Retirement Plan

Joe and Jane Coastal Member

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January 31, 2018

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Personal Information and Summary of Financial Goals

Joe and Jane Coastal Member

Needs

10 Health Care

Both Medicare (2025-2052)	$12,233
Jane Alone Medicare (2053-2055)	$6,016
	Base Inflation Rate plus 2.50% (5.00%)

10 Retirement - Basic Living Expense

Joe (2025)	65
Jane (2025)	65
Both Retired (2025-2052)	$100,000
Jane Alone Retired (2053-2055)	$100,000
	Base Inflation Rate plus 0.00% (2.50%)

10 Travel

When Joe retires	$10,000
Recurring every year for a total of 10 times	Base Inflation Rate (2.50%)

Personal Information

Joe

Male - born 01/01/1960, age 58

Employed - $100,000

Jane

Female - born 01/01/1960, age 58

Employed - $80,000

Married, US Citizens living in NC

- 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
Emma	01/01/2001	17	Child
John	01/01/2003	15	Child

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

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Coastal Go Green	Joint Survivorship	$50,000		Fund All Goals
Taxable Account Total	$50,000			
IBM 401(k)	Joe	$500,000	$18,000	Fund All Goals
Account Total	$500,000			
IBM stock	Joe	$250,000		Fund All Goals
Taxable Account Total	$250,000			
SAS 401(k)	Jane	$600,000	$12,000	Fund All Goals
Account Total	$600,000			
	Total Investment Assets :	**$1,400,000**		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	$425,000		Not Funding Goals
	Total of Other Assets :	**$425,000**		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Insurance Policies Summary (not included in Assets)							
IBM Group Group Term	Joe	Joe	Co-Client of Insured - 100%			$400,000	
SAS Group Group Term	Jane	Jane	Co-Client of Insured - 100%			$240,000	
				Total Death Benefit of All Policies :		**$640,000**	

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Resources Summary

Social Security

Description	Value	Assign to Goal
Social Security	Joe will file a normal application at age 65. He will receive $26,422 in retirement benefits at age 65.	Fund All Goals
Social Security	Jane will file a normal application at age 65. She will receive $24,165 in retirement benefits at age 65.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
IBM Pension Income	Joe	$30,000 from Joe's Retirement to End of Plan (50% to Survivor)	No	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	Residence	Joe	$150,000	3.75%	$1,300
		Total Outstanding Balance :	**$150,000**		

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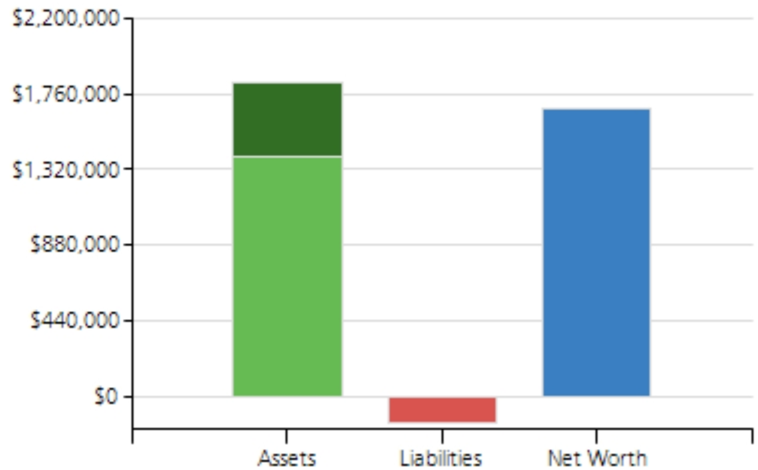
Net Worth Summary - All Resources

This is your Net Worth Summary as of 01/31/2018. 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		$1,400,000
Other Assets	+	$425,000
Total Assets		$1,825,000
Total Liabilities	-	$150,000
Net Worth		$1,675,000

Description	Total
Investment Assets	
Employer Retirement Plans	$1,100,000
Taxable and/or Tax-Free Accounts	$300,000
Total Investment Assets:	**$1,400,000**
Other Assets	
Home and Personal Assets	$425,000
Total Other Assets:	**$425,000**
Liabilities	
Personal Real Estate Loan:	$150,000
Total Liabilities:	**$150,000**
Net Worth:	**$1,675,000**

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Investment Assets by Tax Category

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 and Cash Equivelants			$50,000				
US Inflation Protected Bonds	$60,000						
US Short Term Bonds	$50,000						
US Intermediate Term Bonds	$270,000						
US Long Term Bonds	$60,000						
World Government Bonds	$110,000						
Non - US Emerging Stock	$25,000						
Non - US Developed Stock	$110,000						
US Small Cap Growth	$60,000						
US Mid Cap Growth	$25,000						
US Large Cap Value	$165,000		$250,000				
US Large Cap Growth	$165,000						
Total :	**$1,100,000**	**$0**	**$300,000**	**$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.

What If Worksheet

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

	Estimated % of Goal Funded			
Goals	**Good Market**		**Bad Market**	
	Average Return	Bad Timing	Average Return	Bad Timing
Needs	100%	100%	100%	92%
10 Health Care				
10 Retirement				
10 Travel				
Safety Margin (Value at End of Plan)				
Current dollars (in thousands) :	$1,097	$515	$0	$0
Future dollars (in thousands) :	$2,804	$1,316	$0	$0

Monte Carlo Results	**Likelihood of Funding All Goals**	
Your Confidence Zone: 70% - 90%		
Total Spending :	$3,560,574	$3,560,574

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

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What If Worksheet

Key Assumptions	Good Market		Bad Market
Stress Tests			
Method(s)	Bad Timing Program Estimate Years of bad returns: 2025: -15.13% 2026: -4.59%		Bad Timing Program Estimate Years of bad returns: 2025: -10.62% 2026: -2.92%
Funding Order			
Assets - Ignore Earmarks	No		No
Retirement Income - Ignore Earmarks	No		No
Hypothetical Average Rate of Return			
Before retirement portfolio set :	Original Set		Original Set
Portfolio :	Total Return I	•	Balanced I
Total Return :	6.66%	•	5.28%
Standard Deviation :	11.85%	•	8.97%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	4.16%	•	2.78%
After retirement portfolio set :	Original Set		Original Set
Portfolio :	Balanced II	•	Capital Pres II
Total Return :	5.96%	•	4.78%
Standard Deviation :	10.55%	•	7.70%
Total Return Adjustment :	0.00%		0.00%
Adjusted Real Return :	3.46%	•	2.28%
Base inflation rate :	2.50%		2.50%
Tax-Free Options			
Before Retirement			
Reallocate a portion of bonds to tax-free:	No		No
Percent of bond allocation to treat as tax-free:	0.00%		0.00%
After Retirement			
Reallocate a portion of bonds to tax-free:	No		No
Percent of bond allocation to treat as tax-free:	0.00%		0.00%

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What If Worksheet

Key Assumptions	Good Market	Bad Market
Goals		
Health Care		
Percentage to increase costs :	100%	100%
Cost determined by Schedule :	See details	See details
Basic Living Expense		
Retirement Age		
Joe	65	65
Jane	65	65
Planning Age		
Joe	92	92
Jane	95	95
One Retired		
Joe Retired and Jane Employed	$0	$0
Jane Retired and Joe Employed	$0	$0
Both Retired		
Both Retired	$100,000	$100,000
One Alone - Retired		
Jane Alone Retired	$100,000	$100,000
Joe Alone Retired	$0	$0
One Alone - Employed		
Joe Alone Employed	$0	$0
Jane Alone Employed	$0	$0
Travel		
Year :	At Joe's retirement	At Joe's retirement
Cost :	$10,000	$10,000
Is recurring :	Yes	Yes
Years between occurrences :	1	1
Number of occurrences :	10	10

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What If Worksheet

Key Assumptions	Good Market	Bad Market
Retirement Income		
IBM Pension Income (Joe)		
Annual Income :	$30,000	$30,000
Start Year :	Joe's retirement	Joe's retirement
Select when income will end :	End of Plan	End of Plan
Year to end retirement income :		
Survivor Benefit :	50%	50%
Social Security		
Select Social Security Strategy	Current	Current
Joe		
Filing Method :	Normal	Normal
Age to File Application :	65	65
Age Retirement Benefits begin :	65	65
First Year Benefit :	$26,422	$26,422
Jane		
Filing Method :	Normal	Normal
Age to File Application :	65	65
Age Retirement Benefits begin :	65	65
First Year Benefit :	$24,165	$24,165
Reduce Benefits By :	0%	0%

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What If Worksheet

Key Assumptions	Good Market	Bad Market
Asset Additions		
IBM 401(k)	10.00%	10.00%
Roth:	0.00%	0.00%
Maximum contribution each year:	No	No
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	$18,000	$18,000
Year additions begin:	2018	2018
Joe - Fund All Goals		
SAS 401(k)	10.00%	10.00%
Roth:	0.00%	0.00%
Maximum contribution each year:	No	No
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	$12,000	$12,000
Year additions begin:	2018	2018
Jane - Fund All Goals		
Extra Savings by Tax Category		
Joe's Qualified	$0	$0
Jane's Qualified	$0	$0
Joe's Roth	$0	$0
Jane's Roth	$0	$0
Joe's Tax-Deferred	$0	$0
Jane's Tax-Deferred	$0	$0
Taxable	$0	$0
Tax Options		
Include Tax Penalties :	Yes	Yes
Change Tax Rate?	No	No
Year To Change :		
Change Tax Rate by this % (+ or -) :	0.00%	0.00%

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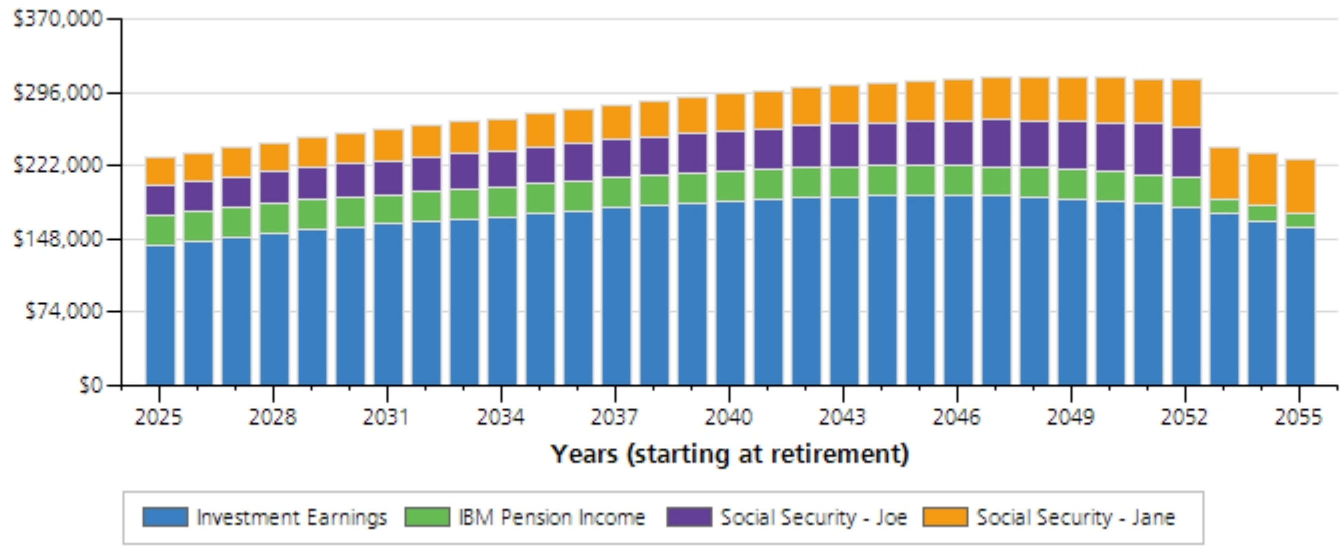
Worksheet Detail - Sources of Income and Earnings

Scenario : Good Market 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.

Worksheet Detail - Sources of Income and Earnings

Scenario : Bad Market using Average Returns

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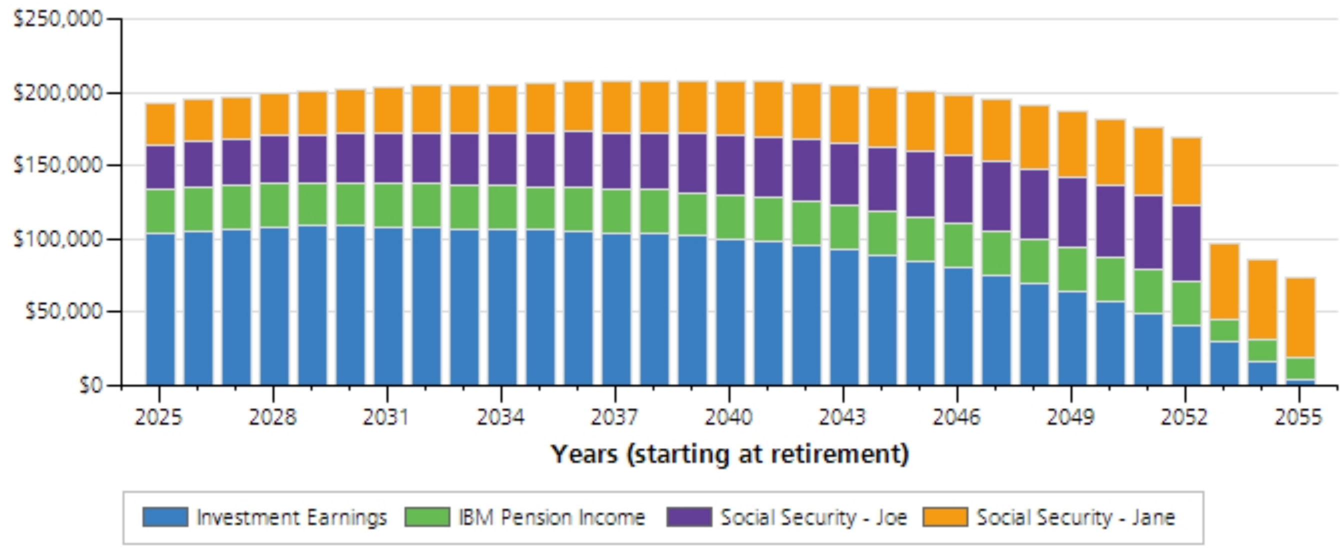

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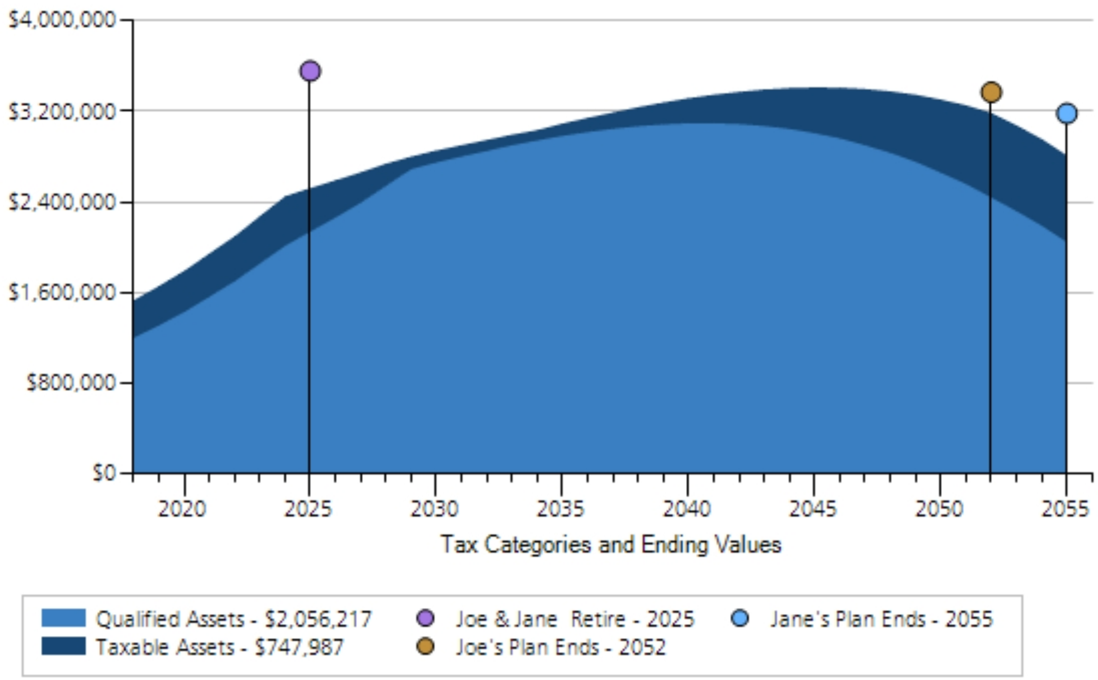
Worksheet Detail - Combined Details

Scenario : Good Market using Average Returns

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

Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Good Market using Average Returns

		Beginning Portfolio Value							Funds Used			
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Health Care	Retirement	Travel	Ending Portfolio Value
58 / 58	2018	0	1,400,000	30,000	0	0	95,238	5,215	0	0	0	1,520,023
59 / 59	2019	0	1,520,023	30,750	0	0	103,282	5,471	0	0	0	1,648,584
60 / 60	2020	0	1,648,584	31,519	0	0	111,895	5,741	0	0	0	1,786,257
61 / 61	2021	0	1,786,257	32,307	0	0	121,116	6,023	0	0	0	1,933,657
62 / 62	2022	0	1,933,657	33,114	0	0	130,987	6,319	0	0	0	2,091,438
63 / 63	2023	0	2,091,438	33,942	0	0	141,550	6,631	0	0	0	2,260,300
64 / 64	2024	0	2,260,300	34,791	0	0	152,853	6,957	0	0	0	2,440,987
Joe & Jane Retire	2025	0	2,440,987	0	0	88,108	141,399	11,827	17,213	118,869	11,887	2,510,697
66 / 66	2026	0	2,510,697	0	0	89,270	145,374	11,386	18,074	121,840	12,184	2,581,857
67 / 67	2027	0	2,581,857	0	0	90,455	149,430	10,892	18,978	124,886	12,489	2,654,498
68 / 68	2028	0	2,654,498	0	0	91,664	153,567	10,342	19,926	128,008	12,801	2,728,652
69 / 69	2029	0	2,728,652	0	0	92,898	157,174	20,749	20,923	131,209	13,121	2,792,723
70 / 70	2030	0	2,792,723	0	0	94,156	160,035	33,136	21,969	134,489	13,449	2,843,870
71 / 71	2031	0	2,843,870	0	0	95,439	162,809	34,152	23,067	137,851	13,785	2,893,262
72 / 72	2032	0	2,893,262	0	0	96,748	165,465	35,280	24,221	141,297	14,130	2,940,547
73 / 73	2033	0	2,940,547	0	0	98,083	167,987	36,453	25,432	144,830	14,483	2,985,419
74 / 74	2034	0	2,985,419	0	0	99,444	170,355	37,672	26,703	148,451	14,845	3,027,546
75 / 75	2035	0	3,027,546	0	0	100,833	173,462	39,094	28,039	152,162	0	3,082,547
76 / 76	2036	0	3,082,547	0	0	102,250	176,412	41,073	29,440	155,966	0	3,134,729
77 / 77	2037	0	3,134,729	0	0	103,695	179,192	42,987	30,912	159,865	0	3,183,852
78 / 78	2038	0	3,183,852	0	0	105,169	181,764	45,214	32,458	163,862	0	3,229,251
79 / 79	2039	0	3,229,251	0	0	106,672	184,114	47,352	34,081	167,958	0	3,270,646
80 / 80	2040	0	3,270,646	0	0	108,205	186,211	49,598	35,785	172,157	0	3,307,522
81 / 81	2041	0	3,307,522	0	0	109,770	188,026	51,955	37,574	176,461	0	3,339,327
82 / 82	2042	0	3,339,327	0	0	111,365	189,524	54,425	39,453	180,873	0	3,365,465
83 / 83	2043	0	3,365,465	0	0	112,992	190,670	57,008	41,426	185,394	0	3,385,300
84 / 84	2044	0	3,385,300	0	0	114,652	191,427	59,703	43,497	190,029	0	3,398,149
85 / 85	2045	0	3,398,149	0	0	116,345	191,775	62,108	45,672	194,780	0	3,403,709
86 / 86	2046	0	3,403,709	0	0	118,072	191,676	64,557	47,955	199,650	0	3,401,295

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Good Market using Average Returns

		Beginning Portfolio Value							Funds Used			
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Health Care	Retirement	Travel	Ending Portfolio Value
87 / 87	2047	0	3,401,295	0	0	119,833	191,091	67,037	50,353	204,641	0	3,390,188
88 / 88	2048	0	3,390,188	0	0	121,630	189,975	69,535	52,871	209,757	0	3,369,631
89 / 89	2049	0	3,369,631	0	0	123,463	188,285	72,032	55,514	215,001	0	3,338,832
90 / 90	2050	0	3,338,832	0	0	125,332	186,010	73,892	58,290	220,376	0	3,297,616
91 / 91	2051	0	3,297,616	0	0	127,239	183,106	75,630	61,205	225,885	0	3,245,241
Joe's Plan Ends	2052	0	3,245,241	0	0	129,183	179,531	77,210	64,265	231,532	0	3,180,948
- / 93	2053	0	3,180,948	0	0	67,841	173,288	82,491	33,182	237,321	0	3,069,083
- / 94	2054	0	3,069,083	0	0	68,898	166,243	82,414	34,841	243,254	0	2,943,715
Jane's Plan Ends	2055	0	2,943,715	0	0	69,975	158,396	81,965	36,583	249,335	0	2,804,204

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Worksheet Detail - Combined Details

Scenario : Good Market using Average Returns

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.

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Worksheet Detail - Combined Details

Scenario : Bad Market using Average Returns

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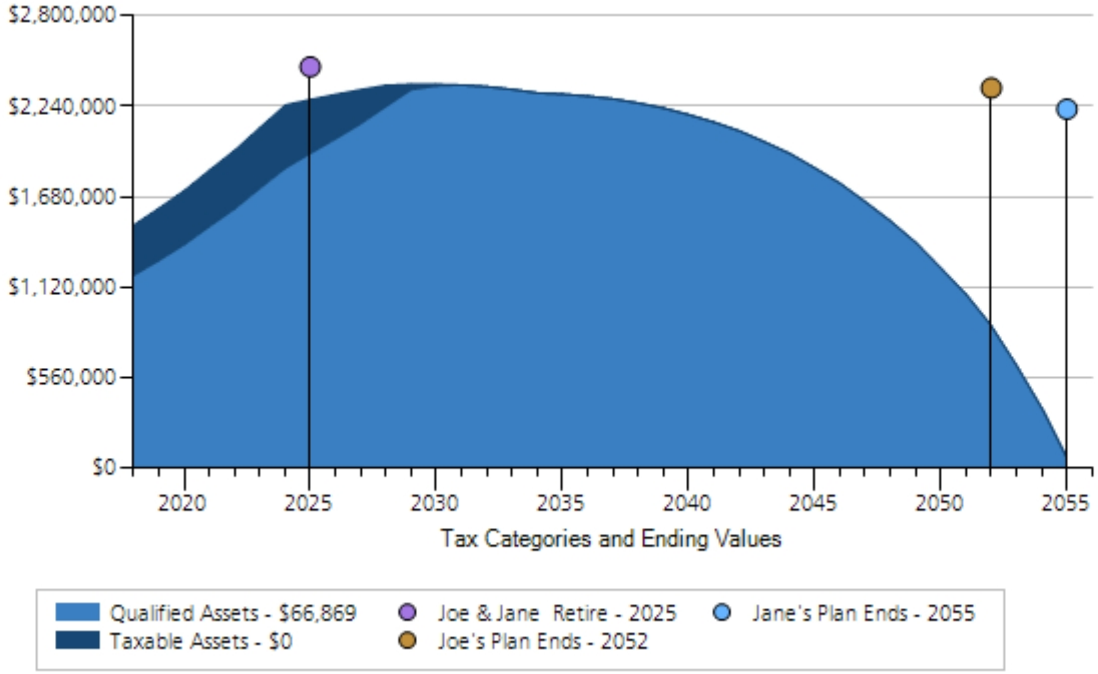
Total Portfolio Value Graph



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Worksheet Detail - Combined Details

Scenario : Bad Market using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals						Health Care	Retirement	Travel	
58 / 58	2018	0	1,400,000	30,000	0	0	75,504	4,134	0	0	0	1,501,370
59 / 59	2019	0	1,501,370	30,750	0	0	80,896	4,295	0	0	0	1,608,720
60 / 60	2020	0	1,608,720	31,519	0	0	86,605	4,463	0	0	0	1,722,381
61 / 61	2021	0	1,722,381	32,307	0	0	92,647	4,637	0	0	0	1,842,698
62 / 62	2022	0	1,842,698	33,114	0	0	99,043	4,818	0	0	0	1,970,037
63 / 63	2023	0	1,970,037	33,942	0	0	105,810	5,006	0	0	0	2,104,783
64 / 64	2024	0	2,104,783	34,791	0	0	112,969	5,201	0	0	0	2,247,342
Joe & Jane Retire	2025	0	2,247,342	0	0	88,108	104,147	11,001	17,213	118,869	11,887	2,280,627
66 / 66	2026	0	2,280,627	0	0	89,270	105,595	10,622	18,074	121,840	12,184	2,312,772
67 / 67	2027	0	2,312,772	0	0	90,455	106,982	10,203	18,978	124,886	12,489	2,343,654
68 / 68	2028	0	2,343,654	0	0	91,664	108,149	12,977	19,926	128,008	12,801	2,369,755
69 / 69	2029	0	2,369,755	0	0	92,898	108,454	28,905	20,923	131,209	13,121	2,376,949
70 / 70	2030	0	2,376,949	0	0	94,156	108,444	32,628	21,969	134,489	13,449	2,377,014
71 / 71	2031	0	2,377,014	0	0	95,439	108,205	34,037	23,067	137,851	13,785	2,371,917
72 / 72	2032	0	2,371,917	0	0	96,748	107,718	35,502	24,221	141,297	14,130	2,361,233
73 / 73	2033	0	2,361,233	0	0	98,083	106,973	36,638	25,432	144,830	14,483	2,344,906
74 / 74	2034	0	2,344,906	0	0	99,444	105,950	37,814	26,703	148,451	14,845	2,322,487
75 / 75	2035	0	2,322,487	0	0	100,833	105,631	33,261	28,039	152,162	0	2,315,490
76 / 76	2036	0	2,315,490	0	0	102,250	105,062	34,379	29,440	155,966	0	2,303,017
77 / 77	2037	0	2,303,017	0	0	103,695	104,223	35,538	30,912	159,865	0	2,284,619
78 / 78	2038	0	2,284,619	0	0	105,169	103,092	36,741	32,458	163,862	0	2,259,818
79 / 79	2039	0	2,259,818	0	0	106,672	101,645	37,988	34,081	167,958	0	2,228,108
80 / 80	2040	0	2,228,108	0	0	108,205	99,858	39,283	35,785	172,157	0	2,188,946
81 / 81	2041	0	2,188,946	0	0	109,770	97,706	40,627	37,574	176,461	0	2,141,759
82 / 82	2042	0	2,141,759	0	0	111,365	95,159	42,021	39,453	180,873	0	2,085,937
83 / 83	2043	0	2,085,937	0	0	112,992	92,189	43,469	41,426	185,394	0	2,020,829
84 / 84	2044	0	2,020,829	0	0	114,652	88,764	44,972	43,497	190,029	0	1,945,746
85 / 85	2045	0	1,945,746	0	0	116,345	84,850	46,533	45,672	194,780	0	1,859,956
86 / 86	2046	0	1,859,956	0	0	118,072	80,412	48,154	47,955	199,650	0	1,762,682

x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : Bad Market using Average Returns

		Beginning Portfolio Value							Funds Used			
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Health Care	Retirement	Travel	Ending Portfolio Value
87 / 87	2047	0	1,762,682	0	0	119,833	75,413	49,838	50,353	204,641	0	1,653,097
88 / 88	2048	0	1,653,097	0	0	121,630	69,812	51,587	52,871	209,757	0	1,530,325
89 / 89	2049	0	1,530,325	0	0	123,463	63,568	53,404	55,514	215,001	0	1,393,437
90 / 90	2050	0	1,393,437	0	0	125,332	56,634	55,292	58,290	220,376	0	1,241,445
91 / 91	2051	0	1,241,445	0	0	127,239	48,963	57,254	61,205	225,885	0	1,073,303
Joe's Plan Ends	2052	0	1,073,303	0	0	129,183	40,506	59,293	64,265	231,532	0	887,902
- / 93	2053	0	887,902	0	0	67,841	29,013	78,269	33,182	237,321	0	635,984
- / 94	2054	0	635,984	0	0	68,898	16,548	80,589	34,841	243,254	0	362,746
Jane's Plan Ends	2055	0	362,746	0	0	69,975	3,051	82,985	36,583	249,335	0	66,869

x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : Bad Market using Average Returns

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

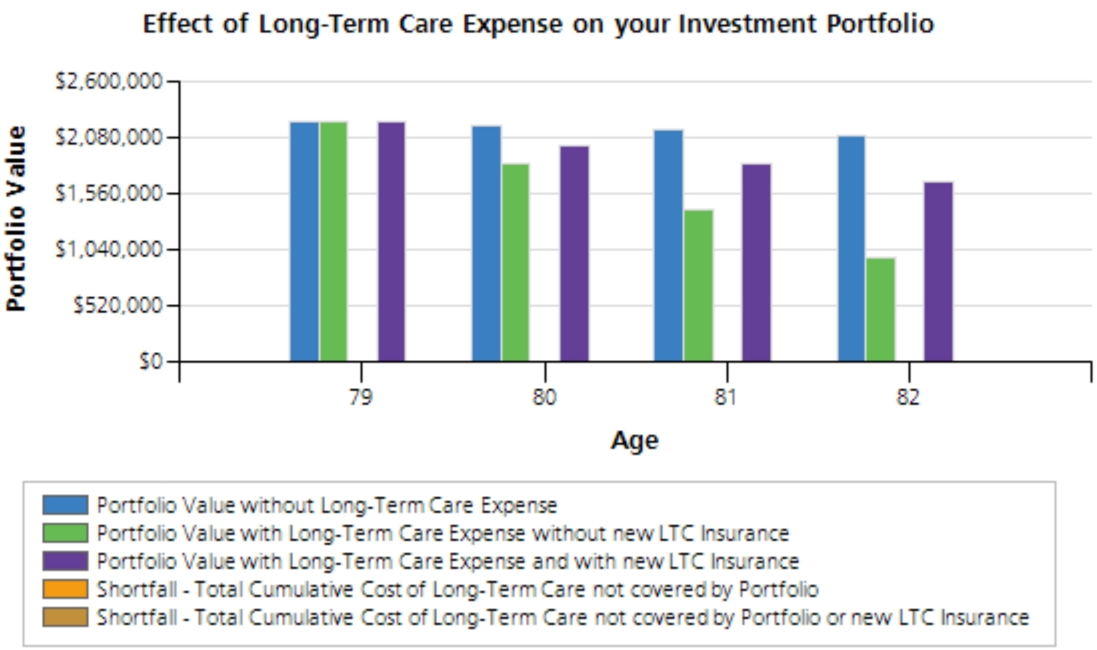
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Long-Term Care Needs Analysis - Joe

Scenario : Bad Market

One of the greatest threats to the financial well-being of many people over 50 is the possible need for an extended period of Long-Term Care, either at home, in an Assisted Living Facility or in a Nursing Home. This Section demonstrates how these expenses could adversely affect your Investment Portfolio and how you might protect it with a Long-Term Care policy.

This graph shows what would happen to your portfolio if Joe enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of $89,425 inflating at 4.50%.



Total Cost of Long-Term Care :	$738,814
Total of Existing Long-Term Care Policy Benefits :	$0
Total Benefits from purchasing a new Long-Term Care Policy* :	$461,019
Amount offset by expense reduction during care period :	$0
Net Cost of care to be paid from Portfolio :	$277,795

* Assumptions for new LTC policy are 3 year Benefit Period, 100-day Elimination Period, $150 Daily Benefit Amount, 100% Home Care Benefit, and Compounded Inflation at 5%.

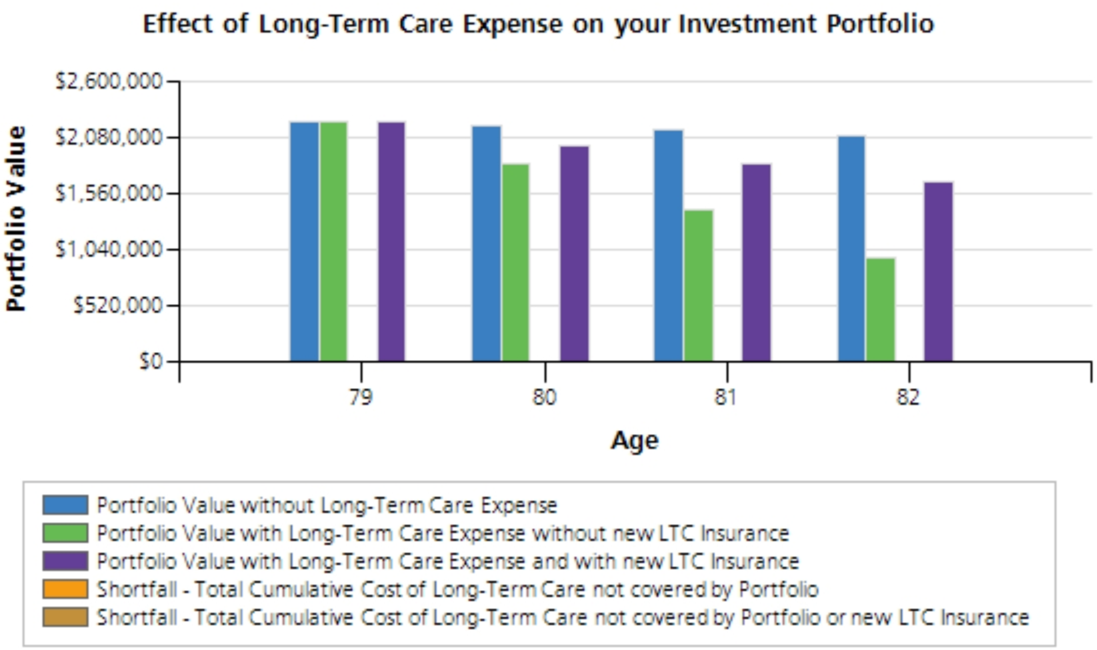
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Long-Term Care Needs Analysis - Jane

Scenario : Bad Market

One of the greatest threats to the financial well-being of many people over 50 is the possible need for an extended period of Long-Term Care, either at home, in an Assisted Living Facility or in a Nursing Home. This Section demonstrates how these expenses could adversely affect your Investment Portfolio and how you might protect it with a Long-Term Care policy.

This graph shows what would happen to your portfolio if Jane enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of $89,425 inflating at 4.50%.



Total Cost of Long-Term Care :	$738,814
Total of Existing Long-Term Care Policy Benefits :	$0
Total Benefits from purchasing a new Long-Term Care Policy* :	$461,019
Amount offset by expense reduction during care period :	$0
Net Cost of care to be paid from Portfolio :	$277,795

* Assumptions for new LTC policy are 3 year Benefit Period, 100-day Elimination Period, $150 Daily Benefit Amount, 100% Home Care Benefit, and Compounded Inflation at 5%.

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

IMPORTANT DISCLOSURE INFORMATION

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

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

MoneyGuidePro results may vary with each use and over time.

CUSO Financial Services, L.P. (CFS):

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

MoneyGuidePro Assumptions and Limitations

Information Provided by You

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

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

Assumptions and Limitations

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

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

MoneyGuidePro does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Cash and Cash Equivelants	0.97%	1.67%
Cash and Cash Equivelants (Tax-Free)	0.67%	1.67%
3-5 Yr Duration	3.50%	2.00%
7+ Yr Duration	4.10%	2.00%
US High Yield Bonds	7.37%	11.33%
US Inflation Protected Bonds	2.74%	7.06%
US Short Term Bonds	1.74%	3.64%
US Intermediate Term Bonds	2.55%	5.39%
US Long Term Bonds	4.27%	10.88%
US Long Term Bonds (Tax-Free)	3.30%	10.88%
World Government Bonds	2.79%	6.50%
Emerging Markets Sovereign Debt	7.01%	10.50%
Emerging Markets Corporate Bonds	6.88%	9.00%
World ex-US Government Bonds	2.54%	8.00%
Non - US Emerging Stock	14.35%	29.65%
Non - US Developed Stock	10.02%	20.62%
US Small Cap Value	13.29%	22.46%
US Small Cap Growth	9.98%	27.62%
US Mid Cap Value	12.48%	17.17%
US Mid Cap Growth	10.41%	23.22%
US Large Cap Value	9.60%	17.47%
US Large Cap Growth	8.25%	21.82%
European Direct Real Estate	8.92%	23.55%
Commodities	4.48%	17.86%
Inflation	2.34%	2.03%
Private Equity	10.58%	21.80%
US Direct Real Estate	6.12%	11.50%

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
US REITS	7.48%	18.00%
Gold	5.58%	21.30%
Gold Infrastructure	7.22%	12.50%

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

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

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

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

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

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

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

MoneyGuidePro Methodology

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

Results Using Average Returns

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

Results Using Historical Test

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

Results Using Historical Rolling Periods

The Results Using Historical Rolling Periods is a series of Historical Tests, each of which uses the actual historical returns and inflations rates, in sequence, from a starting year to an ending year, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan.

Indices in Results Using Historical Rolling Periods may be different from indices used in other MoneyGuidePro calculations. Rolling Period Results are calculated using only three asset classes -- Cash, Bonds, and Stocks. The indices used as proxies for these asset classes when calculating Results Using Historical Rolling Periods are:

- Cash - Ibbotson U.S. 30-day Treasury Bills (1926-2016)
- Bonds - Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2016)
- Stocks - Ibbotson Large Company Stocks - Total Return (1926-2016)

IMPORTANT DISCLOSURE INFORMATION

Results with Bad Timing

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

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuidePro, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuidePro Presentation of Results

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

Estimated % of Goal Funded

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

Safety Margin

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

Bear Market Loss and Bear Market Test

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

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

IMPORTANT DISCLOSURE INFORMATION

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

The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative portfolio during the period with the lower return. In general, most portfolios with a stock allocation of 20% or more have a lower Great Recession Return, and most portfolios with a combined cash and bond allocation of 80% or more have a lower Bond Bear Market Return.

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

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

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

*Hedge Fund Research Indices Fund of Funds

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

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

MoneyGuidePro Risk Assessment

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

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

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