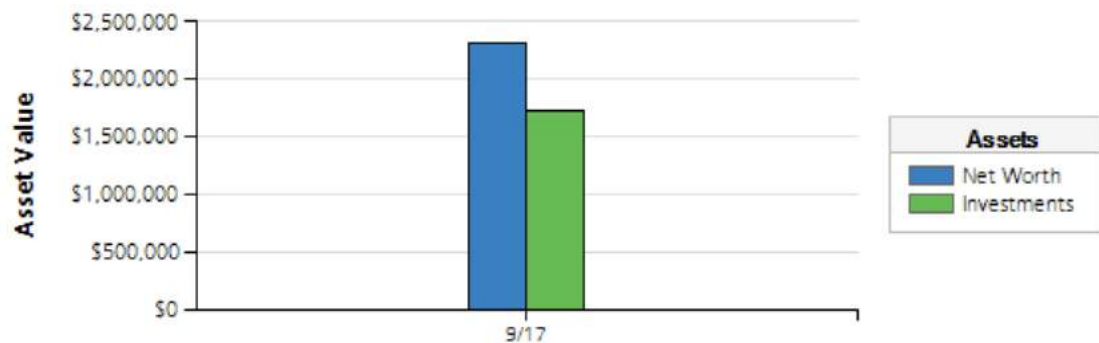


The Total Goal Spending graph provides a quick view of how your Goals have changed over time. The graph plots the Total Goal Spending required to fund all of your Goals. Each set of data points corresponds to a bar in the Star Track History graph above.

The ★ shows the Total Goal Spending for your Recommended Scenario.

The Ⓢ shows the Total Goal Spending for your Current Scenario.

Net Worth and Investment Portfolio



This graph shows your Net Worth and Investment Portfolio values at each date recorded.

Star Track is not intended to track the performance of assets included in your Plan. Refer to official statements you receive from the product sponsor for accurate account values.

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

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Assumptions

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Explain Real Returns

DRAFT

Your Real Return is what you have left from your Investment Earnings after taking into account the impact of Inflation. When you are planning to meet your Financial Goals, it is the Real Return that counts.

- Total Return :** Percentage (%) Growth of your Portfolio in one year. It's the number you always see.
- Inflation Rate :** Percentage (%) increase in the cost of goods and services in one year. (usually called CPI)
- Real Return :** The Total Return of your Portfolio minus (-) the Inflation Rate.

The Real Return reflects the increase in the real value of your Portfolio. It shows how much more goods and services you can buy at the end of one year with the investment earnings of your Portfolio. (Note, this is before deducting taxes.)

Example :	Portfolio value beginning of year :	\$100,000
	Total Return you earn :	10%
	Total Investment Earnings :	\$10,000
	Portfolio value at end of year (in future dollars) :	\$110,000
	Inflation Rate for the year :	(4%)
	Cost of Inflation :	(\$4,000)
	(This is how much extra you must pay for the same purchases.)	
	Real value of your Portfolio at end of year (in today's dollars) :	\$106,000
	Real Return for the year equals :	6%

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

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Risk Management

DRAFT

Life Insurance Needs Analysis

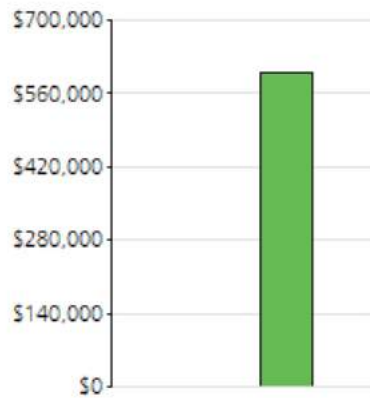
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Scenario : Pension Scenario

Life insurance can be an important source of funds for your family in the event of your premature death. In this section, we analyze whether there are sufficient investment assets and other resources to support your family if you were to die this year and, if there is a deficit, what additional life insurance may be required to provide the income needed by your survivors.

If Anthony Dies

Living Expenses covered until Denise is 0



\$0
\$600,000
\$0

Life Insurance Needed
Existing Life Insurance
Additional Needed

If Denise Dies

Living Expenses covered until Anthony is 0



\$0
\$500,000
\$0

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

Life Insurance Needs Analysis Detail

DRAFT

Scenario : Pension Scenario

Life Insurance

If Anthony Dies		If Denise Dies
\$600,000	Existing Life Insurance	\$500,000
\$0	Additional Death Benefit	\$0

Liabilities and Final Expenses

If Anthony Dies		If Denise Dies
\$200,000	Debts Paid Off	\$0
\$10,000	Final Expenses and Estate Taxes	\$0
\$0	Bequests	\$0
\$0	Other Payments	\$0

Financial Goals

Checked boxes indicate goals to be funded upon death.

If Anthony Dies		If Denise Dies
<input checked="" type="checkbox"/>	Health Care	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Provide Care for Janis	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Car / Truck	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	College - Allison	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Allison's Wedding	<input checked="" type="checkbox"/>

Sell Other Assets

If Anthony Dies		If Denise Dies
\$0	Amount of cash provided by sale of Assets (after tax)	\$0

Your Assets that are not being sold to fund goals are listed below.

Description	Current Value
Denise's SUV	\$72,000
Anthony's Sports Car	\$80,000

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

Life Insurance Needs Analysis Detail

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Scenario : Pension Scenario

Checked boxes indicate Other Assets that will be included in this analysis and used to fund goals.

If Anthony Dies		If Denise Dies
<input type="checkbox"/>	Home	<input type="checkbox"/>
<input type="checkbox"/>	Lump Sum Distribution	<input type="checkbox"/>

Stock Options and Restricted Stock

Checked boxes indicate stock options to be included in Life Insurance.

If Anthony Dies		If Denise Dies
<input checked="" type="checkbox"/>	Include Anthony's Stock Options	<input type="checkbox"/>
<input type="checkbox"/>	Include Anthony's Restricted Stock	<input type="checkbox"/>

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Life Insurance Needs Analysis Detail

DRAFT

Scenario : Pension Scenario

Other Income (Income other than employment income)

If Anthony Dies		If Denise Dies
\$0	Annual Other Income Amount (current dollars before tax)	\$0
Neither	Will this amount inflate?	Neither

If Anthony Dies		Description	If Denise Dies	
Include	Amount		Amount	Include
<input checked="" type="checkbox"/>	\$0	Rental Property Income	\$12,000	<input checked="" type="checkbox"/>

Tax Rate (Estimated average tax rate)

Use this Rate	Year	Federal	State	Local
Current rate	2017	0.00%	0.00%	0.00%
Change rate in	0	0.00%	0.00%	0.00%

Rate of Return

Use this Return	Year	Rate of Return
Current rate	2017	0.00%
Change rate in	0	0.00%

Dependents

Name	Date of Birth	Age	Relationship
Allison	05/02/2000	17	Both Are Parents

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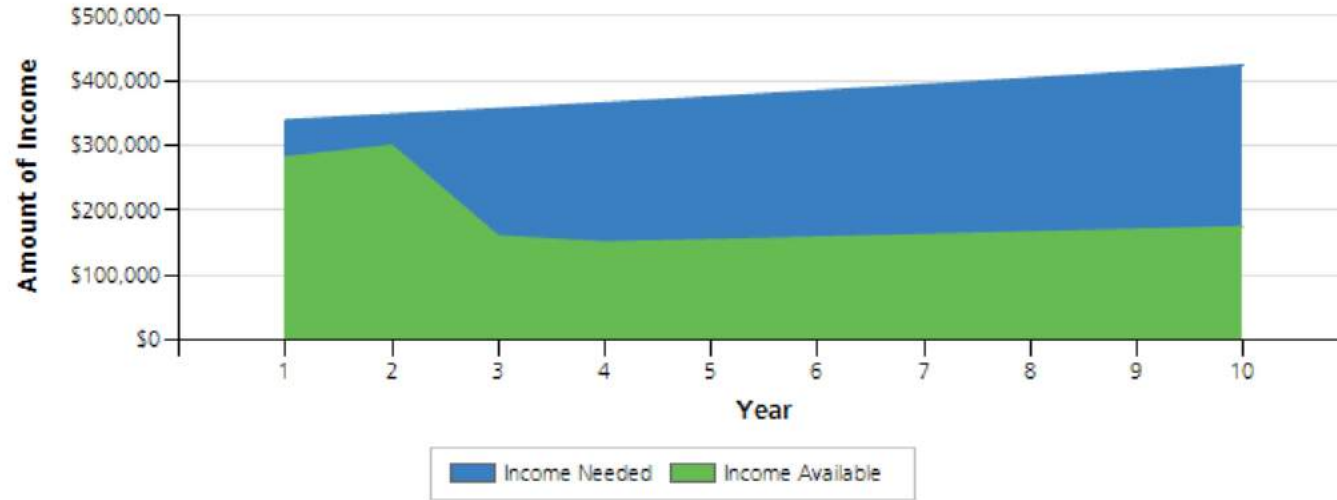
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Disability Needs Analysis - Anthony

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If Anthony is Disabled

Disability Insurance can provide an important source of funds during the time when you are unable to work due to a prolonged illness or injury. This section compares your income needs to your income sources for various disability periods. If there is an Income Shortfall, you may want to consider the purchase of a Disability Insurance Policy.



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$340,000	\$140,000	\$0	\$0	\$0	\$142,330	-\$57,670
2 year(s)	\$348,500	\$143,500	\$0	\$0	\$0	\$156,822	-\$48,178
5 year(s)	\$375,296	\$154,534	\$0	\$0	\$0	\$0	-\$220,763
10 year(s)	\$424,613	\$174,841	\$0	\$0	\$0	\$0	-\$249,773

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Anthony

DRAFT

If Anthony is Disabled

Refine Needs Analysis

Social Security

Do you want to include Social Security Disability Benefits in the analysis? No

Income Needed (pre-tax, current dollars)

During the first year

Month 1	\$28,337 per month
Month 2 & 3	\$28,333 per month
Month 4 & 5	\$28,333 per month
Month 6 - 12	\$28,333 per month

During these years

Year 2	\$28,333 per month	\$340,000 per year
Year 3 - 5	\$28,333 per month	\$340,000 per year
Year 6 to Age 65	\$28,333 per month	\$340,000 per year

Surplus or Shortfall During First Year

All amounts in this table are monthly, pre-tax amounts.

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$28,337	\$11,667	\$0	\$0	\$0	\$0	-\$16,670
2	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
3	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
4	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
5	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
6	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
7	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
8	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
9	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
10	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
11	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727
12	\$28,333	\$11,667	\$0	\$0	\$0	\$12,939	-\$3,727

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Anthony

DRAFT

If Anthony is Disabled

Surplus or Shortfall by Age

All amounts in this table are annual, pre-tax amounts.

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
57	\$348,500	\$143,500	\$0	\$0	\$0	\$156,822	-\$48,178
58	\$357,212	\$147,088	\$0	\$0	\$0	\$13,198	-\$196,927
59	\$366,143	\$150,765	\$0	\$0	\$0	\$0	-\$215,378
60	\$375,296	\$154,534	\$0	\$0	\$0	\$0	-\$220,763
61	\$384,679	\$158,397	\$0	\$0	\$0	\$0	-\$226,282
62	\$394,296	\$162,357	\$0	\$0	\$0	\$0	-\$231,939
63	\$404,153	\$166,416	\$0	\$0	\$0	\$0	-\$237,737
64	\$414,257	\$170,576	\$0	\$0	\$0	\$0	-\$243,681
65	\$424,613	\$174,841	\$0	\$0	\$0	\$0	-\$249,773

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

Notes

- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

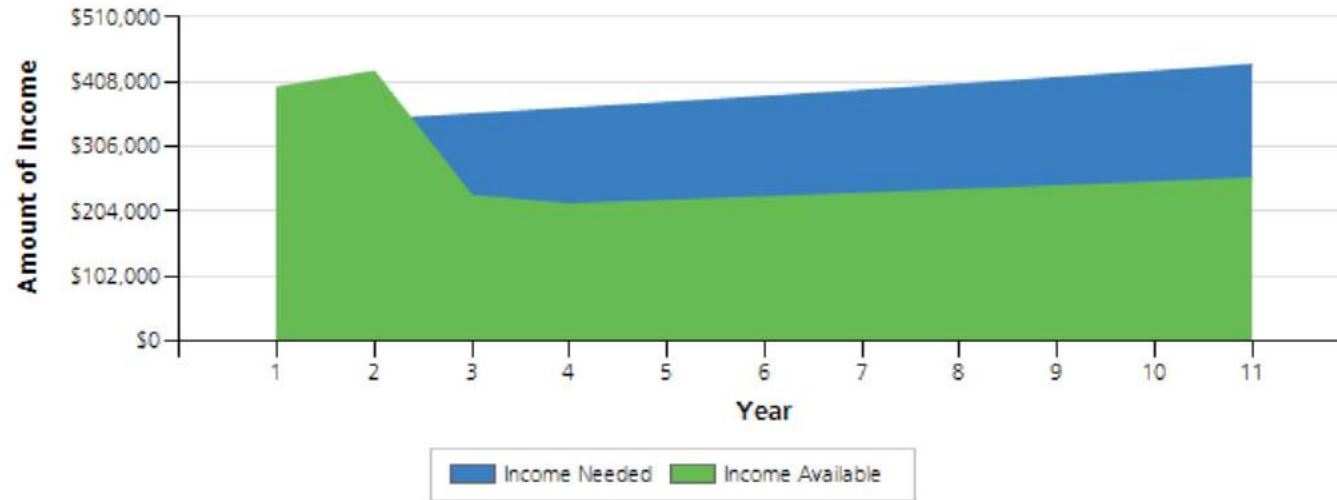
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Disability Needs Analysis - Denise **DRAFT**

If Denise is Disabled

Disability Insurance can provide an important source of funds during the time when you are unable to work due to a prolonged illness or injury. This section compares your income needs to your income sources for various disability periods. If there is an Income Shortfall, you may want to consider the purchase of a Disability Insurance Policy.



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$340,000	\$200,000	\$0	\$0	\$0	\$199,262	\$59,262
2 year(s)	\$348,500	\$205,000	\$0	\$0	\$0	\$219,551	\$76,051
5 year(s)	\$375,296	\$220,763	\$0	\$0	\$0	\$0	-\$154,534
10 year(s)	\$424,613	\$249,773	\$0	\$0	\$0	\$0	-\$174,841
11 year(s)	\$435,229	\$256,017	\$0	\$0	\$0	\$0	-\$179,212

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Denise **DRAFT**

If Denise is Disabled

Refine Needs Analysis

Social Security

Do you want to include Social Security Disability Benefits in the analysis? No

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$28,337 per month	Year 2	\$28,333 per month	\$340,000 per year
Month 2 & 3	\$28,333 per month	Year 3 - 5	\$28,333 per month	\$340,000 per year
Month 4 & 5	\$28,333 per month	Year 6 to Age 65	\$28,333 per month	\$340,000 per year
Month 6 - 12	\$28,333 per month			

Surplus or Shortfall During First Year

All amounts in this table are monthly, pre-tax amounts.

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$28,337	\$16,667	\$0	\$0	\$0	\$0	-\$11,670
2	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
3	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
4	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
5	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
6	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
7	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
8	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
9	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
10	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
11	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448
12	\$28,333	\$16,667	\$0	\$0	\$0	\$18,115	\$6,448

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Denise **DRAFT**

If Denise is Disabled

Surplus or Shortfall by Age

All amounts in this table are annual, pre-tax amounts.

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
56	\$348,500	\$205,000	\$0	\$0	\$0	\$219,551	\$76,051
57	\$357,212	\$210,125	\$0	\$0	\$0	\$18,477	-\$128,610
58	\$366,143	\$215,378	\$0	\$0	\$0	\$0	-\$150,765
59	\$375,296	\$220,763	\$0	\$0	\$0	\$0	-\$154,534
60	\$384,679	\$226,282	\$0	\$0	\$0	\$0	-\$158,397
61	\$394,296	\$231,939	\$0	\$0	\$0	\$0	-\$162,357
62	\$404,153	\$237,737	\$0	\$0	\$0	\$0	-\$166,416
63	\$414,257	\$243,681	\$0	\$0	\$0	\$0	-\$170,576
64	\$424,613	\$249,773	\$0	\$0	\$0	\$0	-\$174,841
65	\$435,229	\$256,017	\$0	\$0	\$0	\$0	-\$179,212

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

Notes

- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

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Estate Analysis

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Estate Analysis Introduction

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This section of your report provides a general overview of your current estate situation and shows the projected value of your estate at death. It includes an estimate of Federal Estate taxes, expenses, and the amounts to be received by your beneficiaries. If appropriate, this report also illustrates one or more estate planning strategies that you may want to consider.

Important Note: This analysis is intended solely to illustrate potential estate analysis issues. Prior to taking any action, we recommend that you review the legal and/or tax implication of this analysis with your personal legal and/or tax advisor.

You have told us the following about your current Estate situation;

- Neither Anthony nor Denise have a Will.
- Neither Anthony nor Denise have a Medical Directive.
- Neither Anthony nor Denise have a Power Of Attorney.

This Estate Analysis assumes that you both maintain valid wills that bequeath all assets to each other (Simple Will). This Estate Analysis may not accurately reflect your current estate where one or both of you does not have a Simple Will.

It is important that both of you have a Will that is valid and up-to-date. Your Wills should be periodically reviewed by your legal advisor. You should also discuss the appropriateness of a Medical Directive and Power of Attorney with your legal advisor.

You have indicated that you have not made provisions for a Bypass Trust. When this analysis illustrates the potential benefit of a Bypass Trust, it assumes that your assets will be properly titled and appropriate to fully fund the amount shown.

The Need for Estate Planning

How Will You Be Remembered?

It is often said that you cannot take your money with you; however, it is somewhat comforting to know that you can determine what happens to it after you're gone. A well-designed estate plan can not only help make sure that your assets go where you want them to, but also makes the process simpler, faster, less expensive, and less painful. Such planning followed by an orderly transition of your estate can have a positive impact on the people you care about.

Goal Planning is Important

When it comes to estate taxes, the tax law seemingly penalizes those who fail to plan properly. Failure to properly plan can sometimes lead to greater estate taxes due. A well-designed estate plan can potentially reduce taxes substantially, and leave more money for your heirs.

Probate - Expense and Delays

Probate is the legal process for settling your Estate, which basically means that all your debts and taxes are paid and remaining assets are distributed. Probate can be time consuming and expensive, and is open to public review. A well-designed estate plan can reduce the costs of probate, save time, and even avoid probate for many assets.

Your Beneficiaries - Leaving More

The desire to control the ultimate disposition of that which we accumulate during our lifetime and to provide for those we care about is a strong motivation in most people. In this regard, there are many questions to answer:

- Who should get the money, and how much?
- When should they get it - all at once or over time?
- Who will manage the money?
- Do you want to place restrictions on some assets such as a business or property?
- How much should go to charity?
- Who gets important tangible assets (e.g. wedding rings, family heirlooms)?
- Which assets do you want sold? Which assets should never be sold?
- Will there be enough liquidity to pay taxes?

You - Having Enough

Estate Planning focuses on what happens after you die and includes strategies you can employ to increase the amount of your assets that pass to your beneficiaries. Some of these strategies, such as gifting and purchasing life insurance, can cost you a significant amount of money during your lifetime. While this is certainly financially helpful for your heirs, is it financially sound for you? A good estate plan also considers the impact of these strategies on you, while you're alive. You want to make sure that you will have enough money to support your own lifestyle, before spending money to help your heirs.

DRAFT

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

Estate Analysis Introduction

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Important Information on Assumptions

This analysis makes a number of assumptions that could significantly affect your results including, but not limited to, the following:

- Both of you are U.S. Citizens.
- For married clients, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. For domestic partners, qualified assets are assumed to be transferred as a non-spousal inheritance to the surviving co-client at the death of the original owner. In both cases, the Program assumes the surviving co-client inherits all remaining assets of the original owner.
- State inheritance, estate or gift taxes have not been incorporated.
- Gift taxes are not calculated every year, but are totaled and settled at the death of the donor.
- Generation-skipping taxes, if applicable, have not been calculated.
- All custodial accounts (UGMA and/or UTMA) are not included in the estate calculations.
- All amounts contributed to 529 Savings Plans are treated as completed gifts and there is no recapture provision for any 5-year pre-funding contribution elections.
- Prior gifts above the annual exclusion and for which no taxes have been paid are included in your Taxable Estate. Prior gifts above the annual exclusion and for which taxes have been paid are not included in your Taxable Estate.
- Financial Goals such as "Gift or Donation" or "Leave a Bequest" are not reflected in the Estate Analysis.

- Bequests stipulated in your will, including charitable bequests, are not reflected in the Estate Analysis.
- If applicable, reverted gifts and/or life insurance proceeds transferred to a Trust or third-party within three years of death are included in your Gross Estate and Taxable Estate.
- In certain calculations, the Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.
- The current values of vested stock options are included in the gross estate. The current values of unvested stock options are included if you indicated, on the Stock Options page, that the options vest at death.
- In the event Qualified Retirement Plans, IRAs, and Tax-deferred Annuities are used to fund the Bypass Trust, the program assumes the spouse has disclaimed the assets and the contingent beneficiary is a 'qualified' trust.
- In the event Other Assets, such as a Primary Residence or Personal Property, are used to fund the Bypass Trust, the program assumes these assets have a specific value and can in fact be used to fund the Bypass Trust.
- If applicable, the value of any payment that continues past death created by the Immediate Annuity Goal Strategy is not included in the estate calculations.

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Estate Analysis Options

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Liabilities

What is the remaining value of Liabilities at death?

Die Today (Liabilities in Plan = \$200,000) :	\$200,000
Die in fixed number of years :	\$0
Die at Life Expectancy (last death) :	\$0

Taxable Gifts since 1976 on which no gift tax was paid

What is the value of prior gifts in excess of the annual gift exclusion on which you did not pay taxes?	Anthony	Denise
	\$0	\$0

Addition to Estate Value

IRD Assets*

	Anthony	Denise
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Non IRD Assets*

	Anthony	Denise
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Additional Death Benefit

	Anthony	Denise
Die Today :	\$0	\$0
Die in fixed number of years :	\$0	\$0
Die at Life Expectancy :	\$0	\$0

Final Expenses

What costs do you want to include for Final Expenses?

		At 1st Death	At 2nd Death
Funeral :		\$10,000	\$10,000
Administration Fees	Fixed Amount	\$0	\$0
	Plus % of Probate assets	2.00%	5.00%

Personal Exclusion Amount

What assumption do you want to use for the amount of the Personal Exclusion?

Maximum Personal Exclusion Amount (Current Law)

Bypass Trust Funding Amount

Portability with no Bypass Trust

* Income in Respect of a Decedent (IRD) is income a decedent earned or was entitled to receive before death (e.g. retirement plan assets). IRD assets are excluded from the probate estate and non-IRD assets are included in the probate estate.

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

Estate Analysis Current Asset Ownership Detail

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This chart summarizes the current ownership and designated beneficiary(ies) of all of your Assets used in this Plan.

Note: All Qualified Retirement Plans, IRA and Tax-deferred Assets are assumed to have the spouse as the beneficiary if married with the estate as contingent beneficiary, or the estate as the beneficiary if single. All other Assets owned individually or jointly are assumed to operate as prescribed by applicable law. We do not provide legal or tax advice. Please consult with your tax and/or legal advisor to review the ownership and beneficiary designations and their legal and tax implications since they can have a significant impact on the distribution of assets at your death and whether or not certain basic estate strategies can be implemented.

Description	Anthony	Denise	Joint (Denise)				Joint (Other)	Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property			
Investment Assets									
Employer Retirement Plans									
Company 401(k)	\$360,000							\$360,000	
Company 401(k)		\$140,000						\$140,000	
Individual Retirement Accounts									
Traditional IRA - Account	\$1,000							\$1,000	
Annuities & Tax-Deferred Products									
Fixed Annuity	\$1,000							\$1,000	
Variable Annuity with GMWB	\$100,000							\$100,000	
Taxable and/or Tax-Free Accounts									
Account	\$1,080,062							\$1,080,062	
Community Checking Account			\$260,000					\$260,000	
Vacation Savings			\$75,000					\$75,000	
<i>Total Investment Assets</i>	<i>\$1,542,062</i>	<i>\$140,000</i>	<i>\$335,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$2,017,062</i>	
Other Assets									
Home and Personal Assets									
Anthony's Sports Car	\$80,000							\$80,000	
Denise's SUV		\$72,000						\$72,000	
Home			\$300,000					\$300,000	
Pension and Deferred Compensation									
Lump Sum Distribution	\$82,000							\$82,000	
Cash Value Life									
Universal Life	\$75,000							\$75,000 Estate (100%)	

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Estate Analysis Current Asset Ownership Detail

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Description	Anthony	Denise	Joint (Denise)				Joint (Other)	Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property			
Other Assets									
Cash Value Life									
Universal Life		\$50,000						\$50,000	Co-Client of Insured (100%)
Stock Options									
Citrix Systems Inc	\$50,000							\$50,000	
<i>Total Other Assets</i>	<i>\$287,000</i>	<i>\$122,000</i>	<i>\$300,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$709,000</i>	
Total Assets :	\$1,829,062	\$262,000	\$635,000	\$0	\$0	\$0	\$0	\$2,726,062	

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Estate Analysis Results Combined Summary

DRAFT

Using Pension Scenario - Both Die today - Anthony Predeceases Denise

Existing Estate



Total Estate :	\$3,601,062
Federal Estate Tax** :	\$0
Estate Expenses :	\$385,402
Amount to Heirs :	\$3,215,660

Additional Value to Heirs :

Amount to Heirs

Net Estate Value :	\$3,215,660
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0
Total :	\$3,215,660

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0
Shortfall at Second Death :	\$0

Bypass Trust Funding

Funding Shortfall :	\$0
---------------------	-----

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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Estate Analysis Results Combined Summary

DRAFT

Using Pension Scenario - Both Die today - Denise Predeceases Anthony

Existing Estate



Total Estate :	\$3,601,062
Federal Estate Tax** :	\$0
Estate Expenses :	\$350,821
Amount to Heirs :	\$3,250,241

Additional Value to Heirs :

Amount to Heirs

Net Estate Value :	\$3,250,241
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0
Total :	\$3,250,241

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0
Shortfall at Second Death :	\$0

Bypass Trust Funding

Funding Shortfall :	\$0
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** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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Estate Analysis Results Individual Detail

DRAFT

Using Pension Scenario - Both Die today - Anthony Predeceases Denise

When Anthony Dies in 2017

Taxable Estate	Existing Estate
Gross Estate :	\$2,571,562
Probate/Admin Fees :	(\$37,841)
Final Expenses :	(\$10,000)
Marital Deduction :	(\$2,523,721)
Taxable Estate	\$0
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$0
Amount Transferred to Bypass Trust :	\$0
Tax Calculation	
Tentative Estate Tax (based on Total Taxable Estate) :	\$0
Estate Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0
Bypass Trust	
Maximum Personal Exclusion Amount :	\$5,490,000
Personal Exclusion Amount Used :	(\$0)
Total Remaining Personal Exclusion Amount (Bypass Funding Shortfall) :	(\$5,490,000)
Remaining Personal Exclusion (DSUEA) :	\$5,490,000

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Estate Analysis Results Individual Detail

DRAFT

Using Pension Scenario - Both Die today - Anthony Predeceases Denise

When Denise Dies in 2017

Taxable Estate	Existing Estate
Denise's Assets :	\$1,029,500
Marital Deduction :	\$2,523,721
Gross Estate :	\$3,553,221
Liabilities :	(\$200,000)
Probate/Admin Fees :	(\$127,561)
Final Expenses :	(\$10,000)
Taxable Estate	\$3,215,660
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$3,215,660

Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$1,232,064
Estate Credit Used :	(\$1,232,064)
DSUEA Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0

Amount to Heirs

Total Estate Value :	\$3,215,660
Total Estate Tax Due :	\$0
Net Estate Value :	\$3,215,660
ByPass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0

Amount to Heirs : **\$3,215,660**

Additional Value to Heirs :

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Estate Analysis Results Individual Detail

DRAFT

Using Pension Scenario - Both Die today - Denise Predeceases Anthony

When Denise Dies in 2017

Taxable Estate	Existing Estate
Gross Estate :	\$529,500
Probate/Admin Fees :	(\$1,440)
Final Expenses :	(\$10,000)
Marital Deduction :	(\$518,060)
Taxable Estate	\$0
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$0
Amount Transferred to Bypass Trust :	\$0
Tax Calculation	
Tentative Estate Tax (based on Total Taxable Estate) :	\$0
Estate Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0
Bypass Trust	
Maximum Personal Exclusion Amount :	\$5,490,000
Personal Exclusion Amount Used :	(\$0)
Total Remaining Personal Exclusion Amount (Bypass Funding Shortfall) :	(\$5,490,000)
Remaining Personal Exclusion (DSUEA) :	\$5,490,000

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Estate Analysis Results Individual Detail

Using Pension Scenario - Both Die today - Denise Predeceases Anthony

When Anthony Dies in 2017

Taxable Estate	Existing Estate
Anthony's Assets :	\$3,071,562
Marital Deduction :	\$518,060
Gross Estate :	\$3,589,622
Liabilities :	(\$200,000)
Probate/Admin Fees :	(\$129,381)
Final Expenses :	(\$10,000)
Taxable Estate	\$3,250,241
Total Lifetime Taxable Gifts :	\$0
Total Taxable Estate :	\$3,250,241

Tax Calculation

Tentative Estate Tax (based on Total Taxable Estate) :	\$1,245,896
Estate Credit Used :	(\$1,245,896)
DSUEA Credit Used :	(\$0)
Estate Tax Due :	\$0
Adjusted Gift Credit :	\$0
Total Estate Tax Due :	\$0

Amount to Heirs

Total Estate Value :	\$3,250,241
Total Estate Tax Due :	\$0
Net Estate Value :	\$3,250,241
ByPass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance in Trust :	\$0

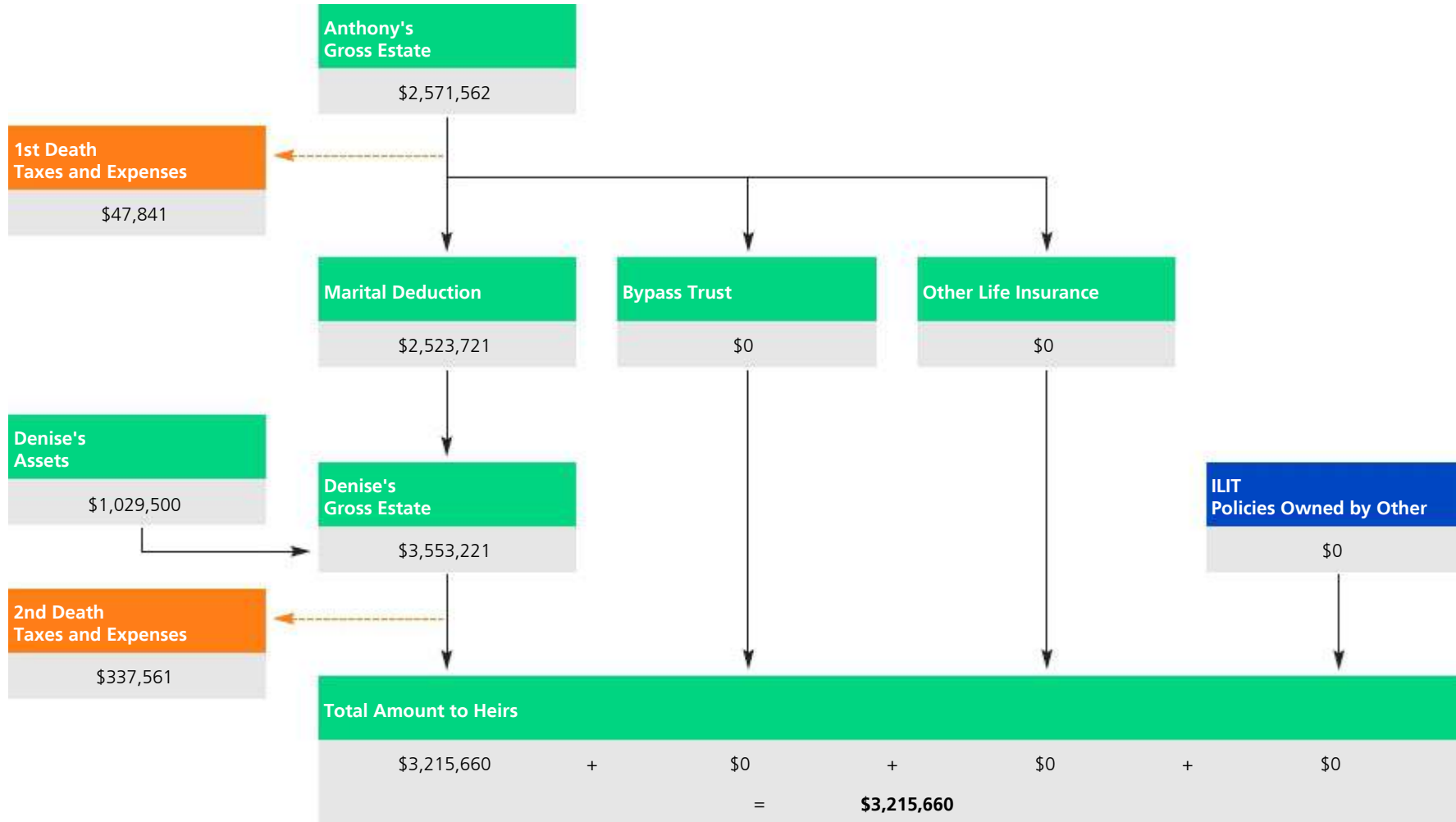
Amount to Heirs : **\$3,250,241**

Additional Value to Heirs :

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Estate Analysis Results Flowchart DRAFT

Existing Estate without Bypass Trust using Pension Scenario - Both Die today - Anthony Predeceases Denise



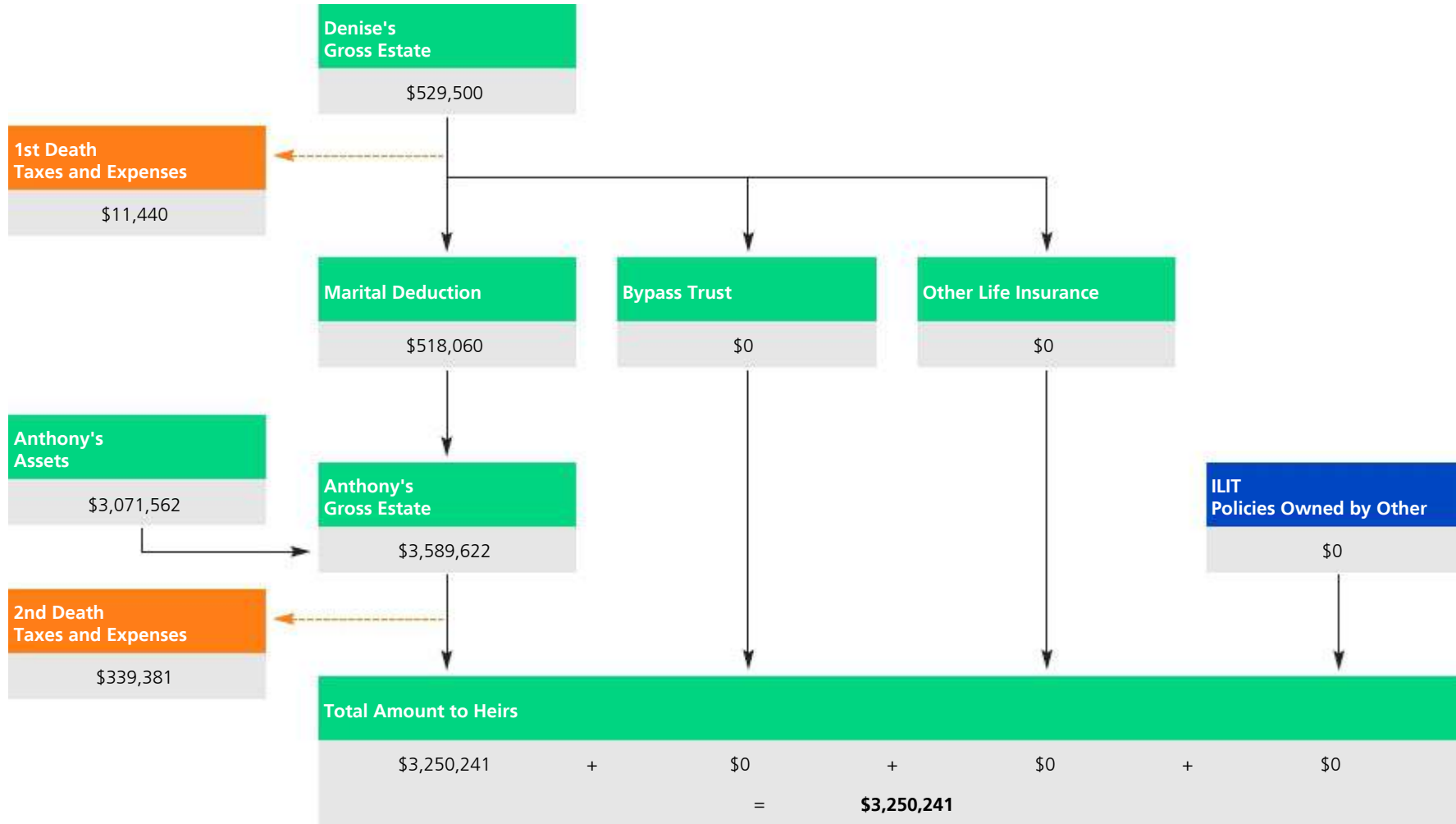
Notes

- Gross Estate amounts may include the value of reverted gifts.
- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Estate Analysis Results Flowchart DRAFT

Existing Estate without Bypass Trust using Pension Scenario - Both Die today - Denise Predeceases Anthony



Notes

- Gross Estate amounts may include the value of reverted gifts.
- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
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Estate Analysis What If Results Combined Summary

DRAFT

Using Pension Scenario - Both Die today - Anthony Predeceases Denise

Existing Estate

Estate Scenario 1



Total Estate :	\$3,601,062	\$3,601,062
Federal Estate Tax** :	\$0	\$0
Estate Expenses :	\$385,402	\$385,402
Amount to Heirs :	\$3,215,660	\$3,215,660

Additional Value to Heirs :

Amount to Heirs and Charities

Net Estate Value :	\$3,215,660	\$3,215,660
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$3,215,660	\$3,215,660

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding

Funding Shortfall :	\$0	\$0
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If you include in your Estate What-If scenario a change in ownership strategy where the insurance death benefit will not revert at death, the Gross and Taxable Estate will not include the death benefits from life insurance policies that were transferred within three years of death - this option is for illustrative and comparison purposes only.

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Estate Analysis What If Results Combined Summary

DRAFT

Using Pension Scenario - Both Die today - Anthony Predeceases Denise

Results for your Goal Plan include the Estate Strategies selected as shown below.

Goal	Estimated % of Goal Funded	
	Existing Estate	Estate Scenario 1
Martin Irrevocable Trust	N/A	N/A
Retirement - Basic Living Expense	100%	100%
Health Care	100%	100%
Provide Care for Janis	100%	100%
Car / Truck	100%	100%
College - Allison	100%	100%
Allison's Wedding	100%	100%

Safety Margin (Value at End of Plan)		
Current dollars :	\$1,044,076	\$1,044,076
Future dollars :	\$2,735,035	\$2,735,035

Strategy	Description	Include	Include
Bypass Trust		<input type="checkbox"/>	<input type="checkbox"/>
Wealth Transfer (ILIT)	Martin Irrevocable Trust Second to Die - \$1,000,000 \$5,000 premium per year		<input type="checkbox"/>

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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Estate Analysis What If Results Combined Summary

DRAFT

Using Pension Scenario - Both Die today - Denise Predeceases Anthony

Existing Estate

Estate Scenario 1



Total Estate :	\$3,601,062	\$3,601,062
Federal Estate Tax** :	\$0	\$0
Estate Expenses :	\$350,821	\$350,821
Amount to Heirs :	\$3,250,241	\$3,250,241

Additional Value to Heirs :

Amount to Heirs and Charities

Net Estate Value :	\$3,250,241	\$3,250,241
Bypass Trust :	\$0	\$0
Other Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Total :	\$3,250,241	\$3,250,241

Cash Needed to Pay Tax and Expenses

Shortfall at First Death :	\$0	\$0
Shortfall at Second Death :	\$0	\$0

Bypass Trust Funding

Funding Shortfall :	\$0	\$0
---------------------	-----	-----

If you include in your Estate What-If scenario a change in ownership strategy where the insurance death benefit will not revert at death, the Gross and Taxable Estate will not include the death benefits from life insurance policies that were transferred within three years of death - this option is for illustrative and comparison purposes only.

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Estate Analysis What If Results Combined Summary

DRAFT

Using Pension Scenario - Both Die today - Denise Predeceases Anthony

Results for your Goal Plan include the Estate Strategies selected as shown below.

Goal	Estimated % of Goal Funded	
	Existing Estate	Estate Scenario 1
Martin Irrevocable Trust	N/A	N/A
Retirement - Basic Living Expense	100%	100%
Health Care	100%	100%
Provide Care for Janis	100%	100%
Car / Truck	100%	100%
College - Allison	100%	100%
Allison's Wedding	100%	100%

Safety Margin (Value at End of Plan)		
Current dollars :	\$1,044,076	\$1,044,076
Future dollars :	\$2,735,035	\$2,735,035

Strategy	Description	Include	Include
Bypass Trust		<input type="checkbox"/>	<input type="checkbox"/>
Wealth Transfer (ILIT)	Martin Irrevocable Trust Second to Die - \$1,000,000 \$5,000 premium per year		<input type="checkbox"/>

** State Estate Taxes are not included. In some states, the tax may be substantial.

Notes

- Prior gifts are not included in the amount to heirs.

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Estate Analysis What If Results Individual Detail

DRAFT

Using Pension Scenario - Both Die today - Anthony Predeceases Denise

When Anthony Dies in 2017

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$2,571,562	\$2,571,562
Probate/Admin Fees :	(\$37,841)	(\$37,841)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$2,523,721)	(\$2,523,721)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Personal Exclusion Amount :	\$5,490,000	\$5,490,000
Personal Exclusion Amount Used :	(\$0)	(\$0)
Remaining Personal Exclusion (DSUEA) :	\$5,490,000	\$5,490,000

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Estate Analysis What If Results Individual Detail

DRAFT

Using Pension Scenario - Both Die today - Anthony Predeceases Denise

When Denise Dies in 2017

Taxable Estate	Existing Estate	Estate Scenario 1
Denise's Assets :	\$1,029,500	\$1,029,500
Marital Deduction :	\$2,523,721	\$2,523,721
Gross Estate :	\$3,553,221	\$3,553,221
Liabilities :	(\$200,000)	(\$200,000)
Probate/Admin Fees :	(\$127,561)	(\$127,561)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$3,215,660	\$3,215,660
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$3,215,660	\$3,215,660

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$1,232,064	\$1,232,064
Estate Credit Used :	(\$1,232,064)	(\$1,232,064)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$3,215,660	\$3,215,660
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$3,215,660	\$3,215,660
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Amount to Heirs :	\$3,215,660	\$3,215,660

Additional Value to Heirs :

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Estate Analysis What If Results Individual Detail

DRAFT

Using Pension Scenario - Both Die today - Denise Predeceases Anthony

When Denise Dies in 2017

Taxable Estate	Existing Estate	Estate Scenario 1
Gross Estate :	\$529,500	\$529,500
Probate/Admin Fees :	(\$1,440)	(\$1,440)
Final Expenses :	(\$10,000)	(\$10,000)
Marital Deduction :	(\$518,060)	(\$518,060)
Taxable Estate	\$0	\$0
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$0	\$0
Amount Transferred to Bypass Trust :	\$0	\$0

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$0	\$0
Estate Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Bypass Trust	Existing Estate	Estate Scenario 1
Maximum Personal Exclusion Amount :	\$5,490,000	\$5,490,000
Personal Exclusion Amount Used :	(\$0)	(\$0)
Remaining Personal Exclusion (DSUEA) :	\$5,490,000	\$5,490,000

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Estate Analysis What If Results Individual Detail

DRAFT

Using Pension Scenario - Both Die today - Denise Predeceases Anthony

When Anthony Dies in 2017

Taxable Estate	Existing Estate	Estate Scenario 1
Anthony's Assets :	\$3,071,562	\$3,071,562
Marital Deduction :	\$518,060	\$518,060
Gross Estate :	\$3,589,622	\$3,589,622
Liabilities :	(\$200,000)	(\$200,000)
Probate/Admin Fees :	(\$129,381)	(\$129,381)
Final Expenses :	(\$10,000)	(\$10,000)
Taxable Estate	\$3,250,241	\$3,250,241
Total Lifetime Taxable Gifts :	\$0	\$0
Total Taxable Estate :	\$3,250,241	\$3,250,241

Tax Calculation	Existing Estate	Estate Scenario 1
Tentative Estate Tax (based on Total Taxable Estate) :	\$1,245,896	\$1,245,896
Estate Credit Used :	(\$1,245,896)	(\$1,245,896)
DSUEA Credit Used :	(\$0)	(\$0)
Estate Tax Due :	\$0	\$0
Adjusted Gift Credit :	\$0	\$0
Total Estate Tax Due :	\$0	\$0

Amount to Heirs	Existing Estate	Estate Scenario 1
Total Taxable Estate :	\$3,250,241	\$3,250,241
Total Estate Tax Due :	\$0	\$0
Net Estate Value :	\$3,250,241	\$3,250,241
ByPass Trust :	\$0	\$0
Life Insurance :	\$0	\$0
Life Insurance in Trust :	\$0	\$0
Amount to Heirs :	\$3,250,241	\$3,250,241

Additional Value to Heirs :

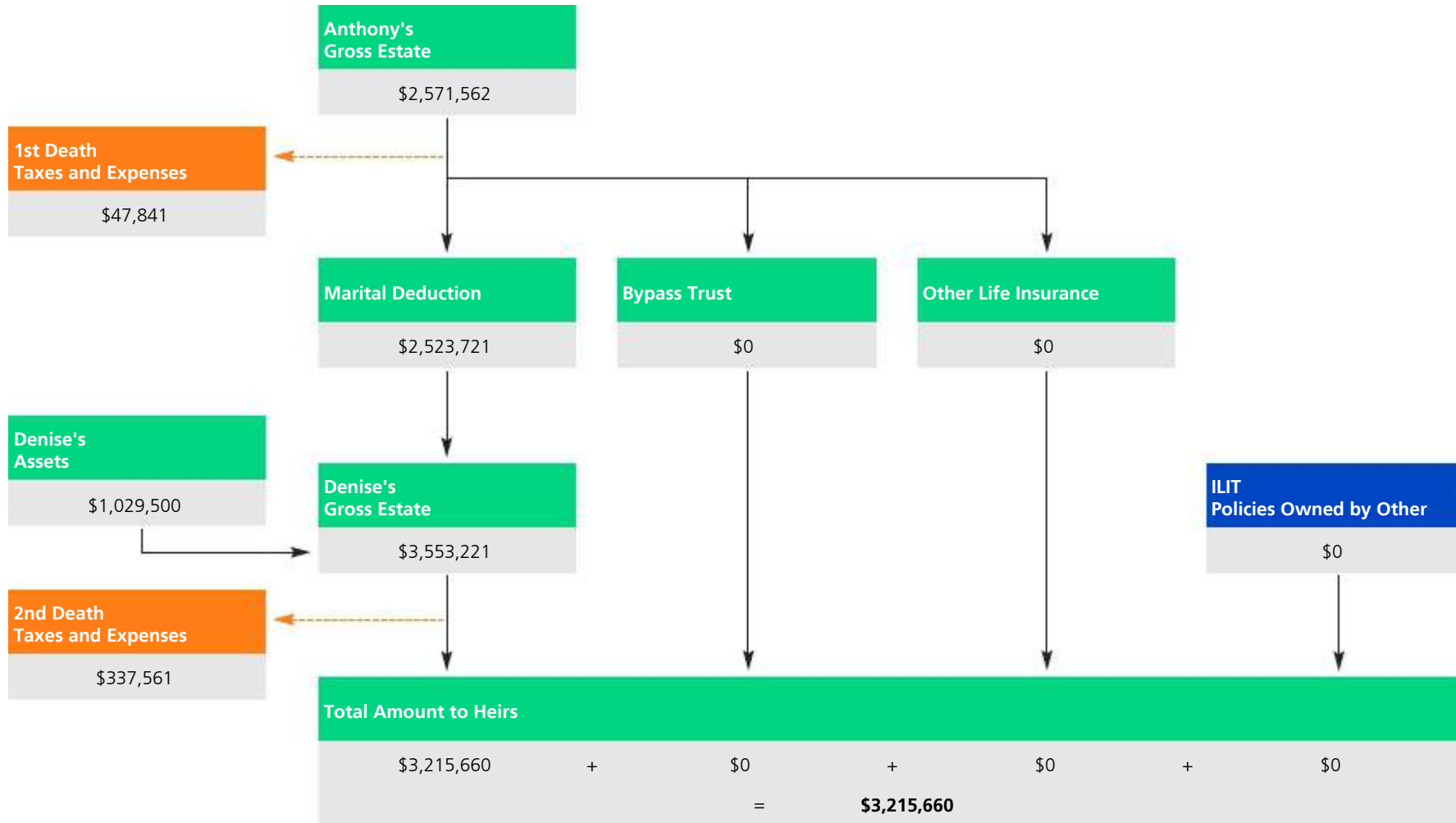
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Estate Analysis What If Results Flowchart

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Existing Estate without Bypass Trust using Pension Scenario - Both Die today - Anthony Predeceases Denise



Notes

- Gross Estate amounts may include the value of reverted gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

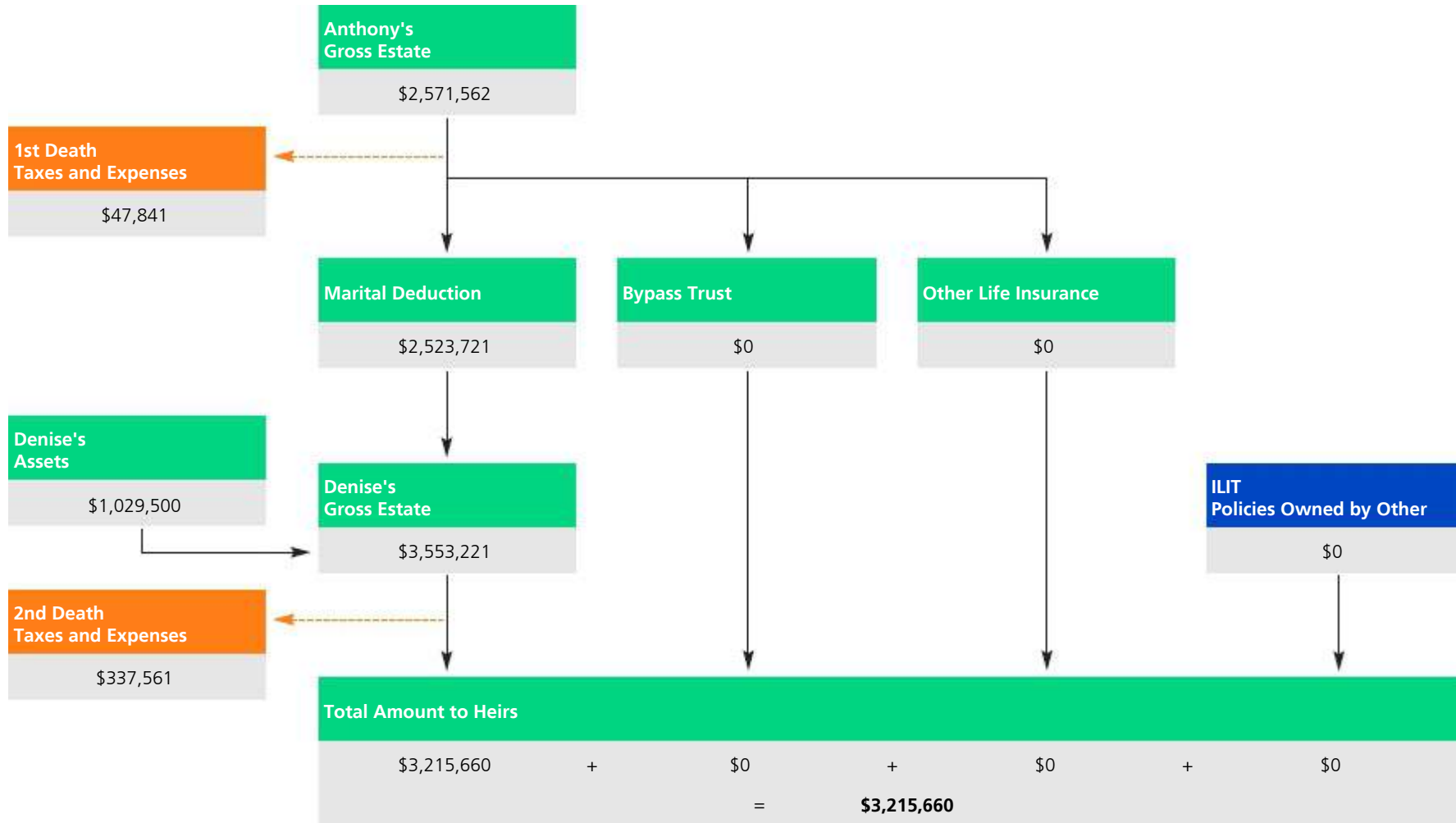
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Estate Analysis What If Results Flowchart

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Estate Scenario 1 using Pension Scenario - Both Die today - Anthony Predeceases Denise



Notes

- Gross Estate amounts may include the value of reverted gifts.
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- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
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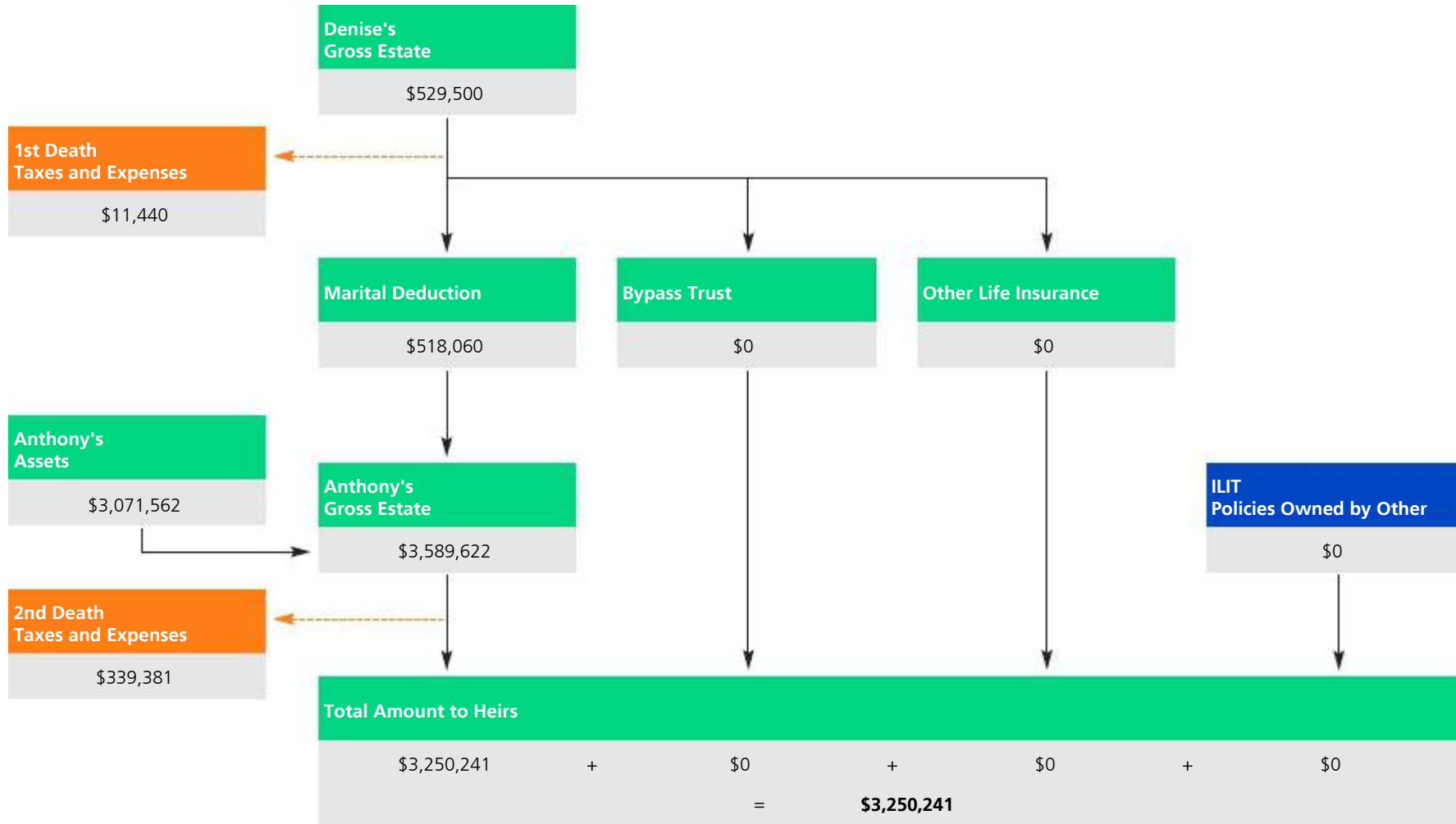
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Estate Analysis What If Results Flowchart

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Existing Estate without Bypass Trust using Pension Scenario - Both Die today - Denise Predeceases Anthony



Notes

- Gross Estate amounts may include the value of reverted gifts.
- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

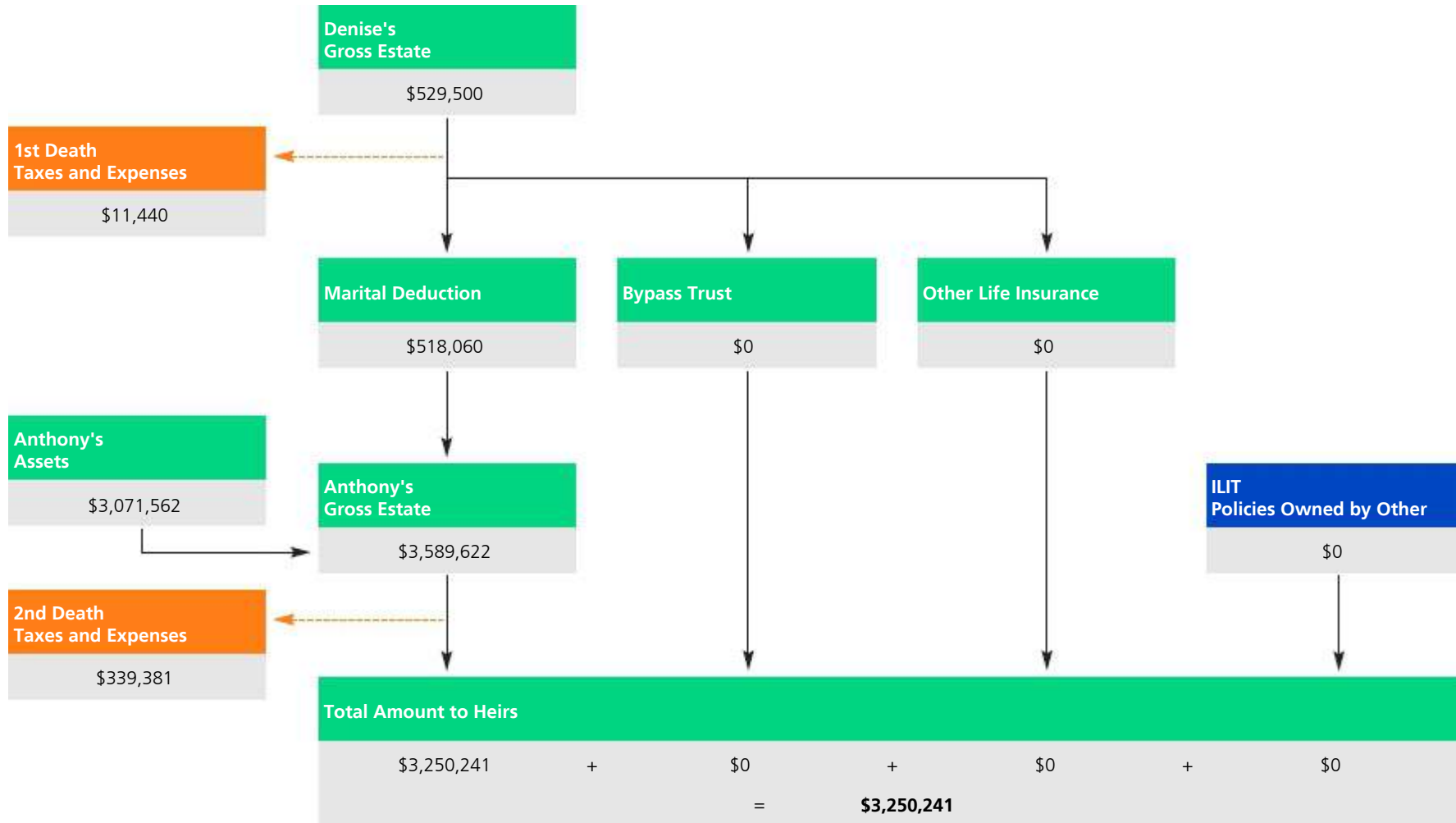
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Estate Analysis What If Results Flowchart

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Estate Scenario 1 using Pension Scenario - Both Die today - Denise Predeceases Anthony



Notes

- Gross Estate amounts may include the value of reverted gifts.
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- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Employer Stock Plans

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Stock Options

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Introduction to Your Stock Options

This section of your report summarizes your Stock Option plan and calculates your current option equity value for all fully vested shares. It also calculates an estimate of the potential future option equity values, that may be available to help fund your goals each year based upon the assumptions you have made.

We believe this information is an important step in a financial goal plan. We look forward to helping you make informed decisions regarding your stock option strategy.

This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security.

General Discussion

Your stock options can be a significant component of your financial portfolio. Stock options can give you the opportunity to benefit from the potential appreciation in your company's stock. As with any other investments, there are certain risks associated with stock options which you should take into consideration. Therefore, it is critical that you are familiar with your stock options, how they function, and the financial implications they may have on your overall portfolio. Stock options provide employees with the right to buy company stock at a specified price, known as the strike price, within a certain period of time. A company can grant two types of stock options - incentive stock options (ISOs) and non-qualified stock options (NQOs).

Incentive Stock Options (ISOs) - One advantage of an ISO is that no regular income tax is recognized upon exercising the option. In addition, if the acquired stock is held for two years from the date of grant and one year from the date of exercise, favorable long-term capital gains rates will apply to all of the appreciation (between the strike price and sale price) upon the subsequent sale of the stock. The sale of any shares prior to satisfying either of these holding period requirements will be treated as a "disqualifying disposition." If the acquired stock is not held for one year from exercise, the bargain element (the difference between the value of the stock on exercise and the strike price, also referred to as "spread") is treated as ordinary income and any post-exercise gain is short-term capital gain. If the stock is held for one year from exercise but not two years from grant, the bargain element (or spread) is ordinary income and any post-exercise gain is long-term capital gain.

Although the exercise of an ISO is generally not a taxable event for regular tax purposes, the difference between the strike price and the stock price on the date of exercise is considered a preference item for federal, and possibly state, alternative minimum tax (AMT) purposes. Depending on the circumstances, the exercise of ISOs can cause a taxpayer to be subject to the AMT and incur a higher tax liability even though shares have not yet been sold and gains have yet to be realized.

Nonqualified Stock Options (NQOs) - Unlike ISOs, the spread on NQOs is immediately recognized as compensation income upon exercise, for regular tax purposes, and is therefore subject to federal, and possibly state income tax, as well as Medicare and FICA tax. If the stock is held after exercise, any subsequent appreciation is treated as capital gain (long-term, if held for more than one year) when the stock is sold.

Stock Options Scenarios

The future potential after-tax option equity cash flows illustrated in this analysis, for each exercise scenario, were calculated based on selecting one or more Timing Methods and certain assumptions described below:

Available Timing Methods

All scenarios assume a cashless exercise strategy.

- *Now - All Vested Only* - Currently vested options that are in-the-money by any amount are exercised now; all remaining options are lost.
- *Now and As Vested* - Currently vested options that equal or exceed the minimum percentage gain are exercised now. Remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.
- *Now and At Expiration* - Currently vested options that equal or exceed the minimum percentage gain are exercised now. All remaining options are exercised in the year they expire if they are in-the-money by any amount.
- *Start Year and As Vested* - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.
- *Start Year and At Expiration* - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are exercised in the year they expire if they are in-the-money by any amount.
- *At Expiration* - Options are exercised in the year they expire if they are in-the-money by any amount.

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Stock Options

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Other Assumptions

- *Return assumption for this Stock* - The projected return for the asset class category selected, unless otherwise indicated by you. If a Stock Option Plan with Scenarios is treated as a Special Asset, the return assumption for this stock includes three growth rates -- labeled Low, Expected and High returns. The Program default for all three returns is the projected return for the asset class category selected, and can be changed by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- *Minimum percentage gain to exercise* - The minimum percentage gain in the stock price above the exercise price that is required before exercising options. Applying this minimum defers the exercise of options with only relatively small spread between the stock price and the option price.
- *Vesting Termination Year* - A year in which it is assumed that vesting ends prematurely. All remaining unvested options are lost.
- *Exercise Start Year* - A year in which it is expected that you will begin to exercise vested options, if different than the current year.
- *Hold ISO for One Year* - If it is indicated that ISO shares are not to be "Held for One Year", then it is assumed that the ISO shares are disqualified and a Regular Tax Rate is applied. If it is indicated that ISO shares are to be "Held for One Year", it is assumed that those shares will have been held for at least two years from the date of grant and over one year from the date of exercise, thus qualifying for long-term capital gains treatment and the Long-Term Tax Rate is applied.

General Assumptions

- The Regular Tax Rate is the estimated tax rate applied to the potential option equity on all NQOs exercised and sold and on any ISO shares sold that were not held for one year. This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes. Unless included in this rate, Medicare and FICA taxes are not applied separately to NQO equity.
- The Long-Term Tax Rate is the estimated tax rate applied to the potential option equity on any ISO shares sold that were held for more than one year after exercise (as well as two years from date of grant). This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes.
- The possible impact of the Alternative Minimum Tax (AMT) is not reflected in any calculations. Since the exercise of ISOs can have substantial AMT consequences, you should consult with your personal tax advisor.

- The after-tax calculations within the Option Equity Schedule and Price Sensitivity Analysis assume that all ISOs are disqualified and the Regular Tax Rate is applied. In addition, the Vesting Schedule does not calculate whether ISO grants meet the \$100,000 limitation.
- Exercise costs for NQOs and ISOs have not been considered nor have any dividends that might have been received from ISOs that are exercised and held for one year.
- Grants expected to be received in the future are not represented in this Stock Option Summary.

Cash Receipt Schedule

The future potential after-tax option equity cash flows illustrated in this analysis, for each Cash Receipt Schedule, are the amounts you entered, based on your own calculations.

Assumptions

- The Current Value should represent the current value of all vested stock options in this Stock Option Plan.
- The Value if the Owner dies today should represent the value to be paid by the Stock Option Plan if the owner dies today.
- The Cash Receipts Table shows expected after-tax amounts for one or more years in the future, based on your own calculations and as entered by you.
- If a Stock Option Plan with a Cash Receipt Schedule is treated as a Special Asset, the Cash Receipts Table shows the Low, Expected, and High after-tax amounts for each year in the future, based on your own calculation and as entered by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- The possible impact of the Alternative Minimum Tax (AMT) and any other cost and taxes associated with exercising Stock Options are not reflected in any calculations, unless its impact was taken into account, by you, when entering the cash receipt amounts.

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

Stock Options Summary

DRAFT

Citrix Systems Inc (CTXS)

Owner : Anthony
Market Price* : \$79.68 on 10/05/2017
Asset Class : Large Cap Value Stocks
Options Vest at Death : No
Special Asset : No

* Security prices included in the stock option analysis are based on the market price that you entered for the date referenced and are included only because the system requires it for analysis purposes. This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security and you should not rely on the information presented when making an investment or liquidation decision. We make no warranty with respect to any security price and do not guarantee that the price listed will be available to you should you choose to exercise your options. The actual price available to you should you choose to exercise your options may be more or less than indicated on the report.

Stock Option Plan Values

Current Value : \$50,000
Value if owner dies today : \$50,000

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

Year Cash Received	Amount of Cash Received
2040	\$75,000
Total Future Amount :	\$75,000

DRAFT

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

Restricted Stock Summary

DRAFT

Citrix Systems Inc (CTXS)

Owner : Anthony
Market Price* : \$79.68 on 10/05/2017
Asset Class : Large Cap Value Stocks
Shares Vest at Death : No
Special Asset : No

* Security prices included in the restricted stock analysis are based on the market price that you entered for the date referenced and are included only because the system requires it for analysis purposes. This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security and you should not rely on the information presented when making an investment or liquidation decision. We make no warranty with respect to any security price and do not guarantee that the price listed will be available to you should you choose to sell your shares. The actual price available to you should you choose to sell your shares may be more or less than indicated on the report.

Restricted Stock Plan Values

Current Value : \$0
Value if owner dies today : \$0

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

Year Cash Received	Amount of Cash Received
2040	\$75,000
Total Future Amount :	\$75,000

DRAFT

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

DRAFT

Budget for Retirement Goals

DRAFT

Retirement Goal Budget Expense Summary

DRAFT

Expense Summary	
Income	\$6,547
Personal and Family Expenses	\$1,670
Personal Insurance Expenses	\$800
Taxes	\$600
Total Monthly Expenses	\$3,070

Expense Summary	Monthly Amount
Income	
Employment	\$6,547
Personal and Family Expenses	
Cell Phone	\$100
Charitable Donations	\$100
Child Activities	\$250
Child Allowance/Expense	\$20
Child Care	\$500
Credit Card Debt Payment	\$100
Entertainment	\$50
Groceries	\$550
Personal Insurance Expenses	
Other	\$800
Taxes	
Other	\$600

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

DRAFT

Other

DRAFT



Plan Delivery Acknowledgement

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We 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. 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.

Client Signature : _____

Co-Client Signature : _____

Client Name : Anthony Martin

Co-Client Name : Denise Martin

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.

Financial Advisor : PTEtech Support

Plan Name : Sample Client Reports

Report Name : Sample Client Reports

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11/02/2017

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

Compliance Snapshot

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Anthony and Denise Martin

Needs

10 Retirement - Basic Living Expense



Anthony (2025)	65
Denise (2023)	61
Denise Retired and Anthony Employed (2023-2024)	\$48,000
Both Retired (2025-2051)	\$102,000
Denise Alone Retired (2052-2055)	\$108,000
	Base Inflation Rate (2.50%)

10 Health Care



Anthony Employed / Denise Retired Before Medicare (2023-2024)	\$1,872
Anthony Medicare / Denise Retired Before Medicare (2025-2026)	\$8,098
Both Medicare (2027-2051)	\$12,278
Denise Alone Medicare (2052-2055)	\$6,052
	Base Inflation Rate plus 4.00% (6.50%)

10 Provide Care for Janis



In 2035	\$60,000
Recurring every year for a total of 3 times	Base Inflation Rate plus 1.50% (4.00%)

Wants

7 Car / Truck



When Denise retires	\$20,000
Recurring every 5 years until end of plan	Base Inflation Rate (2.50%)

7 College - Allison



4 years starting in 2018	\$24,610
Attending College - Public In-State (4 years)	Base Inflation Rate plus 3.50% (6.00%)

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

Compliance Snapshot

DRAFT

Anthony and Denise Martin

Wishes

3 Allison's Wedding



In 2032

\$10,000
Base Inflation Rate (2.50%)

Personal Information

Anthony

Male - born 12/02/1960, age 56
Employed - \$200,000

Denise

Female - born 04/15/1962, age 55
Employed - \$140,000

Married, US Citizens living in VA

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

Participant Name	Date of Birth	Age	Relationship
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Allison	05/02/2000	17	Child
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See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Compliance Snapshot

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Expectation
Anthony
Time to Travel
Time with Friends & Family
Denise
Opportunity to Help Others
Start a Business
Less Stress - Peace of Mind
Both Anthony and Denise
Active Lifestyle
Work by Choice

Owner	Concern	What Would Help
High		
Anthony	Not having a paycheck anymore	We'll discuss how you could create Guaranteed Income for life.
Denise	Parents needing care	We'll include a Goal for the cost of care for your parents.
Medium		
Joint	Running out of money	We'll create a plan that puts you in your Confidence Zone, and then Stress Test it so you can stop worrying.
Denise	Living too long	We'll test your plan to see if it can survive as long as you do, even if you live to 100.
Joint	Too much time together	Planning retirement together is a great way to identify shared opportunities and avoid conflicts.
Anthony	Kids mismanaging money	We'll discuss options that can help young adults learn good money habits and provide protection for assets.
Low		
Anthony	Suffering Investment Losses	We'll create a plan that has the best chance to meet your Goals with the least risk.
Denise	Cost of Health Care or Long-Term Care	Your plan will include the cost of Health Care and we'll see if you'd benefit from Long Term Care Insurance.

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

Compliance Snapshot

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Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Account	Anthony	\$1,080,062		Fund All Goals
Citrix Systems Inc	\$1,080,062			
Community Checking Account	Joint Survivorship	\$260,000		Fund All Goals
Taxable Account Total	\$260,000			
Company 401(k)	Anthony	\$360,000		Fund All Goals
Account Total	\$360,000			
Company 401(k)	Denise	\$140,000		Fund All Goals
Account Total	\$140,000			
Fixed Annuity	Anthony	\$1,000		Fund All Goals
Account Total	\$1,000			
Traditional IRA - Account	Anthony	\$1,000		Fund All Goals
Account Total	\$1,000			
Vacation Savings	Joint Survivorship	\$75,000		Fund All Goals
Taxable Account Total	\$75,000			
Variable Annuity with GMWB	Anthony	\$100,000		Fund All Goals
Account Total	\$100,000			

Total Investment Assets : \$2,017,062

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	\$300,000	\$42,056	Fund All Goals
Universal Life	Anthony	\$75,000		Not Funding Goals
Universal Life	Denise	\$50,000		Not Funding Goals
Lump Sum Distribution	Anthony	\$82,000		Fund All Goals
Denise's SUV	Denise	\$72,000		Not Funding Goals
Anthony's Sports Car	Anthony	\$80,000		Not Funding Goals

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

Compliance Snapshot

DRAFT

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Total of Other Assets :		\$659,000		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Cash Value Life Insurance Policies Summary (included in Assets)							
Universal Life Universal Life	Anthony	Anthony	Estate - 100%	\$200	\$75,000	\$600,000	Until Insured Dies
Universal Life Universal Life	Denise	Denise	Co-Client of Insured - 100%	\$2,400	\$50,000	\$500,000	Until Insured Dies
Insurance Policies Summary (not included in Assets)							
Disability Insurance Personal		Anthony		\$1,000			
Disability Insurance Personal		Denise		\$500			
Total Death Benefit of All Policies :						\$1,100,000	

Social Security

Description	Value	Assign to Goal
Social Security	Anthony will file a normal application at age 67. He will receive \$28,654 in retirement benefits at age 67.	Fund All Goals
Social Security	Denise will file a normal application at age 67. She will receive \$22,014 in retirement benefits at age 67.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Rental Property Income	Anthony	\$12,000 from Anthony's Retirement to End of Anthony's Plan	Yes at 2.50%	Fund All Goals

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

Compliance Snapshot

DRAFT

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	123 Cherry Main Lane	Anthony	\$100,000	6.50%	\$2,000
Car	Loan - SUV / Sports Car	Joint	\$100,000	4.00%	\$299
Total Outstanding Balance :			\$200,000		

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

Compliance Snapshot

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Goal	Category	Description	Value	Annual Additions	Future Value
Fund All Goals	Investment	Community Checking Account	\$260,000		
		Company 401(k)	\$360,000		
		Company 401(k)	\$140,000		
		Vacation Savings	\$75,000		
		Account	\$1,080,062		
		Variable Annuity with GMWB	\$100,000		
		Traditional IRA - Account	\$1,000		
		Fixed Annuity	\$1,000		
	Other	Home	\$300,000		\$42,056 starting in 2037
		Lump Sum Distribution	\$82,000		\$0 starting Anthony's retirement
Retirement Income	Social Security			Anthony will file a normal application at age 67. He will receive \$28,654 in retirement benefits at age 67.	
				Denise will file a normal application at age 67. She will receive \$22,014 in retirement benefits at age 67.	
	Rental Property Income			\$12,000 from Anthony's Retirement to End of Anthony's Plan	

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

Compliance Snapshot

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Base Inflation Rate

Inflation rate :	2.50%
Social Security Inflation rate :	2.50%
Tax Assumption Inflation rate :	2.50%

Marginal Tax Rates Before Retirement

	<u>Federal</u>	<u>State</u>	<u>Local</u>
Tax Rates :	33.00%	5.75%	0.00%

Untaxed Gain on Taxable Earnings - Before Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn?	0.00%
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Long Term Capital Gains (LTCG) - Before Retirement

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

Tax Rates During Retirement

Let the Program calculate taxes each year	
Local rate :	0.00%
Deduction estimate :	Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn?	0.00%
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Long Term Capital Gains (LTCG) - During Retirement

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

Taxation of Social Security

What portion of Social Security will be taxed?	85.00%
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Tax Penalty

Include penalties in Plan? :	Yes
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Tax Free Earnings - Options

Use Tax-Free returns by Asset Class,
Marginal Tax Rate to use during Retirement is 40.00%

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

Compliance Snapshot

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The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Target Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. The Average Real Return is equal to the Average Total Return minus the inflation rate of 2.50%. Refer to the Standard Deviation column in the chart below to compare the relative risk of your Current Portfolio to the Target Portfolio.

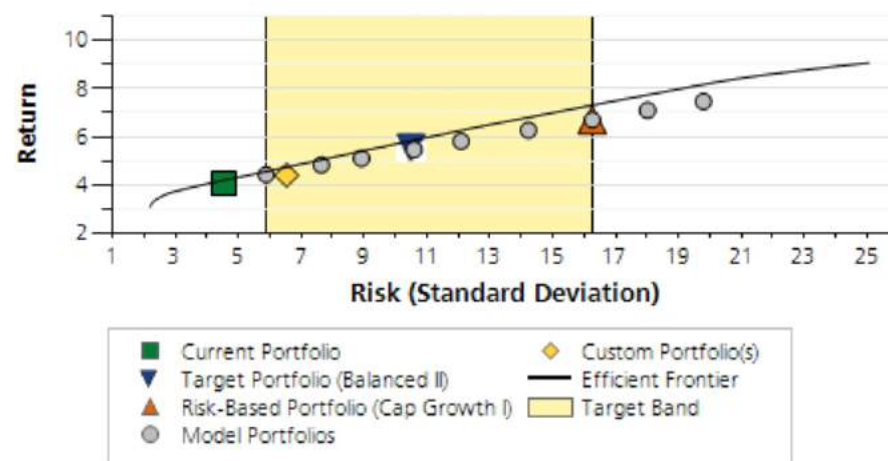
Current	Risk Based	Target Band	Name	Cash	Bond	Stock	Alternative	Average Return		Standard Deviation
								Total	Real	
→			Current	22%	60%	18%	0%	4.02%	1.52%	4.57%
			(c) Custom	8%	64%	28%	0%	4.40%	1.90%	6.55%
			Capital Preservation I	5%	67%	28%	0%	4.42%	1.92%	5.89%
			Capital Preservation II	5%	57%	38%	0%	4.83%	2.33%	7.64%
			Balanced I	4%	51%	45%	0%	5.10%	2.60%	8.92%
		→	Balanced II	4%	42%	54%	0%	5.46%	2.96%	10.59%
			Total Return I	4%	35%	61%	0%	5.81%	3.31%	12.09%
			Total Return II	3%	25%	72%	0%	6.27%	3.77%	14.23%
	→		Capital Growth I	2%	16%	82%	0%	6.70%	4.20%	16.26%
			Capital Growth II	0%	9%	91%	0%	7.10%	4.60%	18.02%
			Equity Growth	0%	0%	100%	0%	7.47%	4.97%	19.80%

(c) This is a Custom Portfolio created only for your plan and the name is for identification purposes only.

Efficient Frontier Graph

When deciding how to invest your money, you must determine the amount of risk you are willing to assume to pursue a desired return. The Efficient Frontier Graph reflects a set of portfolios that assume a low relative level of risk for each level of return, or conversely an optimal return for the degree of investment risk taken. The graph also shows the position of the Current, Target, Risk-Based, and Custom Portfolios, if applicable. The positioning of these portfolios illustrates how their respective risks and returns compare to each other as well as the optimized level of risk and return represented by the Portfolios.

This graph shows the relationship of return and risk for each Portfolio in the chart above.



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

Compliance Snapshot

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Reaching Your Goals

Status



Net Worth	
Assets	\$2,726,062
Liabilities	\$200,000
Net Worth	\$2,526,062

Results

If you implement the following suggestions, there is a 81% likelihood of funding all of the Financial Goals in your Plan.

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

Compliance Snapshot

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Goals

Maintain your Total Goal Spending at \$4,061,544

Anthony retires at age 65, in the year 2025.

Denise retires at age 61, in the year 2023.

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

Compliance Snapshot

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Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expense		
Both Retired	\$102,000	
Denise Retired and Anthony Employed	\$48,000	
Denise Alone Retired	\$108,000	
10 Health Care		
Anthony Employed / Denise Retired Before Medicare	\$1,872	
Anthony Medicare / Denise Retired Before Medicare	\$8,098	
Both Medicare	\$12,278	
Denise Alone Medicare	\$6,052	
10 Provide Care for Janis		
Starting	2035	
Years between occurrences	1	
Number of occurrences	3	
Wants		
7 Car / Truck		
	\$20,000	
Starting	At Denise's retirement	
Years between occurrences	5	
Ending	End of plan	
7 College - Allison		
	\$24,610	
Years of School	4	
Start Year	2018	
Wishes		
3 Allison's Wedding		
	\$10,000	
Starting	2032	

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

Compliance Snapshot

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Save and Invest

Status

Invest

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current

Balanced II



Changes Required to match Balanced II

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$344,327
Short Term Bonds		-\$77,576
Intermediate Term Bonds		-\$103,286
Long Term Bonds		-\$162,009
Large Cap Value Stocks	\$440,924	
Large Cap Growth Stocks	\$268,389	
Mid Cap Stocks		-\$108,006
Small Cap Stocks	\$89,024	
International Developed Stocks	\$48,868	
International Emerging Stocks		-\$52,000
Total :	\$847,204	-\$847,204

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

Security Symbol	\$ Value	% of Portfolio
CTXS	\$1,130,062	57

Stock Options

We can coordinate with your tax advisor to review illustrated stock option strategies to determine an appropriate exercise schedule, taking into consideration your funding needs, tax situation, and outlook on the stock's performance.

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

Compliance Snapshot

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Risk Management

Status

Life

We can work together to review your current life insurance and determine if you have adequate coverage.

Advisor Will Take Action - 01/01/2018

Disability

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

Advisor Will Take Action - 01/01/2018

Long Term Care

Consider a review of your current long-term care insurance to determine if you have adequate coverage.

Advisor Will Take Action - 01/01/2018

Estate

Status

Estate Strategies

Consider reviewing your Estate Plan with an estate planning attorney to discuss methods to cover all or part of your Federal Estate Tax liability, to review your Estate documents (including your Will, Medical Directive, and Power of Attorney) and to review the ownership of existing life insurance policies.

Client Will Take Action - 01/01/2018

We should set up a meeting with an estate specialist to review your needs.

Advisor Will Take Action - 01/01/2018

Banking

Status

Mortgage

Managing your mortgage is a critical component of your overall plan. Consider refinancing to lower your monthly payment or shorten the length of your term.

Client Will Take Action - 01/01/2018

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

Compliance Snapshot

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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.

Anthony's FRA is 67 and 0 months in 2027.

Denise's FRA is 67 and 0 months in 2029.

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.

Anthony's estimated annual PIA is \$28,654

Denise's estimated annual PIA is \$22,014

Strategy Information

Anthony files a normal application at 67 in 2027.

Denise files a normal application at 67 in 2029.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,337,288 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

Other Suggestions

Status

Other

This section allows for custom items to be addressed by the advisor that allows for a personalized conversation with the client.

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

Glossary

DRAFT

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates creating a separate account for funds that you want to invest differently than your Target Portfolio. You specify the expected return assumptions, and the Program calculates a range of possible results using those assumptions. Generally, this strategy is included when you have excess funds after fulfilling your financial goals, and used to create a legacy or to fund discretionary objectives.

Asset Allocation

Asset Allocation is the process of determining what portions of your portfolio holdings are to be invested in the various asset classes.

Asset Class

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds, and Stocks. Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in bonds. Bonds are also called "fixed income securities.")

Domestic government bonds are backed by the full faith and credit of the U.S. Government and have superior liquidity and, when held to maturity, safety of principal. Domestic corporate bonds carry the credit risk of their issuers and thus usually offer additional yield. Domestic government and corporate bonds can be sub-divided based upon their term to maturity. Short-term bonds have an approximate term to maturity of 1 to 5 years; intermediate-term bonds have an approximate term to maturity of 5 to 10 years; and, long-term bonds have an approximate term to maturity greater than 10 years.

Stocks

Stocks are equity securities of domestic and foreign corporations. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in stocks.)

Domestic stocks are equity securities of U.S. corporations. Domestic stocks are often sub-divided based upon the market capitalization of the company (the market value of the company's stock). "Large cap" stocks are from larger companies, "mid cap" from the middle range of companies, and "small cap" from smaller, perhaps newer, companies. Generally, small cap stocks experience greater market volatility than stocks of companies with larger capitalization. Small cap stocks are generally those from companies whose capitalization is less than \$500 million, mid cap stocks those between \$500 million and \$5 billion, and large cap over \$5 billion.

Large cap, mid cap and small cap may be further sub-divided into "growth" and "value" categories. Growth companies are those with an orientation towards growth, often characterized by commonly used metrics such as higher price-to-book and price-to-earnings ratios. Analogously, value companies are those with an orientation towards value, often characterized by commonly used metrics such as lower price-to-book and price-to-earnings ratios.

International stocks are equity securities from foreign corporations. International stocks are often sub-divided into those from "developed" countries and those from "emerging markets." The emerging markets are in less developed countries with emerging economies that may be characterized by lower income per capita, less developed infrastructure and nascent capital markets. These "emerging markets" usually are less economically and politically stable than the "developed markets." Investing in international stocks involves special risks, among which include foreign exchange volatility and risks of investing under different tax, regulatory and accounting standards.

Asset Mix

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

Base Inflation Rate

The Base Inflation Rate is the default inflation rate in the Program. You can adjust this rate in financial goal expenses, retirement income sources, savings rates, and in each What If scenario. Also see "Inflation Rate."

Glossary

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Bear Market Loss

The Bear Market Loss shows how a portfolio would have been impacted during the Great Recession (November 2007 through February 2009) or the Bond Bear Market (July 1979 through February 1980). The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative portfolio during the period with the lower return. See Bear Market Test, Great Recession Return, and Bond Bear Market Return.

Bear Market Test

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if a Bear Market Loss occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event. See Bear Market Loss.

Bond Bear Market Return

The Bond Bear Market Return is the rate of return for a cash-bond-stock-alternative portfolio during the Bond Bear Market (July 1979 through February 1980), the worst bear market for bonds since the Great Depression. MoneyGuidePro shows a Bond Bear Market Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of four broad-based asset class indices. See Great Recession Return.

Cash Receipt Schedule

A Cash Receipt Schedule consists of one or more years of future after-tax amounts received from the anticipated sale of an Other Asset, exercising of Stock Options grants, or proceeds from Restricted Stock grants.

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 MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we also express the Results in Current Dollars, calculated by discounting the Future Dollars by the sequence of inflation rates used in the Plan.

Current Portfolio

Your Current Portfolio is comprised of all the investment assets you currently own (or a subset of your assets, based on the information you provided for this Plan), categorized by Asset Class and Asset Mix.

Expense Adjustments

When using historical returns, some users of MoneyGuidePro include Expense Adjustments. These adjustments (which are specified by the user) reduce the return of the affected Asset Classes and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations.

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuidePro 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. MoneyGuidePro 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 MoneyGuidePro, the Inflation Rate is selected by your advisor, and can be adjusted in different scenarios.

Liquidity

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

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Monte Carlo Confidence Zone

The Monte Carlo Confidence Zone is the range of probabilities that you (and/or your advisor) have selected as your target range for the Monte Carlo Probability of Success in your Plan. The Confidence Zone reflects the Monte Carlo Probabilities of Success with which you would be comfortable, based upon your Plan, your specific time horizon, risk profile, and other factors unique to you.

Monte Carlo Probability of Success / Probability of Failure

The Monte Carlo Probability of Success is the percentage of trials of your Plan that were successful. If a Monte Carlo simulation runs your Plan 1,000 times, and if 600 of those runs are successful (i.e., all your goals are funded and you have at least \$1 of Safety Margin), then the Probability of Success for that Plan, with all its underlying assumptions, would be 60%, and the Probability of Failure would be 40%.

Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals).

Needs / Wants / Wishes

In MoneyGuidePro, 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 MoneyGuidePro, 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 Table

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

Portfolio Total Return

A Portfolio Total Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. Also see "Expense Adjustments."

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

The Real Return is the Total Return of your portfolio minus the Inflation Rate.

Recommended Scenario

The Recommended Scenario is the scenario selected by your advisor to be shown on the Results page and in Play Zone.

Retirement Cash Reserve Strategy

This optional strategy simulates creating a cash account to provide funding for near-term goal expenses. You select the number of years of Needs, Wants, and Wishes to be included in the cash account. The Program then funds the Retirement Cash Reserve with the designated amounts, and simulates rebalancing your remaining investments to match the selected Target Portfolio.

Retirement Start Date

For married couples, retirement in MoneyGuidePro begins when both the client and spouse are retired. For single, divorced, or widowed clients, retirement begins when the client retires.

Risk

Risk is the chance that the actual return of an investment, asset class, or portfolio will be different from its expected or average return.

Risk-based Portfolio

The risk-based portfolio is the Model Portfolio associated with the risk score you selected.

Safety Margin

The Safety Margin is the hypothetical portfolio value at the end of the Plan, based on all the inputs and assumptions included in this Report. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended. The Safety Margin does not protect you or your Target Portfolio from investment losses, and, as with all other results in the Plan, is not guaranteed.

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Standard Deviation

Standard Deviation is a statistical measure of the volatility of an investment, an asset class, or a portfolio. It measures the degree by which an actual return might vary from the average return, or mean. Typically, the higher the standard deviation, the higher the potential risk of the investment, asset class, or portfolio.

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows the Monte Carlo Probability of Success for your Recommended Scenario, on the date specified, compared to the Monte Carlo Probability of Success for a scenario using all Target values.

Target Goal Amount

The Target Goal Amount is the amount you would expect to spend, or the amount you would like to spend, for each financial goal.

Target Portfolio

Target Portfolio is the portfolio you have selected based upon your financial goals and your risk tolerance.

Target Retirement Age

Target Retirement Age is the age at which you would like to retire.

Target Savings Amount

In the Resources section of MoneyGuidePro, 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 MoneyGuidePro, in addition to specifying Target Goal Amounts, a Target Savings Amount, and Target Retirement Ages, you also specify a Willingness to adjust these Target values. The Willingness choices are Very Willing, Somewhat Willing, Slightly Willing, and Not at All.

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

The Worst One-Year Loss is the lowest annual return that a portfolio with the specified asset mix and asset class indices would have received during the historical period specified.

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