

Retirement Plan

Joe and Jane Coastal Member



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Personal Information and Summary of Financial Goals

Joe and Jane Coastal Member

Needs		
10	Retirement - Basic Living Expense	
	Joe (2030)	65
	Jane (2030)	65
	Both Retired (2030-2057)	\$70,000
	Jane Alone Retired (2058-2060)	\$70,000
		Base Inflation Rate plus 0.40% (2.65%)
10	Health Care	
	Both Medicare (2030-2057)	\$9,983
	Jane Alone Medicare (2058-2060)	\$6,533
		Base Inflation Rate plus 2.50% (4.75%)
10	Travel	
	When Joe retires	\$10,000
	Recurring every year for a total of 10 times	Base Inflation Rate (2.25%)

Personal Information

Participant Name	Date of Birth	Age	Relationship
Emma	01/01/2001	21	Child of Both
John	01/01/2003	19	Child of Both

Joe

Male - born 01/01/1965, age 57
Employed - \$80,000

Jane

Female - born 01/01/1965, age 57
Employed - \$100,000

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.

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

Resource Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Coastal Go Green	Joint Survivorship	\$25,000		Fund All Goals
Taxable Account Total		\$25,000		
IBM 401(k)	Joe	\$375,000	\$12,000	Fund All Goals
Account Total		\$375,000		
Joint Brokerage Account	Joint Survivorship	\$130,000		Fund All Goals
International Business Machines Corp		\$130,000		
Roth IRA	Joe	\$100,000		Fund All Goals
Account Total		\$100,000		
SAS 401(k)	Jane	\$500,000	\$15,000	Fund All Goals
Account Total		\$500,000		
Traditional IRA	Jane	\$100,000		Fund All Goals
Account Total		\$100,000		
Total Manually Entered Assets		\$1,230,000		
Total :		\$1,230,000		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	\$400,000		Not Funding Goals
Vehicles	Joint Survivorship	\$40,000		Not Funding Goals
Total of Other Assets :		\$440,000		

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Resource Summary

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 Life Group Term	Joe	Joe	Co-Client of Insured - 100%			\$400,000	
SAS Group Life Group Term	Jane	Jane	Co-Client of Insured - 100%			\$300,000	
Total Death Benefit of All Policies :						\$700,000	

Social Security

Description	Value	Assign to Goal
Social Security	Joe will file a normal application at age 65. He will receive \$25,243 in retirement benefits at age 65.	Fund All Goals
Social Security	Jane will file a normal application at age 65. She will receive \$28,260 in retirement benefits at age 65.	Fund All Goals

Liabilities

Type	Description/Company	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 Detail - All Resources

This is your Net Worth Detail as of 09/12/2022. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.

Description	Joe	Jane	Joint	Total
Investment Assets				
Employer Retirement Plans				
IBM 401(k)	\$375,000			\$375,000
SAS 401(k)		\$500,000		\$500,000
Individual Retirement Accounts				
Roth IRA	\$100,000			\$100,000
Traditional IRA		\$100,000		\$100,000
Taxable and/or Tax-Free Accounts				
Coastal Go Green			\$25,000	\$25,000
Joint Brokerage Account			\$130,000	\$130,000
Total Investment Assets:	\$475,000	\$600,000	\$155,000	\$1,230,000
Other Assets				
Home and Personal Assets				
Home			\$400,000	\$400,000
Vehicles			\$40,000	\$40,000
Total Other Assets:	\$0	\$0	\$440,000	\$440,000
Liabilities				
Personal Real Estate Loan:				
Residence	\$150,000			\$150,000
Total Liabilities:	\$150,000	\$0	\$0	\$150,000
Net Worth:				\$1,520,000

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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 Long Term			\$25,000				
Short Term Bonds	\$37,500						
Intermediate Term Bonds	\$287,500				\$40,000		
Long Term Bonds	\$65,000						
International Bond	\$87,500						
Large Cap Value Stocks	\$151,250		\$130,000		\$20,000		
Large Cap Growth Stocks	\$151,250				\$20,000		
Mid Cap Stocks	\$18,750						
Small Cap Stocks	\$50,000						
International Developed Stocks	\$107,500				\$20,000		
International Emerging Stocks	\$18,750						
Total :	\$975,000		\$155,000		\$100,000		

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 professionals to discuss the federal and state tax consequences.

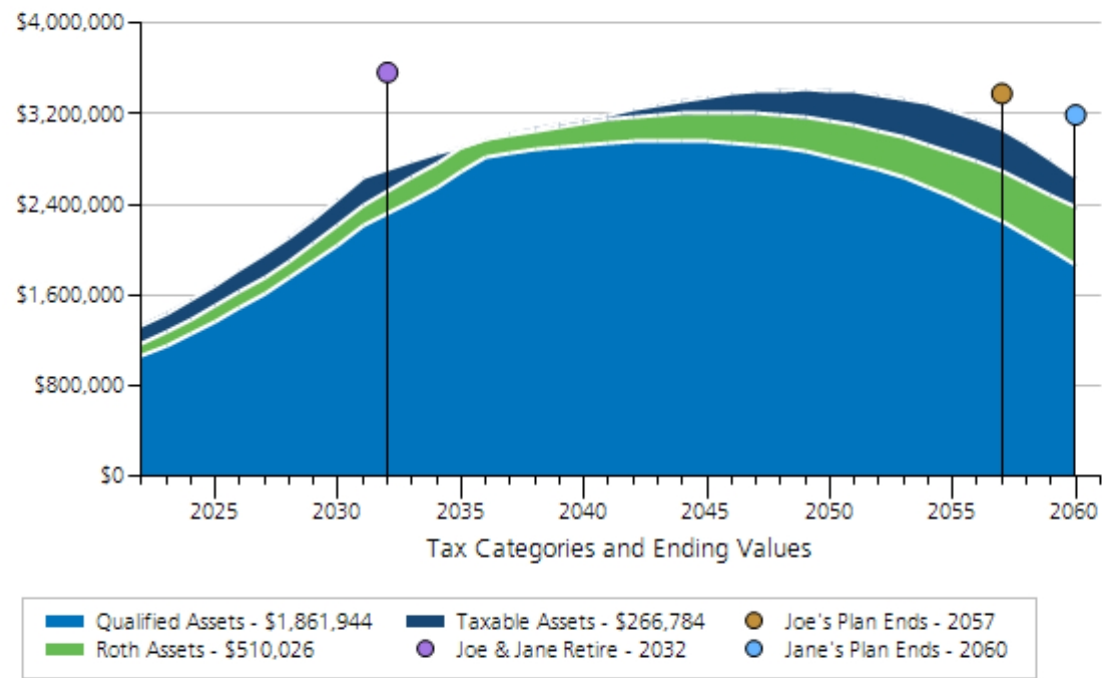
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Worksheet Detail - Combined Details

Scenario : Retire 67, spend 70k using Average Return

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

Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire 67, spend 70k using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
57/57	2022	0	1,230,000	27,000	0	0	77,783	6.19%	2,479	0	0	0	1,332,304
58/58	2023	0	1,332,304	27,810	0	0	84,164	6.19%	2,593	0	0	0	1,441,684
59/59	2024	0	1,441,684	28,644	0	0	90,984	6.19%	2,712	0	0	0	1,558,601
60/60	2025	0	1,558,601	29,504	0	0	98,272	6.19%	2,837	0	0	0	1,683,539
61/61	2026	0	1,683,539	30,389	0	0	106,058	6.19%	2,967	0	0	0	1,817,019
62/62	2027	0	1,817,019	31,300	0	0	114,374	6.19%	3,103	0	0	0	1,959,590
63/63	2028	0	1,959,590	32,239	0	0	123,254	6.19%	3,245	0	0	0	2,111,839
64/64	2029	0	2,111,839	33,206	0	0	132,735	6.19%	3,394	0	0	0	2,274,387
65/65	2030	0	2,274,387	34,203	0	0	142,856	6.19%	3,550	0	0	0	2,447,895
66/66	2031	0	2,447,895	35,229	0	0	153,656	6.19%	3,713	0	0	0	2,633,067
Joe & Jane Retire	2032	0	2,633,067	0	0	75,966	129,050	5.01%	5,821	97,792	17,473	13,439	2,703,558
68/68	2033	0	2,703,558	0	0	77,485	132,407	5.01%	5,451	101,117	18,711	13,842	2,774,329
69/69	2034	0	2,774,329	0	0	79,035	135,768	5.01%	5,036	104,555	20,069	14,258	2,845,215
70/70	2035	0	2,845,215	0	0	80,615	138,727	5.01%	12,512	108,110	21,540	14,685	2,907,710
71/71	2036	0	2,907,710	0	0	82,228	142,041	5.01%	4,758	111,786	23,123	15,126	2,977,187
72/72	2037	0	2,977,187	0	0	83,872	144,428	5.01%	22,353	115,586	24,821	15,580	3,027,147
73/73	2038	0	3,027,147	0	0	85,550	146,664	5.01%	23,356	119,516	26,577	16,047	3,073,865
74/74	2039	0	3,073,865	0	0	87,261	148,714	5.01%	24,547	123,580	28,446	16,528	3,116,739
75/75	2040	0	3,116,739	0	0	89,006	150,564	5.01%	25,659	127,781	30,430	17,024	3,155,414
76/76	2041	0	3,155,414	0	0	90,786	152,189	5.01%	26,806	132,126	32,543	17,535	3,189,379
77/77	2042	0	3,189,379	0	0	92,602	154,476	5.01%	28,065	136,618	34,777	0	3,236,996
78/78	2043	0	3,236,996	0	0	94,454	156,548	5.01%	29,524	141,263	37,096	0	3,280,114
79/79	2044	0	3,280,114	0	0	96,343	158,380	5.01%	31,035	146,066	39,542	0	3,318,194
80/80	2045	0	3,318,194	0	0	98,270	159,944	5.01%	32,599	151,033	42,138	0	3,350,638
81/81	2046	0	3,350,638	0	0	100,235	161,220	5.01%	33,992	156,168	44,864	0	3,377,070
82/82	2047	0	3,377,070	0	0	102,240	162,169	5.01%	35,645	161,477	47,736	0	3,396,620
83/83	2048	0	3,396,620	0	0	104,285	162,774	5.01%	37,085	166,968	50,647	0	3,408,980
84/84	2049	0	3,408,980	0	0	106,370	162,989	5.01%	38,821	172,644	53,709	0	3,413,165
85/85	2050	0	3,413,165	0	0	108,498	162,791	5.01%	40,289	178,514	56,954	0	3,408,696
86/86	2051	0	3,408,696	0	0	110,668	162,141	5.01%	41,750	184,584	60,388	0	3,394,783
87/87	2052	0	3,394,783	0	0	112,881	161,000	5.01%	43,196	190,860	64,034	0	3,370,575
88/88	2053	0	3,370,575	0	0	115,139	159,344	5.01%	44,203	197,349	67,887	0	3,335,618
89/89	2054	0	3,335,618	0	0	117,442	157,112	5.01%	45,557	204,059	71,931	0	3,288,625

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire 67, spend 70k using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
90/90	2055	0	3,288,625	0	0	119,790	154,277	5.01%	46,364	210,997	76,286	0	3,229,046
91/91	2056	0	3,229,046	0	0	122,186	150,797	5.01%	47,027	218,171	80,839	0	3,155,993
Joe's Plan Ends	2057	0	3,155,993	0	0	124,630	146,626	5.01%	47,518	225,588	85,611	0	3,068,532
-/93	2058	0	3,068,532	0	0	66,956	140,526	5.01%	56,825	233,258	44,895	0	2,941,035
-/94	2059	0	2,941,035	0	0	68,296	133,681	5.01%	56,310	241,189	47,473	0	2,798,039
Jane's Plan Ends	2060	0	2,798,039	0	0	69,661	126,053	5.01%	55,472	249,390	50,138	0	2,638,754

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.

- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

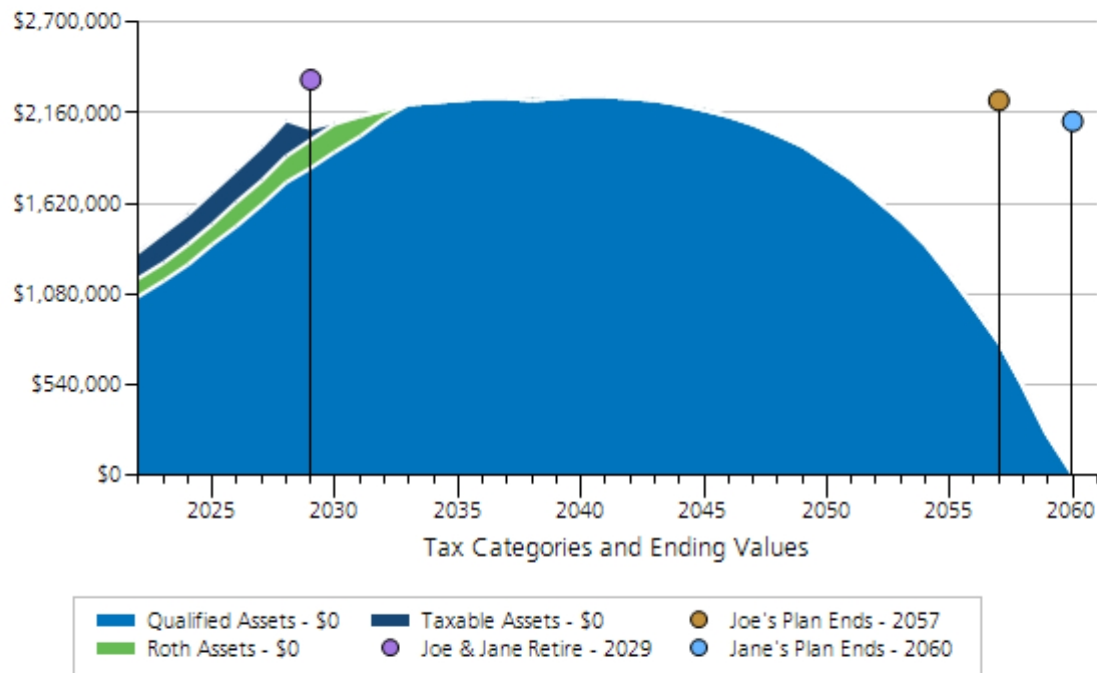
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Scenario : Retire 64, spend 70k using Average Return

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Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire 64, spend 70k using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
57/57	2022	0	1,230,000	27,000	0	0	77,783	6.19%	2,479	0	0	0	1,332,304
58/58	2023	0	1,332,304	27,810	0	0	84,164	6.19%	2,593	0	0	0	1,441,684
59/59	2024	0	1,441,684	28,644	0	0	90,984	6.19%	2,712	0	0	0	1,558,601
60/60	2025	0	1,558,601	29,504	0	0	98,272	6.19%	2,837	0	0	0	1,683,539
61/61	2026	0	1,683,539	30,389	0	0	106,058	6.19%	2,967	0	0	0	1,817,019
62/62	2027	0	1,817,019	31,300	0	0	114,374	6.19%	3,103	0	0	0	1,959,590
63/63	2028	0	1,959,590	32,239	0	0	123,254	6.19%	3,245	0	0	0	2,111,839
Joe & Jane Retire	2029	0	2,111,839	0	0	0	98,674	5.01%	0	88,459	41,538	12,299	2,068,217
65/65	2030	0	2,068,217	0	0	62,384	100,254	5.01%	10,120	91,467	15,321	12,668	2,101,279
66/66	2031	0	2,101,279	0	0	63,631	102,058	5.01%	3,858	94,576	16,345	13,048	2,139,141
67/67	2032	0	2,139,141	0	0	64,904	103,822	5.01%	3,039	97,792	17,473	13,439	2,176,124
68/68	2033	0	2,176,124	0	0	66,202	105,305	5.01%	6,759	101,117	18,711	13,842	2,207,202
69/69	2034	0	2,207,202	0	0	67,526	106,091	5.01%	18,253	104,555	20,069	14,258	2,223,685
70/70	2035	0	2,223,685	0	0	68,877	106,670	5.01%	19,090	108,110	21,540	14,685	2,235,806
71/71	2036	0	2,235,806	0	0	70,254	107,016	5.01%	19,969	111,786	23,123	15,126	2,243,073
72/72	2037	0	2,243,073	0	0	71,659	107,106	5.01%	20,893	115,586	24,821	15,580	2,244,959
73/73	2038	0	2,244,959	0	0	73,092	106,917	5.01%	21,849	119,516	26,577	16,047	2,240,979
74/74	2039	0	2,240,979	0	0	74,554	107,420	5.01%	19,405	123,580	28,446	0	2,251,521
75/75	2040	0	2,251,521	0	0	76,045	107,665	5.01%	20,350	127,781	30,430	0	2,256,671
76/76	2041	0	2,256,671	0	0	77,566	107,626	5.01%	21,341	132,126	32,543	0	2,255,853
77/77	2042	0	2,255,853	0	0	79,118	107,274	5.01%	22,377	136,618	34,777	0	2,248,472
78/78	2043	0	2,248,472	0	0	80,700	106,581	5.01%	23,453	141,263	37,096	0	2,233,941
79/79	2044	0	2,233,941	0	0	82,314	105,514	5.01%	24,578	146,066	39,542	0	2,211,583
80/80	2045	0	2,211,583	0	0	83,960	104,038	5.01%	25,757	151,033	42,138	0	2,180,654
81/81	2046	0	2,180,654	0	0	85,639	102,118	5.01%	26,986	156,168	44,864	0	2,140,393
82/82	2047	0	2,140,393	0	0	87,352	99,712	5.01%	28,271	161,477	47,736	0	2,089,972
83/83	2048	0	2,089,972	0	0	89,099	96,787	5.01%	29,589	166,968	50,647	0	2,028,654
84/84	2049	0	2,028,654	0	0	90,881	93,297	5.01%	30,966	172,644	53,709	0	1,955,514
85/85	2050	0	1,955,514	0	0	92,699	89,195	5.01%	32,407	178,514	56,954	0	1,869,532
86/86	2051	0	1,869,532	0	0	94,553	84,427	5.01%	33,942	184,584	60,388	0	1,769,597
87/87	2052	0	1,769,597	0	0	96,444	78,916	5.01%	35,977	190,860	64,034	0	1,654,086
88/88	2053	0	1,654,086	0	0	98,373	72,600	5.01%	38,120	197,349	67,887	0	1,521,703
89/89	2054	0	1,521,703	0	0	100,340	65,415	5.01%	40,367	204,059	71,931	0	1,371,100

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire 64, spend 70k using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
90/90	2055	0	1,371,100	0	0	102,347	57,284	5.01%	42,763	210,997	76,286	0	1,200,687
91/91	2056	0	1,200,687	0	0	104,394	48,136	5.01%	45,268	218,171	80,839	0	1,008,939
Joe's Plan Ends	2057	0	1,008,939	0	0	106,482	37,892	5.01%	47,890	225,588	85,611	0	794,223
-/93	2058	0	794,223	0	0	57,452	25,256	5.01%	69,416	233,258	44,895	0	529,360
-/94	2059	0	529,360	0	0	58,601	11,366	5.01%	72,429	241,189	47,473	0	238,236
Jane's Plan Ends	2060	0	238,236	0	0	59,773	0	0.00%	53,608	x203,490	x40,910	0	0

Notes

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- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.

- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

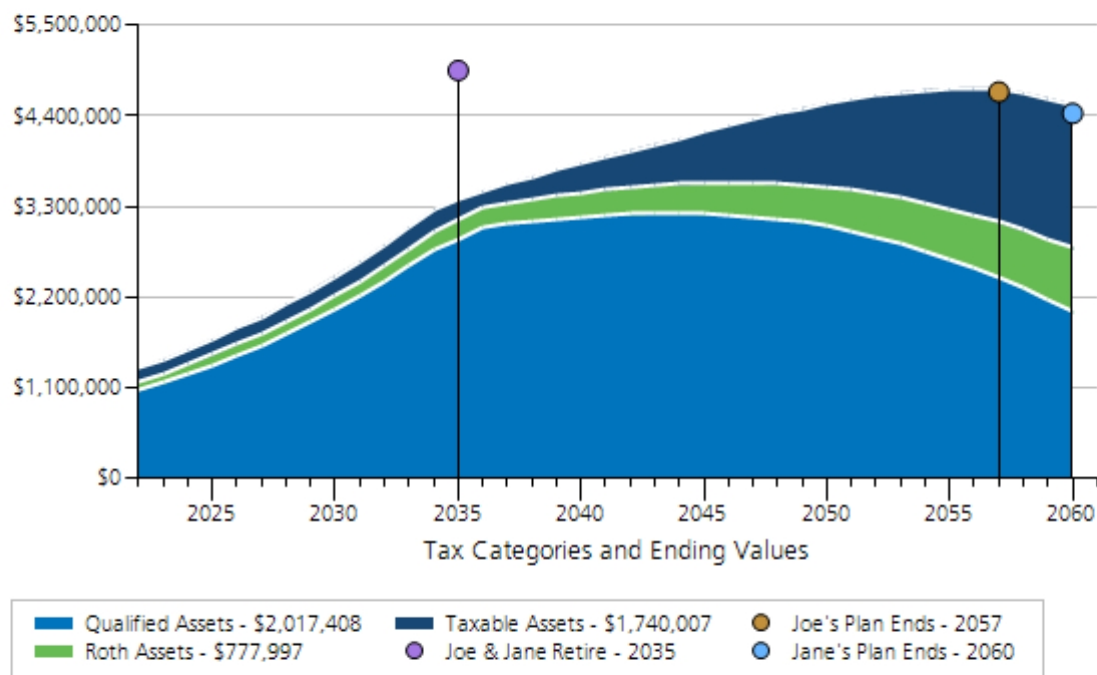
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Retire 70, spend 70k using Average Return

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

Total Portfolio Value Graph



x - denotes shortfall

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

Worksheet Detail - Combined Details

Scenario : Retire 70, spend 70k using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
57/57	2022	0	1,230,000	27,000	0	0	77,783	6.19%	2,479	0	0	0	1,332,304
58/58	2023	0	1,332,304	27,810	0	0	84,164	6.19%	2,593	0	0	0	1,441,684
59/59	2024	0	1,441,684	28,644	0	0	90,984	6.19%	2,712	0	0	0	1,558,601
60/60	2025	0	1,558,601	29,504	0	0	98,272	6.19%	2,837	0	0	0	1,683,539
61/61	2026	0	1,683,539	30,389	0	0	106,058	6.19%	2,967	0	0	0	1,817,019
62/62	2027	0	1,817,019	31,300	0	0	114,374	6.19%	3,103	0	0	0	1,959,590
63/63	2028	0	1,959,590	32,239	0	0	123,254	6.19%	3,245	0	0	0	2,111,839
64/64	2029	0	2,111,839	33,206	0	0	132,735	6.19%	3,394	0	0	0	2,274,387
65/65	2030	0	2,274,387	34,203	0	0	142,856	6.19%	3,550	0	0	0	2,447,895
66/66	2031	0	2,447,895	35,229	0	0	153,656	6.19%	3,713	0	0	0	2,633,067
67/67	2032	0	2,633,067	36,286	0	0	165,180	6.19%	3,883	0	0	0	2,830,649
68/68	2033	0	2,830,649	37,374	0	0	177,473	6.19%	4,061	0	0	0	3,041,435
69/69	2034	0	3,041,435	38,495	0	0	190,586	6.19%	4,248	0	0	0	3,266,269
Joe & Jane Retire	2035	0	3,266,269	0	0	101,330	161,108	5.01%	9,229	108,110	21,540	14,685	3,375,142
71/71	2036	0	3,375,142	0	0	103,356	166,375	5.01%	8,975	111,786	23,123	15,126	3,485,865
72/72	2037	0	3,485,865	0	0	105,424	170,628	5.01%	32,419	115,586	24,821	15,580	3,573,511
73/73	2038	0	3,573,511	0	0	107,532	174,760	5.01%	34,064	119,516	26,577	16,047	3,659,599
74/74	2039	0	3,659,599	0	0	109,683	178,794	5.01%	35,909	123,580	28,446	16,528	3,743,613
75/75	2040	0	3,743,613	0	0	111,876	182,716	5.01%	37,697	127,781	30,430	17,024	3,825,272
76/76	2041	0	3,825,272	0	0	114,114	186,506	5.01%	39,553	132,126	32,543	17,535	3,904,134
77/77	2042	0	3,904,134	0	0	116,396	190,149	5.01%	41,308	136,618	34,777	18,061	3,979,916
78/78	2043	0	3,979,916	0	0	118,724	193,617	5.01%	43,295	141,263	37,096	18,603	4,052,001
79/79	2044	0	4,052,001	0	0	121,099	196,885	5.01%	45,354	146,066	39,542	19,161	4,119,860
80/80	2045	0	4,119,860	0	0	123,521	200,912	5.01%	47,743	151,033	42,138	0	4,203,379
81/81	2046	0	4,203,379	0	0	125,991	204,760	5.01%	49,982	156,168	44,864	0	4,283,116
82/82	2047	0	4,283,116	0	0	128,511	208,391	5.01%	52,538	161,477	47,736	0	4,358,267
83/83	2048	0	4,358,267	0	0	131,081	211,795	5.01%	54,902	166,968	50,647	0	4,428,626
84/84	2049	0	4,428,626	0	0	133,703	214,929	5.01%	57,628	172,644	53,709	0	4,493,277
85/85	2050	0	4,493,277	0	0	136,377	217,773	5.01%	60,103	178,514	56,954	0	4,551,856
86/86	2051	0	4,551,856	0	0	139,104	220,297	5.01%	62,615	184,584	60,388	0	4,603,669
87/87	2052	0	4,603,669	0	0	141,886	222,462	5.01%	65,156	190,860	64,034	0	4,647,969
88/88	2053	0	4,647,969	0	0	144,724	224,255	5.01%	67,270	197,349	67,887	0	4,684,443
89/89	2054	0	4,684,443	0	0	147,619	225,617	5.01%	69,809	204,059	71,931	0	4,711,879

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Retire 70, spend 70k using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
90/90	2055	0	4,711,879	0	0	150,571	226,529	5.01%	71,808	210,997	76,286	0	4,729,889
91/91	2056	0	4,729,889	0	0	153,582	226,954	5.01%	73,705	218,171	80,839	0	4,737,710
Joe's Plan Ends	2057	0	4,737,710	0	0	156,654	226,854	5.01%	75,474	225,588	85,611	0	4,734,544
-/93	2058	0	4,734,544	0	0	83,821	224,377	5.01%	83,807	233,258	44,895	0	4,680,782
-/94	2059	0	4,680,782	0	0	85,498	221,244	5.01%	84,247	241,189	47,473	0	4,614,614
Jane's Plan Ends	2060	0	4,614,614	0	0	87,208	217,483	5.01%	84,365	249,390	50,138	0	4,535,412

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.

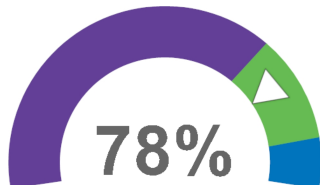
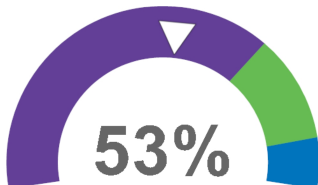
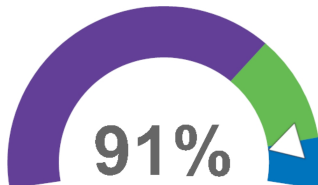
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- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

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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	Retire 67, spend 70k		Retire 64, spend 70k		Retire 70, spend 70k	
	Average Return	Bad Timing	Average Return	Bad Timing	Average Return	Bad Timing
Need	100%	100%	99%	85%	100%	100%
10 Basic Living Expense						
10 Health Care						
10 Travel						
Safety Margin (Value at End of Plan)						
Current dollars (in thousands) :	\$858	\$569	\$0	\$0	\$1,475	\$1,290
Future dollars (in thousands) :	\$2,639	\$1,751	\$0	\$0	\$4,535	\$3,965
Monte Carlo Results	Likelihood of Funding All Goals					
Your Confidence Zone: 70% - 90%						
<div><div><div></div><div>78%</div><div>Probability of Success</div><div>In Confidence Zone</div></div><div><div></div><div>53%</div><div>Probability of Success</div><div>Below Confidence Zone</div></div><div><div></div><div>91%</div><div>Probability of Success</div><div>Above Confidence Zone</div></div></div>						
Total Spending :	\$2,461,812		\$2,720,445		\$2,220,644	

• 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	Retire 67, spend 70k	Retire 64, spend 70k	Retire 70, spend 70k
Stress Tests			
Method(s)	Bad Timing Program Estimate Years of bad returns: 2032: -15.67% 2033: -5.33%	Bad Timing Program Estimate Years of bad returns: 2029: -15.67% 2030: -5.33%	Bad Timing Program Estimate Years of bad returns: 2035: -15.67% 2036: -5.33%
Hypothetical Average Rate of Return			
Before retirement portfolio set :	Atria Org. Set	Atria Org. Set	Atria Org. Set
Portfolio :	Cap Growth I	Cap Growth I	Cap Growth I
Entered Return :	N/A	N/A	N/A
Composite Return :	6.18%	6.18%	6.18%
Composite Standard Deviation :	13.92%	13.92%	13.92%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	3.18%	3.18%	3.18%
After retirement portfolio set :	Atria Org. Set	Atria Org. Set	Atria Org. Set
Portfolio :	Balanced II	Balanced II	Balanced II
Entered Return :	N/A	N/A	N/A
Composite Return :	5.01%	5.01%	5.01%
Composite Standard Deviation :	9.03%	9.03%	9.03%
Total Return Adjustment :	0.00%	0.00%	0.00%
Adjusted Real Return :	2.01%	2.01%	2.01%
Base inflation rate :	3.00%	3.00%	3.00%

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What If Worksheet

Key Assumptions	Retire 67, spend 70k	Retire 64, spend 70k	Retire 70, spend 70k
Goals			
Basic Living Expense			
Retirement Age			
Joe	67	• 64	• 70
Jane	67	• 64	• 70
Planning Age			
Joe	92	92	92
Jane	95	95	95
One Retired			
Joe Retired and Jane Employed	\$0	\$0	\$0
Jane Retired and Joe Employed	\$0	\$0	\$0
Both Retired			
Both Retired	\$70,000	\$70,000	\$70,000
One Alone - Retired			
Jane Alone Retired	\$70,000	\$70,000	\$70,000
Joe Alone Retired	\$0	\$0	\$0
One Alone - Employed			
Joe Alone Employed	\$0	\$0	\$0
Jane Alone Employed	\$0	\$0	\$0
Health Care			
Percentage of costs to use :	100%	100%	100%
Cost determined by Schedule :	See details	See details	See details
Travel			
Year :	At Joe's retirement	At Joe's retirement	At Joe's retirement
Cost :	\$10,000	\$10,000	\$10,000
Is recurring :	Yes	Yes	Yes
Years between occurrences :	1	1	1
Number of occurrences :	10	10	10

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What If Worksheet

Key Assumptions	Retire 67, spend 70k		Retire 64, spend 70k		Retire 70, spend 70k
Retirement Income					
Social Security					
Select Social Security Strategy	At Retirement	•	Current		At Retirement
Joe					
Filing Method :	Normal		Normal		Normal
Age to File Application :	67	•	65	•	70
Age Retirement Benefits begin :	67	•	65	•	70
First Year Benefit :	\$29,495	•	\$25,080	•	\$37,240
Jane					
Filing Method :	Normal		Normal		Normal
Age to File Application :	67	•	65	•	70
Age Retirement Benefits begin :	67	•	65	•	70
First Year Benefit :	\$32,824	•	\$28,164	•	\$41,091
Reduce Benefits By :	0%		0%		0%
Part-Time Employment (Joe)					
Include in Plan	No		No		No
Annual Income :	\$20,000		\$20,000		\$20,000
Start Year :	Joe's retirement		Joe's retirement		Joe's retirement
Years of Employment :	5		5		5
Joe - Fund All Goals - Taxable					

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What If Worksheet

Key Assumptions	Retire 67, spend 70k	Retire 64, spend 70k	Retire 70, spend 70k
Asset Additions			
IBM 401(k)	10.00%	10.00%	10.00%
Roth:	0.00%	0.00%	0.00%
Maximum contribution each year:	No	No	No
% Designated as Roth:	0.00%	0.00%	0.00%
Plan addition amount:	\$12,000	\$12,000	\$12,000
Year additions begin:	2022	2022	2022
Joe - Fund All Goals			
SAS 401(k)	10.00%	10.00%	10.00%
Roth:	0.00%	0.00%	0.00%
Maximum contribution each year:	No	No	No
% Designated as Roth:	0.00%	0.00%	0.00%
Plan addition amount:	\$15,000	\$15,000	\$15,000
Year additions begin:	2022	2022	2022
Jane - Fund All Goals			
Extra Savings by Tax Category			
Joe's Qualified	\$0	\$0	\$0
Jane's Qualified	\$0	\$0	\$0
Joe's Roth	\$0	\$0	\$0
Jane's Roth	\$0	\$0	\$0
Joe's Tax-Deferred	\$0	\$0	\$0
Jane's Tax-Deferred	\$0	\$0	\$0
Taxable	\$0	\$0	\$0

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What If Worksheet

Key Assumptions	Retire 67, spend 70k	Retire 64, spend 70k	Retire 70, spend 70k
Cash Reserve			
Include :	No	No	No
Your Goal Coverage			
Needs :	3	3	3
Wants :	2	2	2
Wishes :	1	1	1
Minimum Amount in Cash Reserve :	\$0	\$0	\$0
Annual offset for Cash Reserve :	\$0	\$0	\$0
Selected Allocation :	Enter Own Return and Standard Deviation	Enter Own Return and Standard Deviation	Enter Own Return and Standard Deviation
Return :	0.00%	0.00%	0.00%
Standard Deviation :	0.00%	0.00%	0.00%
Aspirational Bucket			
Include :	No	No	No
Additional :	\$0	\$0	\$0
Selected Allocation :	Enter Own Return and Standard Deviation	Enter Own Return and Standard Deviation	Enter Own Return and Standard Deviation
Return :	9.00%	9.00%	9.00%
Standard Deviation :	18.00%	18.00%	18.00%
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%

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

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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.

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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 Short Term	0.25%	1.00%
Cash Short Term (Tax-Free)	0.18%	1.00%
Cash Long Term	0.75%	1.25%
Cash Long Term (Tax-Free)	0.50%	1.25%
1-5 Year CD's or HYMM	1.50%	1.50%
1-5 Year CD's or HYMM (Tax-Free)	0.90%	1.50%
3-5 Year Fixed Annuity	2.25%	0.60%
5-7 Yr FIA/EIA w/Par 1 Yr PTP	4.32%	3.48%
5 -7 Yr FIA/EIA w/Cap 1 Yr PTP	3.60%	2.90%
5-7 Yr FIA/EIA w/ 1 Yr Fixed	2.00%	0.00%
10 Yr FIA/EIA w/Par 1 Yr PTP	4.75%	3.83%
10 Yr FIA/EIA w/Cap 1 Yr PTP	3.96%	3.19%
10 Year FIA/EIA w/1 Yr Fixed	2.50%	0.00%
Fixed MYGA 3 year	2.00%	0.00%
Fixed MYGA 5 year	2.50%	0.00%
Fixed MYGA 7 year	3.00%	0.00%
Fixed MYGA 10 yr	3.25%	0.00%
Short Term Bonds	3.10%	2.00%
Short Term Bonds (Tax-Free)	2.25%	2.00%
Intermediate Term Bonds	3.10%	3.50%
Intermediate Term Bonds (Tax-Free)	2.35%	3.50%
Long Term Bonds	3.30%	11.00%
Long Term Bonds (Tax-Free)	2.25%	11.00%
International Bond	3.05%	8.75%
Large Cap Value Stocks	6.70%	16.00%
Large Cap Growth Stocks	6.40%	16.00%
Mid Cap Stocks	7.10%	16.00%

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Small Cap Stocks	7.30%	20.00%
International Developed Stocks	7.30%	19.00%
International Emerging Stocks	8.30%	24.00%
REITs	6.20%	20.00%
Commodities	4.25%	20.00%

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

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

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

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

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

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

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

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," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Test, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

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

Results Using Historical Test

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

Results with Bad Timing

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

IMPORTANT DISCLOSURE INFORMATION

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is the probability that your Plan, with all its underlying assumptions, could be successful. In 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, 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, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bond Bear Market, from July 1979 through February 1980, was the worst bear market for bonds since the Great Depression. In 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, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

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

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

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

IMPORTANT DISCLOSURE INFORMATION

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%
1-5 Year CD's or HYMM	1-5 Year CD's or HYMM	2.5%	7.5%
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%
5-7 Yr FIA/EIA w/Par 1 Yr PTP	5-7 Yr FIA/EIA w/Par 1 Yr PTP	0%	0%
5 -7 Yr FIA/EIA w/Cap 1 Yr PTP	5 -7 Yr FIA/EIA w/Cap 1 Yr PTP	0%	0%
5-7 Yr FIA/EIA w/ 1 Yr Fixed	5-7 Yr FIA/EIA w/ 1 Yr Fixed	2%	2%
10 Yr FIA/EIA w/Par 1 Yr PTP	10 Yr FIA/EIA w/Par 1 Yr PTP	0%	0%
10 Yr FIA/EIA w/Cap 1 Yr PTP	10 Yr FIA/EIA w/Cap 1 Yr PTP	0%	0%
10 Year FIA/EIA w/1 Yr Fixed	10 Year FIA/EIA w/1 Yr Fixed	2.5%	2.5%
Fixed MYGA 3 year	Fixed MYGA 3 year	0%	0%

Fixed MYGA 5 year	Fixed MYGA 5 year	0%	0%
Fixed MYGA 7 year	Fixed MYGA 7 year	0%	0%
Fixed MYGA 10 yr	Fixed MYGA 10 yr	0%	0%
3-5 Year Fixed Annuity	3-5 Year Fixed Annuity	0%	0%

Notes

- HFRI FOF: Diversified stands for Hedge Fund Research Indices Fund of Funds
- S&P GSCI was formerly the Goldman Sachs Commodity Index

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

IMPORTANT DISCLOSURE INFORMATION

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.