

Washington Family Retirement Projections

George and Martha Washington



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Table Of Contents

IMPORTANT DISCLOSURE INFORMATION	1 - 5	Results	
Personal Information and Summary of Financial Goals	6 - 8	What If Worksheet	31 - 40
Net Worth Summary - All Resources	9	Worksheet Detail - Combined Details	41 - 52
Goal Strategies Introduction	10	Worksheet Detail - Goal Details	53 - 112
Net Worth Detail - All Resources	11	Worksheet Detail - Retirement Distribution Cash Flow Chart	113 - 130
		Worksheet Detail - Retirement Distribution Cash Flow Graphs	131 - 134
		Worksheet Detail - Cash Used to Fund Goals	135 - 136
Plan Summary		Worksheet Detail - Sources of Income and Earnings	137 - 138
Resources Summary	12 - 14	Worksheet Detail - Inside the Numbers Final Result	139
Plan Summary	15 - 20	Worksheet Detail - Allocation Comparison	140 - 141
Results - Current and Recommended	21 - 24	Worksheet Detail - Portfolio Changes	142
		Worksheet Detail - Reallocation Detail	143 - 144
		Worksheet Detail - Bear Market Test	145
Summary of Goals and Resources		Worksheet Detail - Risk/Reward	146
Expectations and Concerns	25	Worksheet Detail - Social Security Analysis	147 - 148
Current Financial Goals Graph	26		
Insurance Inventory	27		
		Income Planning	
Risk and Portfolio Information		Secure Income Analysis	149 - 150
Risk Assessment	28	Total Income Analysis	151 - 152
Model Portfolio Table	29 - 30		
		Risk Management	
		Life Insurance Analysis - Results	153 - 154
		Life Insurance Analysis - Input Details	155 - 156
		Life Insurance Analysis - True Cost Summary	157
		Disability Needs Analysis - George	158 - 160
		Disability Needs Analysis - Martha	161 - 163
		Long-Term Care Needs Analysis - George	164
		Long-Term Care Needs Analysis - Martha	165

Table Of Contents

Estate Analysis

Estate Analysis Introduction	166 - 167
Estate Analysis Options	168
Estate Analysis Current Asset Ownership Detail	169
Estate Analysis Results Combined Summary	170 - 171
Estate Analysis Results Individual Detail	172 - 173
Estate Analysis Results Flowchart	174 - 175
Estate Analysis What If Results Combined Summary	176 - 177
Estate Analysis What If Results Individual Detail	178 - 179
Estate Analysis What If Results Flowchart	180 - 181

Star Track

Glossary	182 - 185
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IMPORTANT DISCLOSURE INFORMATION

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

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

MoneyGuideElite results may vary with each use and over time.

Investment advisory and financial planning services provided by Covenant Wealth Advisors.

MoneyGuideElite Assumptions and Limitations

Information Provided by You

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

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

Assumptions and Limitations

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

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

MoneyGuideElite does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Cash & Cash Alternatives	2.25%	1.50%
Cash & Cash Alternatives (Tax-Free)	1.65%	1.50%
Short Term Bonds	3.05%	4.00%
Short Term Bonds (Tax-Free)	2.25%	4.00%
Intermediate Term Bonds	3.05%	5.00%
Intermediate Term Bonds (Tax-Free)	2.35%	5.00%
Long Term Bonds	3.05%	12.00%
Long Term Bonds (Tax-Free)	2.25%	12.00%
Large Cap Value Stocks	6.65%	18.00%
Large Cap Growth Stocks	6.45%	18.00%
Mid Cap Stocks	7.45%	18.00%
Small Cap Stocks	7.25%	22.00%
International Developed Stocks	7.25%	19.00%
International Emerging Stocks	8.25%	26.00%
REITs	5.75%	23.00%
Commodities	4.25%	20.00%
Fixed Index	3.68%	0.51%
3% Fixed	3.00%	0.00%

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.

MoneyGuideElite Methodology

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

Results Using Average Returns

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

Results Using Historical Test

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

Results with Bad Timing

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

IMPORTANT DISCLOSURE INFORMATION

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

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

MoneyGuideElite Presentation of Results

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

Estimated % of Goal Funded

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

Safety Margin

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

Bear Market Loss and Bear Market Test

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

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

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

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

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

IMPORTANT DISCLOSURE INFORMATION

Regardless of whether you are using historical or projected returns for all other MoneyGuideElite 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*	-19.87%	N/A
	S&P GSCI Commodity - Total Return**	N/A	23.21%
Fixed Index	N/A	0.00%	0.00%
3% Fixed	N/A	0.00%	0.00%

*Hedge Fund Research Indices Fund of Funds

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

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

MoneyGuideElite Risk Assessment

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

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

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

Personal Information and Summary of Financial Goals

George and Martha Washington

Needs

10 Retirement - Basic Living Expenses



George (2032)	64
Martha (2029)	62
Both Retired (2032-2061)	\$175,000
George Alone Retired (2062-2062)	\$150,000
	Base Inflation Rate (2.25%)

10 Health Care Expenses in Retirement



George Employed / Martha Retired Before Medicare (2029-2031)	\$15,383
George Retired Before Medicare / Martha Medicare (2032)	\$20,804
Both Medicare (2033-2061)	\$9,214
George Alone Medicare (2062)	\$6,162
	Base Inflation Rate plus 2.80% (5.05%)

Wants

7 Travel in Retirement



When George retires	\$25,000
Recurring every year for a total of 15 times	Base Inflation Rate (2.25%)

7 New Kitchen Cabinets



In 2022	\$50,000
	Base Inflation Rate (2.25%)

7 Giving to Church/Charities








When George retires	\$5,000
Recurring every year until End of George's Plan	Base Inflation Rate (2.25%)

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

Personal Information and Summary of Financial Goals

George and Martha Washington

	7 New Cars in Retirement	In 2021 Recurring every 10 years for a total of 4 times	\$35,000 Base Inflation Rate (2.25%)
	7 Wedding - Sarah	In 2023	\$35,000 Base Inflation Rate (2.25%)
Wishes			
	3 Provide Nursing Care - Martha	In 2050 Recurring every year for a total of 3 times	\$96,000 Base Inflation Rate (2.25%)
	3 Provide Nursing Care - George	In 2045 Recurring every year for a total of 3 times	\$96,000 Base Inflation Rate (2.25%)
	3 College - Grandchild	4 years starting in 2028 Attending College - Public In-State (4 years)	\$26,590 Base Inflation Rate plus 3.80% (6.05%)

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

Personal Information and Summary of Financial Goals

Personal Information

George

Male - born 05/03/1968, age 51
Employed - \$125,000

Martha

Female - born 01/01/1967, age 53
Employed - \$89,000

Married, US Citizens living in VA

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

Participant Name	Date of Birth	Age	Relationship
John	01/01/1989	31	Child of Both
Sarah	01/01/1988	32	Child of Both

Net Worth Summary - All Resources

This is your Net Worth Summary as of 04/17/2020. 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		\$3,092,344
Other Assets	+	\$858,000
Total Assets		\$3,950,344
Total Liabilities	-	\$68,000
Net Worth		\$3,882,344

Description	Total
Investment Assets	
Employer Retirement Plans	\$1,100,000
Individual Retirement Accounts	\$1,386,221
Taxable and/or Tax-Free Accounts	\$606,123
Total Investment Assets:	\$3,092,344
Other Assets	
Home and Personal Assets	\$589,000
Business and Property	\$269,000
Total Other Assets:	\$858,000
Liabilities	
Personal Real Estate Loan:	\$68,000
Total Liabilities:	\$68,000
Net Worth:	\$3,882,344

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

Goal Strategies Introduction

Roth Conversion - Goal Funding Strategies

You have indicated a desire to convert all or part of your individual retirement accounts and/or qualified retirement plan assets ("qualified assets") to a Roth IRA. This conversion will be subject to federal and, if applicable, state and local income taxes. When a Roth Conversion goal strategy is included in the Goal Strategies section on the What If Worksheet, there is no verification that the qualified assets selected are eligible for conversion to a Roth IRA. It is your responsibility to determine such eligibility. When you indicate that conversion taxes will be paid from the investment portfolio, the results displayed include an estimate of the conversion taxes, based on all the information you have provided, including but not limited to the information for the Roth Conversion goal strategy. The tax rates used are for illustrative purposes only in order to generate the What-If comparison and do not reflect the actual taxes you will pay when converting the qualified assets to a Roth IRA. Since the figures shown are only estimates, the actual taxes you will owe when converting qualified assets to a Roth IRA may be more or less than those included in the report. If you indicated that conversion taxes will be paid from a source outside the investment portfolio, the report includes no analysis of the potential benefits or drawbacks of that decision. The inclusion of a Roth Conversion goal strategy is not a solicitation or recommendation that you convert qualified assets to a Roth IRA, and you should not rely on the information presented when making that decision.

For More Information

You should seek the services of your legal and/or tax advisors when converting qualified assets to a Roth IRA. It is also recommended that you obtain a copy of IRS Publication 590 from your local IRS office, or call 1-800-TAX-FORM or visit the IRS website at www.irs.gov for additional information on converting qualified assets to a Roth IRA.

Assumptions

- If you spread a Roth conversion over multiple years, the amount to be converted is divided into equal current dollar increments. A conversion occurring in the future uses the future value of the asset(s) as projected in the analysis.
- The amount that can be converted in any year is limited to the value of the selected qualified assets available in that year. (For example, assets can be depleted if used to fund goals in prior years.)
- For employed clients electing to pay conversion taxes from the investment portfolio, the taxes are calculated using the marginal tax rate entered in the Roth Conversion goal strategy.

- For retired clients electing to pay conversion taxes from the investment portfolio, the tax calculations are based on which tax methodology was selected for the report. When using the default tax calculation methodology, the conversion taxes are estimated as a part of the overall tax calculations in the year(s) of conversion, using a fixed deduction and progressive tax tables. When using average tax rates, the taxes are calculated using the marginal tax rate entered in the Roth Conversion goal strategy.
- When taxes for the conversion are paid from the investment portfolio, Taxable Fund All Goals assets are used first and then funds from the converted Roth IRA are used. If the owner is less than age 59½, tax penalties are assessed on the taxes paid from the Roth IRA.
- Qualified assets to be converted to a Roth IRA must be designated as Fund All Goals, rather than being earmarked for a specific goal.
- Roth Conversion goal strategies are not reflected in the Life Needs Analysis nor Estate Analysis sections of this report, if applicable.

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

Net Worth Detail - All Resources

This is your Net Worth Detail as of 04/17/2020. 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	George	Martha	Joint	Total
Investment Assets				
Employer Retirement Plans				
Ship Yard 401k	\$1,100,000			\$1,100,000
Individual Retirement Accounts				
Fidelity IRA		\$1,338,221		\$1,338,221
Roth IRA - Account	\$48,000			\$48,000
Taxable and/or Tax-Free Accounts				
Vanguard Account			\$606,123	\$606,123
Total Investment Assets:	\$1,148,000	\$1,338,221	\$606,123	\$3,092,344
Other Assets				
Home and Personal Assets				
Home Residence			\$589,000	\$589,000
Business and Property				
Rental House	\$269,000			\$269,000
Total Other Assets:	\$269,000	\$0	\$589,000	\$858,000
Liabilities				
Personal Real Estate Loan:				
Home Mortgage			\$68,000	\$68,000
Total Liabilities:	\$0	\$0	\$68,000	\$68,000
Net Worth:				\$3,882,344

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

Plan Summary

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Imported from Envestnet Tamarac - Held				
Fidelity IRA	Martha	\$1,338,221		Fund All Goals
CASH		\$4,889		
DFA 5 YEAR GLOBAL FIXED		\$514,358		
DFA INTERNATIONAL CORE EQUITY		\$36,076		
DFA INTL SM CAP VAL FD		\$92,542		
DFA REAL ESTATE SEC FUND		\$39,456		
DFA SMALL CAP VALUE		\$63,286		
Fidelity® Short-Term Bond Index		\$262,428		
Goldman Sachs Bk Usa Cd Foa Ge Capital B		\$42,320		
Goldman Sachs Bk Usa Ny 2.90000% 05/16/2		\$72,240		
Goldman Sachs Bk Usa Ny 3.10000% 12/03/2		\$73,782		
Goldman Sachs Bk Usa Ny Cd 2.60000% 01/0		\$136,844		
Manually Entered				
Roth IRA - Account	George	\$48,000		Fund All Goals
Account Total		\$48,000		
Ship Yard 401k	George	\$1,100,000	\$26,450	Fund All Goals
Account Total		\$1,100,000		
Vanguard Account	Joint Survivorship	\$606,123		Fund All Goals
Taxable Account Total		\$606,123		
	Total :	\$3,092,344		

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

Resources Summary

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home Residence	Joint Survivorship	\$589,000		Not Funding Goals
Rental House	George	\$269,000		Not Funding Goals
Total of Other Assets :		\$858,000		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Insurance Policies Summary (not included in Assets)							
USAA Life Insurance Term Life	George	George	Co-Client of Insured - 100%	\$356		\$250,000	For 20 years
Total Death Benefit of All Policies :						\$250,000	

Social Security

Description	Value	Assign to Goal
Social Security	George will file a normal application at age 67. He will receive \$37,339 in retirement benefits at age 67.	Fund All Goals
Social Security	Martha will file a normal application at age 66 Years, 6 Months. She will receive \$31,977 in retirement benefits at age 66.	Fund All Goals

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Dominion Energy Pension Income	George	\$48,000 from George's Retirement to End of Plan (100% to Survivor)	No	Fund All Goals
Rental Property Income	Joint	\$18,000 from George's Retirement to End of George's Plan	Yes at 2.25%	Fund All Goals

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

Resources Summary

Liabilities

Type	Description/Company	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
1st Mortgage	Home Mortgage	Joint	\$68,000	4.35%	\$1,459
Total Outstanding Balance :			\$68,000		

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

Plan Summary

Reaching Your Goals

Status



Net Worth	
Assets	\$3,950,344
Liabilities	\$68,000
Net Worth	\$3,882,344

Results

If you implement the following suggestions, there is a 88% likelihood of funding all of the Financial Goals in your Plan.

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

Plan Summary

Goals

Plan to reduce your Total Goal Spending to \$6,030,332 which is \$1,199,193, or 17%, less than your Target.

George retires at age 64, in the year 2032.

Martha retires at age 62, in the year 2029.

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

Plan Summary

Goal	Amount	Changes
Needs		
10 Retirement - Basic Living Expenses		
Martha Retired and George Employed	\$0	
Both Retired	\$125,000	Decreased \$50,000
George Alone Retired	\$100,000	Decreased \$50,000
10 Health Care Expenses in Retirement		
George Employed / Martha Retired Before Medicare	\$15,383	
George Retired Before Medicare / Martha Medicare	\$20,804	
Both Medicare	\$9,214	
George Alone Medicare	\$6,162	
Wants		
7 Travel in Retirement	\$18,000	Decreased \$7,000
Starting	At George's retirement	
Years between occurrences	1	
Number of occurrences	15	
7 New Kitchen Cabinets	\$40,000	Decreased \$10,000
Starting	2024	Increased 2
7 Giving to Church/Charities	\$5,000	
Starting	At George's retirement	
Years between occurrences	1	
Ending	End of George's Plan	
7 New Cars in Retirement	\$35,000	
Starting	2021	
Years between occurrences	10	
Number of occurrences	4	
7 Wedding - Sarah	\$35,000	
Starting	2023	

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

Plan Summary

Goal	Amount	Changes
Wishes		
3 Provide Nursing Care - Martha	\$96,000	
Starting	2050	
Years between occurrences	1	
Number of occurrences	3	
3 Provide Nursing Care - George	\$96,000	
Starting	2045	
Years between occurrences	1	
Number of occurrences	3	
3 College - Grandchild	\$15,000	Decreased \$11,590
Years of School	4	
Start Year	2028	

Save and Invest	Status
-----------------	--------

Savings

Consider the following changes in order to increase your savings by \$24,000 to a total of \$50,450 per year.

George - Increase Roth additions by \$7,000. Make this change in 2020.

Martha - Increase Roth additions by \$7,000. Make this change in 2020.

Increase taxable additions by \$10,000. Make this change in 2020.

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

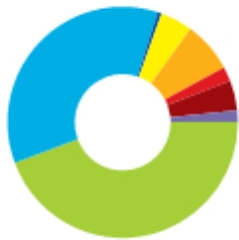
Plan Summary

Invest

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current



Balanced Growth



Changes Required to match Balanced Growth

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$1,338,864
Short Term Bonds	\$104,042	
Long Term Bonds		-\$16,800
Large Cap Value Stocks	\$199,733	
Large Cap Growth Stocks		-\$65,383
Mid Cap Stocks	\$247,388	
Small Cap Stocks	\$184,102	
International Developed Stocks	\$489,851	
International Emerging Stocks	\$123,694	
REITs	\$72,238	
Total :	\$1,421,047	-\$1,421,047

Goal Funding and Investment Strategies

Use \$40,000 in assets from your Investment Portfolio to implement the proposed Goal Funding and Investment Strategies listed below.

Roth Conversion: Convert qualified funds into a Roth IRA to take advantage of potential tax benefits for you and/or your heirs.

George - Roth Conversions: This scenario assumes \$40,000 of your qualified funds will be converted to a Roth IRA starting 2025 and spread out over 10 consecutive years.

Martha - Roth Conversions : This scenario assumes \$0 of your qualified funds will be converted to a Roth IRA starting 2027 and spread out over 10 consecutive years.

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Plan Summary

Social Security

Status

Personal Information

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

George's FRA is 67 and 0 months in 2035.

Martha's FRA is 67 and 0 months in 2034.

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

George's estimated annual PIA is \$37,339

Martha's estimated annual PIA is \$33,079

Strategy Information

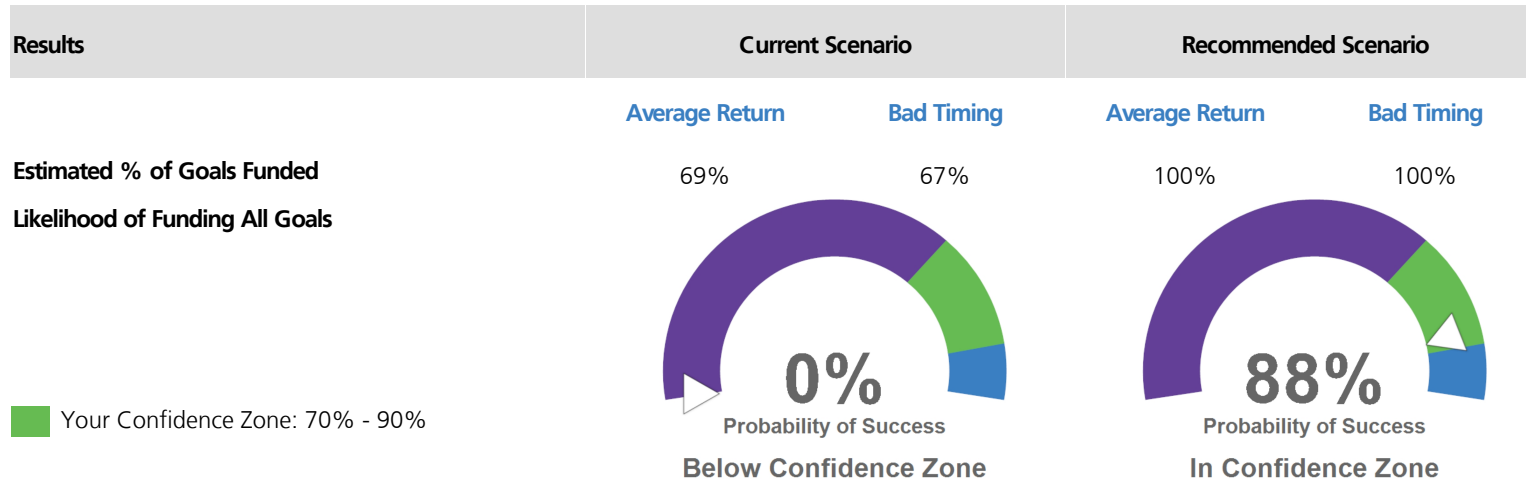
George files a normal application at 70 in 2038.

Martha files a normal application at 70 in 2037.

Using this strategy, your household's total lifetime benefit is estimated to be \$2,182,970 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

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

Results - Current and Recommended



	Current Scenario	Recommended Plan	Changes In Value
66 Retirement			
Retirement Age			
George	64 in 2032	64 in 2032	
Martha	62 in 2029	62 in 2029	
Planning Age			
George	94 in 2062	94 in 2062	
Martha	94 in 2061	94 in 2061	

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

Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expenses			
Martha Retired and George Employed	\$0	\$0	
Both Retired	\$175,000	\$125,000	Decreased \$50,000
George Alone Retired	\$150,000	\$100,000	Decreased \$50,000
Health Care Expenses in Retirement			
George Employed / Martha Retired Before Medicare	\$15,383	\$15,383	
George Retired Before Medicare / Martha Medicare	\$20,804	\$20,804	
Both Medicare	\$9,214	\$9,214	
George Alone Medicare	\$6,162	\$6,162	
Wants			
Travel in Retirement			
Starting	\$25,000	\$18,000	Decreased \$7,000
Years between occurrences	At George's retirement	At George's retirement	
Number of occurrences	1	1	
	15	15	
New Kitchen Cabinets			
Starting	\$50,000	\$40,000	Decreased \$10,000
	2022	2024	Increased 2
Giving to Church/Charities			
Starting	\$5,000	\$5,000	
Years between occurrences	At George's retirement	At George's retirement	
Ending	1	1	
	End of George's Plan	End of George's Plan	
New Cars in Retirement			
Starting	\$35,000	\$35,000	
Years between occurrences	2021	2021	
Number of occurrences	10	10	
	4	4	
Wedding - Sarah			
Starting	\$35,000	\$35,000	
	2023	2023	

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

Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Wishes			
Provide Nursing Care - Martha	\$96,000	\$96,000	
Starting	2050	2050	
Years between occurrences	1	1	
Number of occurrences	3	3	
Provide Nursing Care - George	\$96,000	\$96,000	
Starting	2045	2045	
Years between occurrences	1	1	
Number of occurrences	3	3	
College - Grandchild	\$26,590	\$15,000	Decreased \$11,590
Years of School	4	4	
Start Year	2028	2028	
Total Spending for Life of Plan	\$7,229,525	\$6,030,332	Decreased 17%
\$ Savings			
Qualified	\$26,450	\$26,450	
Roth	\$0	\$14,000	Increased \$14,000
Taxable	\$0	\$10,000	Increased \$10,000
Total Savings This Year	\$26,450	\$50,450	Increased \$24,000
Portfolios			
Allocation Before Retirement	CURRENT	Balanced Growth	38% More Stock
Percent Stock	18%	56%	
Composite Return	3.40%	5.45%	
Return Adjustment	-1.30%	-1.15%	
Adjusted Total Return	2.10%	4.30%	
Composite Standard Deviation	3.98%	11.20%	
Great Recession Return 11/07 - 2/09	-3%	-23%	
Bond Bear Market Return 7/79 - 2/80	3%	6%	
Allocation During Retirement	CURRENT	Balanced Growth	38% More Stock

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

Results - Current and Recommended

	Current Scenario	Recommended Plan	Changes In Value
Percent Stock	18%	56%	
Composite Return	3.40%	5.45%	
Return Adjustment	-1.30%	-1.30%	
Adjusted Total Return	2.10%	4.15%	
Composite Standard Deviation	3.98%	11.20%	
Great Recession Return 11/07 - 2/09	-3%	-23%	
Bond Bear Market Return 7/79 - 2/80	3%	6%	
Inflation	2.25%	2.25%	
Investments			
Total Investment Portfolio	\$3,092,344	\$3,092,344	
Social Security			
Social Security Strategy	Current	At Age 70	
George			
Filing Method	Normal	Normal	
Age to File Application	67	70	
Age Retirement Benefits Begin	67	70	
First Year Benefit	\$37,339	\$46,301	
Martha			
Filing Method	Normal	Normal	
Age to File Application	66 Years, 6 Months	70	
Age Retirement Benefits Begin	66 Years, 6 Months	70	
First Year Benefit	\$31,977	\$41,018	

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Summary of Goals and Resources

Expectations and Concerns

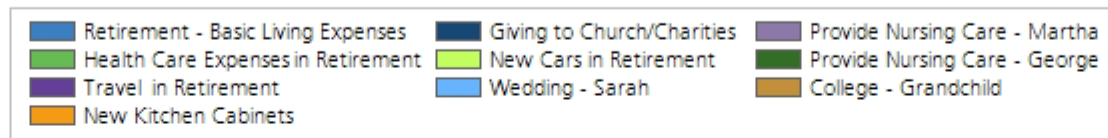
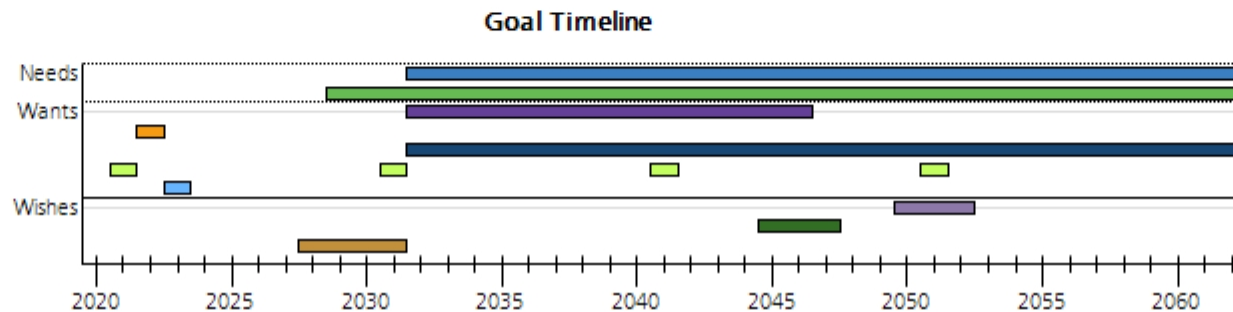
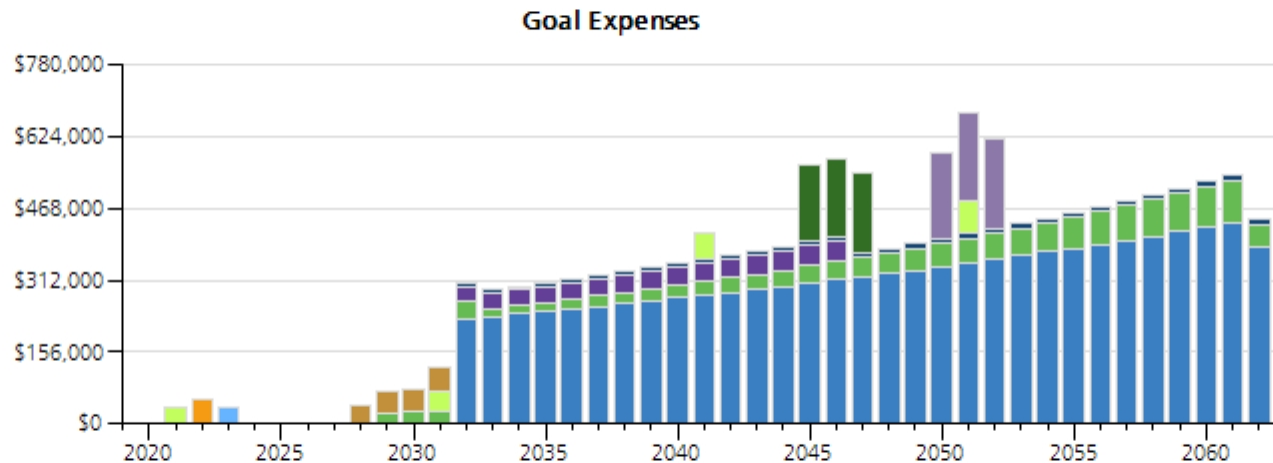
Expectation
George
No Work
Active Lifestyle
Time with Friends & Family
Less Stress - Peace of Mind
Martha
Quiet Lifestyle
Both George and Martha
Time to Travel

Owner	Concern	What Would Help
High		
George	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Martha	George dying early	Test how an early death will impact your family's future.
Martha	Parents needing care	You can include a Goal for the cost of care for your parents and see its impact on your lifestyle.
Medium		
Joint	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
George	Current or future health issues	See how health issues might affect the results of your plan
George	Being bored	A good plan could allow you to have the money for new Goals to keep you busy and engaged.
Low		
Martha	Cost of health care or long-term care	Include a Goal for Health Care and test to see the impact of a potential Long Term Care expense in the future.

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

Current Financial Goals Graph

This graph shows the annual costs for your Financial Goals, as you have specified. Because these costs will be used to create your Plan, it is important that they are accurate and complete. All amounts are in after-tax, future dollars.



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Insurance Inventory

Life

Description	Owner	Insured	Death Benefit	Cash Value	Annual Premium	Beneficiary	Policy Start Date
USAA Life Insurance	George	George	\$250,000		\$356	Co-Client of Insured - 100%	02/2003

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

Risk and Portfolio Information

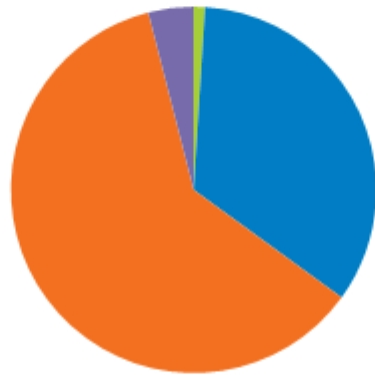
Risk Assessment

You chose a Risk Score of 60.

Appropriate Portfolio: Moderate

Percentage Stock: 61%

Average Return: 5.65%



■ Cash: 1%
 ■ Bond: 34%
 ■ Stock: 61%
 ■ Alternative: 4%

Great Recession Return Loss for this Portfolio

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

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

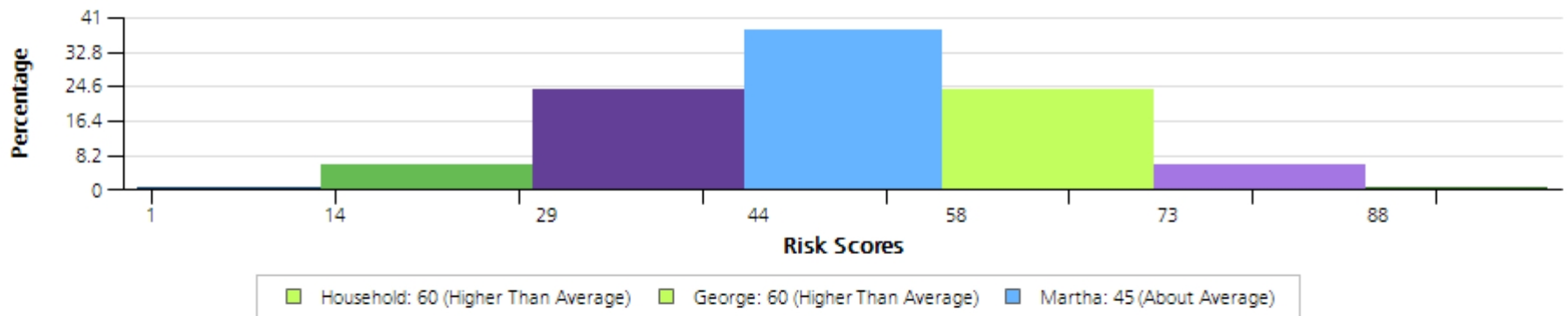
-27%

If you invest \$3,092,344 in this portfolio and the same loss occurred again, you would lose:

-\$820,826

Risk Score Chart for Ages Between 50 to 64

Your Risk Tolerance is Higher Than Average when compared to others in your age group



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Model Portfolio Table

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

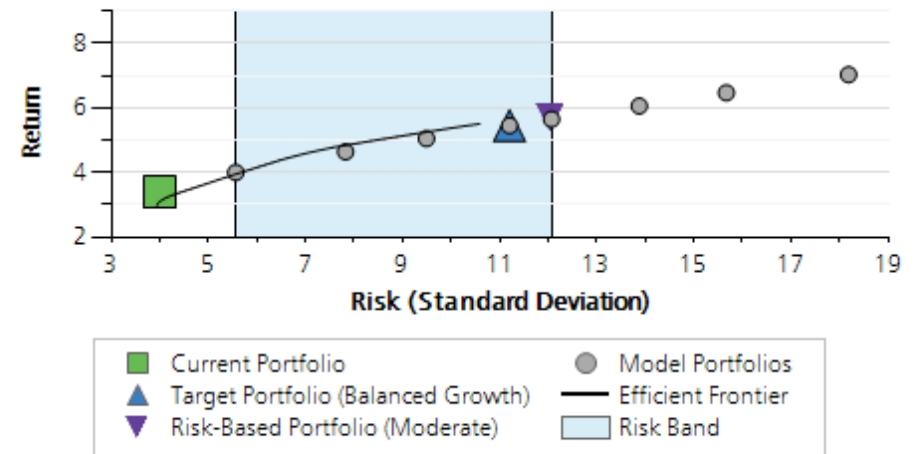
Portfolios	Name	Cash	Bond	Stock	Alternative	Fixed Index	3% Fixed	Projected Return	Standard Deviation
■	Current	44%	36%	18%	2%	0%	0%	3.40%	3.98%
	Defensive	1%	74%	22%	3%	0%	0%	4.00%	5.56%
	Conservative	1%	59%	37%	3%	0%	0%	4.64%	7.83%
	Balanced	1%	49%	47%	3%	0%	0%	5.05%	9.49%
▲	Balanced Growth	1%	39%	56%	4%	0%	0%	5.45%	11.20%
▼	Moderate	1%	34%	61%	4%	0%	0%	5.65%	12.07%
	Moderate Growth	1%	24%	71%	4%	0%	0%	6.06%	13.88%
	Capital Appreciation	1%	14%	80%	5%	0%	0%	6.47%	15.67%
	Equity	1%	0%	93%	6%	0%	0%	7.03%	18.19%

■ Risk Band ■ Current ▼ Risk-Based ▲ Target

Efficient Frontier Graph

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

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



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Model Portfolio Table

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

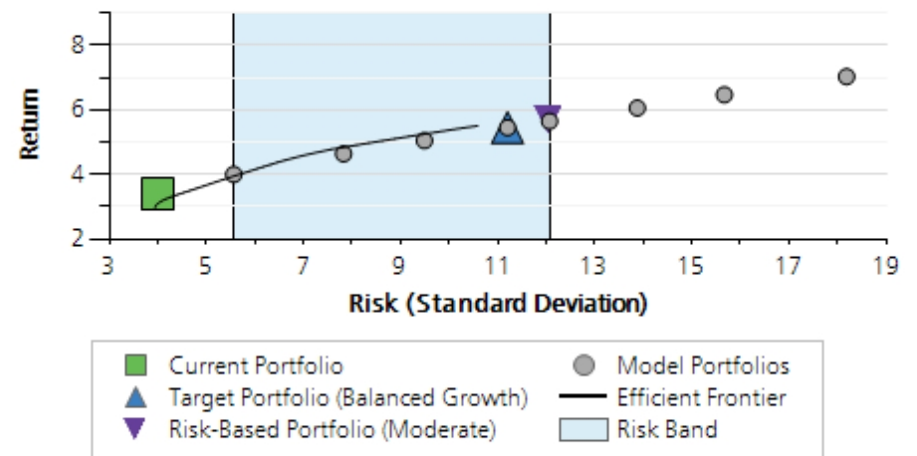
Portfolios	Name	Unclassified	Projected Return	Standard Deviation
■	Current	0%	3.40%	3.98%
	Defensive	0%	4.00%	5.56%
	Conservative	0%	4.64%	7.83%
	Balanced	0%	5.05%	9.49%
▲	Balanced Growth	0%	5.45%	11.20%
▼	Moderate	0%	5.65%	12.07%
	Moderate Growth	0%	6.06%	13.88%
	Capital Appreciation	0%	6.47%	15.67%
	Equity	0%	7.03%	18.19%

■ Risk Band ■ Current ▼ Risk-Based ▲ Target

Efficient Frontier Graph

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

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



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Results

What If Worksheet

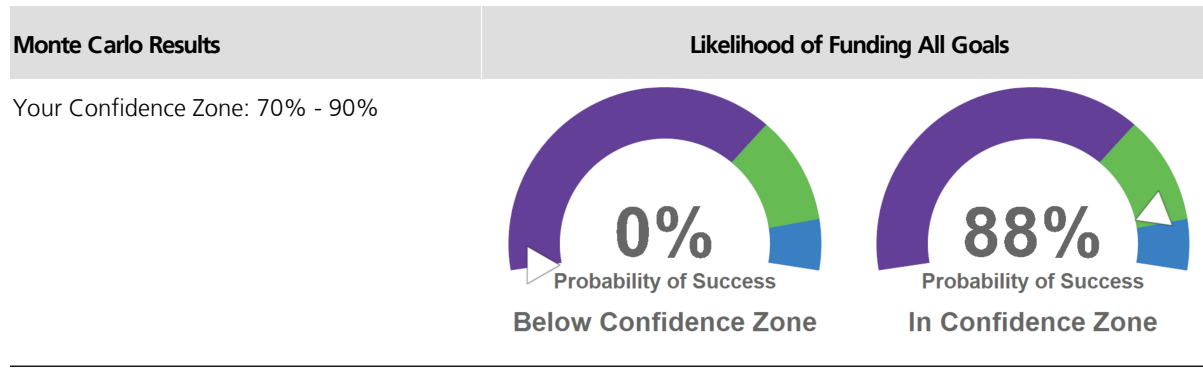
This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

Goals	Estimated % of Goal Funded			
	Current Scenario		Recommended Plan	
	Average Return	Bad Timing	Average Return	Bad Timing
Need	84%	81%	100%	100%
10 Basic Living Expenses				
10 Health Care Expenses in Retirement				
Want	0%	0%	100%	100%
7 Travel in Retirement				
7 New Kitchen Cabinets				
7 Giving to Church/Charities				
7 New Cars in Retirement				
7 Wedding - Sarah				
Wish	0%	0%	100%	100%
3 Provide Nursing Care - Martha				
3 Provide Nursing Care - George				
3 Grandchild				
Safety Margin (Value at End of Plan)				
Current dollars (in thousands) :	\$0	\$0	\$2,114	\$1,416
Future dollars (in thousands) :	\$0	\$0	\$5,383	\$3,605

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

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

What If Worksheet



Total Spending :	\$7,229,525	\$6,030,332
------------------	-------------	-------------

Key Assumptions	Current Scenario	Recommended Plan
Stress Tests		
Method(s)	Bad Timing Program Estimate Years of bad returns: 2029: -9.71% 2030: -3.80%	Bad Timing Program Estimate Years of bad returns: 2029: -22.53% 2030: -9.11%

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan
Hypothetical Average Rate of Return		
Before retirement portfolio set :		• CWA Portfolios
Portfolio :	Current	• Balanced Growth
Entered Return :	N/A	N/A
Composite Return :	3.40%	• 5.45%
Composite Standard Deviation :	3.98%	• 11.20%
Total Return Adjustment :	-1.30%	• -1.15%
Adjusted Real Return :	-0.15%	• 2.05%
After retirement portfolio set :		• CWA Portfolios
Portfolio :	Current	• Balanced Growth
Entered Return :	N/A	N/A
Composite Return :	3.40%	• 5.45%
Composite Standard Deviation :	3.98%	• 11.20%
Total Return Adjustment :	-1.30%	-1.30%
Adjusted Real Return :	-0.15%	• 1.90%
Base inflation rate :	2.25%	2.25%

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan
Goals		
Basic Living Expenses		
Retirement Age		
George	64	64
Martha	62	62
Planning Age		
George	94	94
Martha	94	94
One Retired		
George Retired and Martha Employed	\$0	\$0
Martha Retired and George Employed	\$0	\$0
Both Retired		
Both Retired	\$175,000	• \$125,000
One Alone - Retired		
Martha Alone Retired	\$100,000	\$100,000
George Alone Retired	\$150,000	• \$100,000
One Alone - Employed		
George Alone Employed	\$0	\$0
Martha Alone Employed	\$0	\$0
Health Care Expenses in Retirement		
Percentage of costs to use :	100%	100%
Cost determined by Schedule :	See details	See details
Travel in Retirement		
Year :	At George's retirement	At George's retirement
Cost :	\$25,000	• \$18,000
Is recurring :	Yes	Yes
Years between occurrences :	1	1
Number of occurrences :	15	15
New Kitchen Cabinets		

• 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	Current Scenario		Recommended Plan
Goals			
Year :	2022	•	2024
Cost :	\$50,000	•	\$40,000
Giving to Church/Charities			
Year :	At George's retirement		At George's retirement
Cost :	\$5,000		\$5,000
Is recurring :	Yes		Yes
Years between occurrences :	1		1
This goal will end at End of George's Plan.			
New Cars in Retirement			
Year :	2021		2021
Cost :	\$35,000		\$35,000
Is recurring :	Yes		Yes
Years between occurrences :	10		10
Number of occurrences :	4		4
Wedding - Sarah			
Year :	2023		2023
Cost :	\$35,000		\$35,000
Provide Nursing Care - Martha			
Year :	2050		2050
Cost :	\$96,000		\$96,000
Is recurring :	Yes		Yes
Years between occurrences :	1		1
Number of occurrences :	3		3
Provide Nursing Care - George			
Year :	2045		2045
Cost :	\$96,000		\$96,000
Is recurring :	Yes		Yes
Years between occurrences :	1		1

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan
Goals		
Number of occurrences :	3	3
College - Grandchild		
Year :	2028	2028
Years of Education :	4	4
Annual Cost :	\$26,590	• \$15,000

• 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	Current Scenario	Recommended Plan
Retirement Income		
Dominion Energy Pension Income (George)		
Annual Income :	\$48,000	\$48,000
Start Year :	George's retirement	George's retirement
Select when income will end :	End of Plan	End of Plan
Year to end retirement income :		
Survivor Benefit :	100%	100%
Rental Property Income (Joint)		
Annual Income :	\$18,000	\$18,000
Start Year :	George's retirement	George's retirement
Select when income will end :	End of George's Plan	End of George's Plan
Year to end retirement income :		
Social Security		
Select Social Security Strategy	Current	• At Age 70
George		
Filing Method :	Normal	Normal
Age to File Application :	67	• 70
Age Retirement Benefits begin :	67	• 70
First Year Benefit :	\$37,339	• \$46,301
Martha		
Filing Method :	Normal	Normal
Age to File Application :	66 Years, 6 Months	• 70
Age Retirement Benefits begin :	66 Years, 6 Months	• 70
First Year Benefit :	\$31,977	• \$41,018
Reduce Benefits By :	0%	0%

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan
Goal Strategies		
Roth Conversions		
Include in Plan George Conversion Amount : Calculated Conversion starts in 2025	•	Yes
Roth Conversions		
Include in Plan Martha Conversion Amount : Calculated Conversion starts in 2027	•	Yes
Charitable Gifts and Tithe		
Include in Plan George Distribution Amount : Calculated Distribution starts in 2035	•	Yes
Guaranteed Income for Life		
Include in Plan George Occurs at George age 70	•	Yes
Asset Additions		
Ship Yard 401k	Maximum	Maximum
Roth:	N/A	N/A
Maximum contribution each year:	Yes	Yes
% Designated as Roth:	0.00%	0.00%
Plan addition amount:	\$26,450	\$26,450
Year additions begin:	2020	2020
George - Fund All Goals		

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What If Worksheet

Key Assumptions	Current Scenario	Recommended Plan
Extra Savings by Tax Category		
George's Qualified		\$0
Martha's Qualified		\$0
George's Roth	•	\$7,000
Martha's Roth	•	\$7,000
George's Tax-Deferred		\$0
Martha's Tax-Deferred		\$0
Taxable	•	\$10,000
Cash Reserve		
Include :		No
Your Goal Coverage		
Needs :		3
Wants :		2
Wishes :		1
Minimum Amount in Cash Reserve :		\$0
Annual offset for Cash Reserve :		\$0
Selected Allocation :		Moderate
Return :		5.65%
Standard Deviation :		12.07%
Aspirational Bucket		
Include :		No
Additional :		\$0
Selected Allocation :		Enter Own Return and Standard Deviation
Return :		9.00%
Standard Deviation :		18.00%

• 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	Current Scenario	Recommended Plan
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%

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

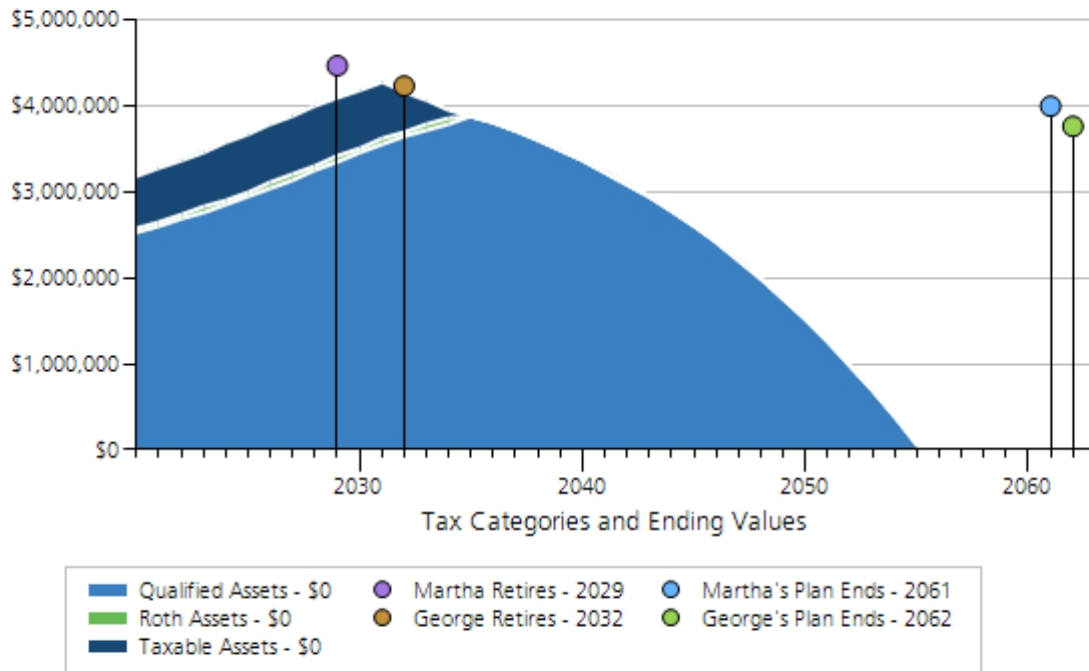
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Worksheet Detail - Combined Details

Scenario : Current Scenario 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 : Current Scenario 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							All Goals	
52/53	2020	0	3,092,344	26,450	0	0	65,717	2.11%	1,550	0	3,182,961
53/54	2021	0	3,182,961	26,460	0	0	67,655	2.11%	1,575	x0	3,275,502
54/55	2022	0	3,275,502	26,970	0	0	69,644	2.11%	1,599	x0	3,370,517
55/56	2023	0	3,370,517	27,481	0	0	71,687	2.11%	1,624	x0	3,468,061
56/57	2024	0	3,468,061	28,492	0	0	73,795	2.11%	1,650	0	3,568,698
57/58	2025	0	3,568,698	29,003	0	0	75,959	2.11%	1,676	0	3,671,984
58/59	2026	0	3,671,984	29,514	0	0	78,180	2.11%	1,702	0	3,777,976
59/60	2027	0	3,777,976	30,526	0	0	80,471	2.11%	1,729	0	3,887,244
60/61	2028	0	3,887,244	31,038	0	0	82,821	2.11%	1,756	x0	3,999,345
Martha Retires	2029	0	3,999,345	31,550	0	0	84,793	2.12%	1,723	x23,966	4,089,999
62/63	2030	0	4,089,999	32,562	0	0	86,797	2.12%	1,684	x25,894	4,181,780
63/64	2031	0	4,181,780	33,075	0	0	88,822	2.12%	1,639	x27,754	4,274,284
George Retires	2032	0	4,274,284	0	0	71,509	86,994	2.14%	7,566	x266,134	4,159,087
65/66	2033	0	4,159,087	0	0	114,741	85,487	2.15%	47,765	x251,184	4,060,366
66/67	2034	0	4,060,366	0	0	116,242	83,581	2.17%	62,995	x257,516	3,939,678
67/68	2035	0	3,939,678	0	0	169,911	82,702	2.17%	41,345	x264,077	3,886,870
68/69	2036	0	3,886,870	0	0	172,654	80,914	2.17%	66,724	x270,873	3,802,841
69/70	2037	0	3,802,841	0	0	175,459	78,899	2.17%	71,159	x277,903	3,708,137
70/71	2038	0	3,708,137	0	0	178,326	76,701	2.17%	73,190	x285,170	3,604,804
71/72	2039	0	3,604,804	0	0	181,259	74,309	2.17%	75,296	x292,671	3,492,405
72/73	2040	0	3,492,405	0	0	184,257	71,716	2.17%	77,470	x300,390	3,370,517
73/74	2041	0	3,370,517	0	0	187,323	68,911	2.17%	79,716	x308,336	3,238,700
74/75	2042	0	3,238,700	0	0	190,458	65,885	2.17%	82,040	x316,525	3,096,477
75/76	2043	0	3,096,477	0	0	193,663	62,627	2.17%	84,443	x324,963	2,943,361
76/77	2044	0	2,943,361	0	0	196,940	59,126	2.17%	86,932	x333,665	2,778,830
77/78	2045	0	2,778,830	0	0	200,291	55,372	2.17%	89,496	x342,610	2,602,388
78/79	2046	0	2,602,388	0	0	203,718	51,353	2.17%	92,141	x351,808	2,413,510
79/80	2047	0	2,413,510	0	0	207,222	47,057	2.17%	94,879	x361,293	2,211,617
80/81	2048	0	2,211,617	0	0	210,804	42,472	2.17%	97,712	x371,072	1,996,109
81/82	2049	0	1,996,109	0	0	214,467	37,584	2.17%	100,639	x381,142	1,766,378
82/83	2050	0	1,766,378	0	0	218,213	32,381	2.17%	103,644	x391,465	1,521,864
83/84	2051	0	1,521,864	0	0	222,043	26,852	2.17%	106,722	x402,036	1,262,000
84/85	2052	0	1,262,000	0	0	225,959	20,982	2.17%	109,908	x412,935	986,097

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario 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							All Goals	
85/86	2053	0	986,097	0	0	229,963	14,754	2.17%	113,216	x424,198	693,399
86/87	2054	0	693,399	0	0	234,057	8,152	2.17%	116,646	x435,825	383,137
87/88	2055	0	383,137	0	0	238,243	1,160	2.17%	120,195	x447,814	54,532
88/89	2056	0	54,532	0	0	242,523	0	0.00%	41,853	x255,203	0
89/90	2057	0	0	0	0	246,900	0	0.00%	29,222	x217,678	0
90/91	2058	0	0	0	0	251,376	0	0.00%	29,688	x221,688	0
91/92	2059	0	0	0	0	255,951	0	0.00%	30,164	x225,787	0
92/93	2060	0	0	0	0	260,630	0	0.00%	30,651	x229,979	0
Martha's Plan Ends	2061	0	0	0	0	265,415	0	0.00%	31,149	x234,265	0
George's Plan Ends	2062	0	0	0	0	188,894	0	0.00%	28,422	x160,472	0

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Funds Used										Ending Portfolio Value	
		Retirement	Health Care Expenses in Retirement	Travel in Retirement	New Kitchen Cabinets	Giving to Church/Charities	New Cars in Retirement	Wedding - Sarah	Provide Nursing Care - Martha	Provide Nursing Care - George	College - Grandchild		
52/53	2020	0	0	0	0	0	0	0	0	0	0	0	3,182,961
53/54	2021	0	0	0	0	0	x0	0	0	0	0	0	3,275,502
54/55	2022	0	0	0	x0	0	0	0	x0	0	0	0	3,370,517
55/56	2023	0	0	0	0	0	0	0	x0	0	0	0	3,468,061
56/57	2024	0	0	0	0	0	0	0	0	0	0	0	3,568,698
57/58	2025	0	0	0	0	0	0	0	0	0	0	0	3,671,984
58/59	2026	0	0	0	0	0	0	0	0	0	0	0	3,777,976
59/60	2027	0	0	0	0	0	0	0	0	0	0	0	3,887,244
60/61	2028	0	0	0	0	0	0	0	0	0	0	x0	3,999,345
Martha Retires	2029	0	23,966	0	0	0	0	0	0	0	0	x0	4,089,999
62/63	2030	0	25,894	0	0	0	0	0	0	0	0	x0	4,181,780
63/64	2031	0	27,754	0	0	0	x0	0	0	0	0	x0	4,274,284
George Retires	2032	228,559	37,576	x0	0	x0	0	0	0	0	0	0	4,159,087
65/66	2033	233,701	17,482	x0	0	x0	0	0	0	0	0	0	4,060,366
66/67	2034	238,960	18,556	x0	0	x0	0	0	0	0	0	0	3,939,678
67/68	2035	244,336	19,741	x0	0	x0	0	0	0	0	0	0	3,886,870
68/69	2036	249,834	21,039	x0	0	x0	0	0	0	0	0	0	3,802,841
69/70	2037	255,455	22,448	x0	0	x0	0	0	0	0	0	0	3,708,137
70/71	2038	261,203	23,967	x0	0	x0	0	0	0	0	0	0	3,604,804
71/72	2039	267,080	25,591	x0	0	x0	0	0	0	0	0	0	3,492,405
72/73	2040	273,089	27,301	x0	0	x0	0	0	0	0	0	0	3,370,517
73/74	2041	279,234	29,102	x0	0	x0	x0	0	0	0	0	0	3,238,700
74/75	2042	285,516	31,009	x0	0	x0	0	0	0	0	0	0	3,096,477
75/76	2043	291,940	33,022	x0	0	x0	0	0	0	0	0	0	2,943,361
76/77	2044	298,509	35,156	x0	0	x0	0	0	0	0	0	0	2,778,830
77/78	2045	305,226	37,384	x0	0	x0	0	0	0	0	x0	0	2,602,388
78/79	2046	312,093	39,715	x0	0	x0	0	0	0	0	x0	0	2,413,510
79/80	2047	319,115	42,178	0	0	x0	0	0	0	0	x0	0	2,211,617
80/81	2048	326,295	44,777	0	0	x0	0	0	0	0	0	0	1,996,109
81/82	2049	333,637	47,505	0	0	x0	0	0	0	0	0	0	1,766,378
82/83	2050	341,144	50,321	0	0	x0	0	0	0	x0	0	0	1,521,864
83/84	2051	348,820	53,217	0	0	x0	x0	0	0	x0	0	0	1,262,000

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

Event or Ages	Year	Funds Used										Ending Portfolio Value	
		Retirement	Health Care Expenses in Retirement	Travel in Retirement	New Kitchen Cabinets	Giving to Church/Charities	New Cars in Retirement	Wedding - Sarah	Provide Nursing Care - Martha	Provide Nursing Care - George	College - Grandchild		
84/85	2052	356,668	56,267	0	0	x0	0	0	x0	0	0	0	986,097
85/86	2053	364,693	59,505	0	0	x0	0	0	0	0	0	0	693,399
86/87	2054	372,899	62,926	0	0	x0	0	0	0	0	0	0	383,137
87/88	2055	381,289	66,525	0	0	x0	0	0	0	0	0	0	54,532
88/89	2056	x216,222	x38,980	0	0	x0	0	0	0	0	0	0	0
89/90	2057	x183,493	x34,185	0	0	x0	0	0	0	0	0	0	0
90/91	2058	x185,901	x35,787	0	0	x0	0	0	0	0	0	0	0
91/92	2059	x188,356	x37,431	0	0	x0	0	0	0	0	0	0	0
92/93	2060	x190,855	x39,124	0	0	x0	0	0	0	0	0	0	0
Martha's Plan Ends	2061	x193,408	x40,857	0	0	x0	0	0	0	0	0	0	0
George's Plan Ends	2062	x142,292	x18,180	0	0	x0	0	0	0	0	0	0	0

x - denotes shortfall

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Worksheet Detail - Combined Details

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

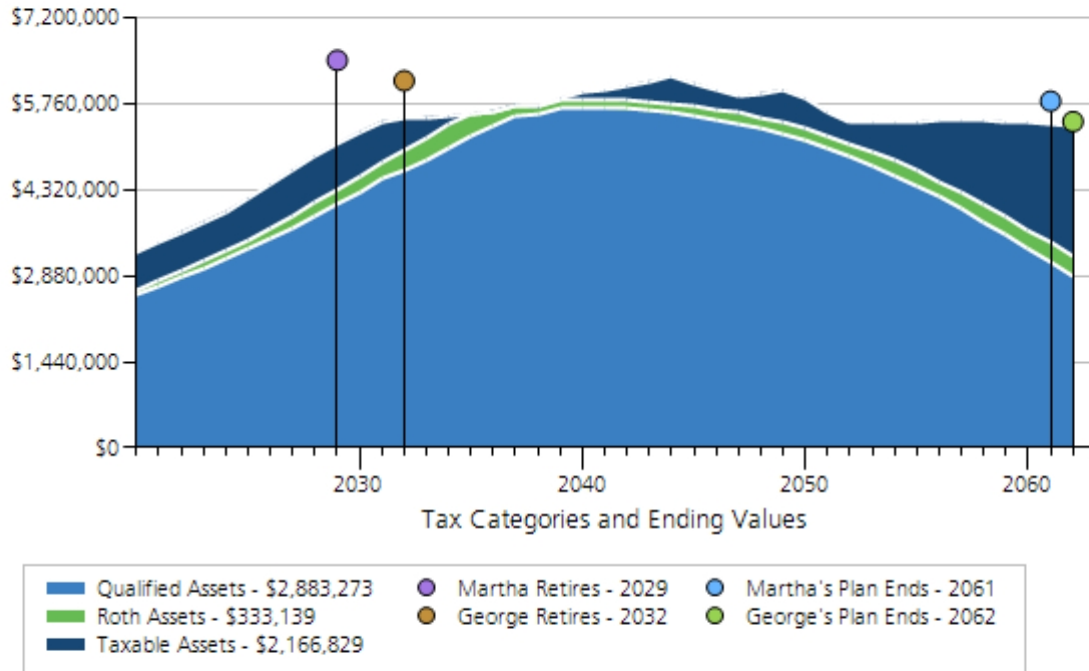
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Worksheet Detail - Combined Details

Scenario : Recommended Plan 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 : Recommended Plan using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Strategy Reductions	Strategy Income	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals									All Goals	
52/53	2020	0	3,092,344	50,450	0	0	0	0	135,203	4.30%	3,704	0	3,274,293
53/54	2021	0	3,274,293	50,460	0	0	0	0	141,491	4.30%	3,686	35,788	3,426,771
54/55	2022	0	3,426,771	50,970	0	0	0	0	149,612	4.30%	3,883	0	3,623,471
55/56	2023	0	3,623,471	51,481	0	0	0	0	156,487	4.30%	3,862	37,416	3,790,161
56/57	2024	0	3,790,161	52,492	0	0	0	0	163,430	4.30%	3,802	43,723	3,958,558
57/58	2025	0	3,958,558	53,003	0	0	0	0	172,577	4.30%	4,003	0	4,180,135
58/59	2026	0	4,180,135	53,514	0	0	0	0	182,132	4.30%	4,211	0	4,411,570
59/60	2027	0	4,411,570	54,526	0	0	0	0	192,131	4.30%	4,427	0	4,653,801
60/61	2028	0	4,653,801	55,038	0	0	0	0	201,542	4.30%	4,506	23,998	4,881,876
Martha Retires	2029	0	4,881,876	48,550	0	0	0	0	209,981	4.30%	4,436	49,416	5,086,554
62/63	2030	0	5,086,554	49,562	0	0	0	0	218,681	4.30%	4,343	52,884	5,297,570
63/64	2031	0	5,297,570	50,075	0	0	0	0	225,707	4.30%	3,956	101,082	5,468,314
George Retires	2032	0	5,468,314	0	0	0	0	71,509	220,140	4.15%	19,341	230,871	5,509,751
65/66	2033	0	5,509,751	0	0	0	0	72,038	220,712	4.15%	52,674	215,127	5,534,700
66/67	2034	0	5,534,700	0	0	0	0	72,579	221,573	4.15%	50,881	220,648	5,557,323
67/68	2035	0	5,557,323	0	0	0	0	73,132	222,805	4.15%	37,856	226,379	5,589,026
68/69	2036	0	5,589,026	0	0	0	0	73,697	225,197	4.15%	20,762	232,327	5,634,832
69/70	2037	0	5,634,832	0	0	0	0	134,151	228,980	4.15%	21,229	238,490	5,738,245
70/71	2038	0	5,738,245	0	0	200,000	20,669	205,198	227,732	4.15%	34,372	244,870	5,712,601
71/72	2039	0	5,712,601	0	0	0	20,669	208,734	233,484	4.15%	67,272	251,464	5,856,753
72/73	2040	0	5,856,753	0	0	0	20,669	212,351	237,165	4.15%	93,257	285,086	5,948,594
73/74	2041	0	5,948,594	0	0	0	20,669	216,049	238,377	4.15%	95,941	348,931	5,978,816
74/75	2042	0	5,978,816	0	0	0	20,669	219,830	241,658	4.15%	99,044	301,339	6,060,589
75/76	2043	0	6,060,589	0	0	0	20,669	223,696	244,750	4.15%	102,256	309,852	6,137,596
76/77	2044	0	6,137,596	0	0	0	20,669	227,649	247,641	4.15%	105,381	318,642	6,209,532
77/78	2045	0	6,209,532	0	0	0	20,669	231,691	243,363	4.15%	107,697	494,972	6,102,586
78/79	2046	0	6,102,586	0	0	0	20,669	235,824	238,441	4.15%	109,973	508,043	5,979,503
79/80	2047	0	5,979,503	0	0	0	20,669	240,051	234,211	4.15%	112,309	488,497	5,873,627
80/81	2048	0	5,873,627	0	0	0	20,669	244,372	236,782	4.15%	115,701	322,411	5,937,337
81/82	2049	0	5,937,337	0	0	0	20,669	248,790	239,117	4.15%	119,163	331,647	5,995,103
82/83	2050	0	5,995,103	0	0	0	20,669	253,308	233,430	4.15%	121,605	528,246	5,852,659
83/84	2051	0	5,852,659	0	0	0	20,669	257,927	224,122	4.15%	123,640	611,892	5,619,845
84/85	2052	0	5,619,845	0	0	0	20,669	262,651	216,858	4.15%	125,696	556,393	5,437,934

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Strategy Reductions	Strategy Income	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals									All Goals	
85/86	2053	0	5,437,934	0	0	0	20,669	267,480	217,127	4.15%	128,605	370,741	5,443,865
86/87	2054	0	5,443,865	0	0	0	20,669	272,419	217,067	4.15%	131,480	381,039	5,441,500
87/88	2055	0	5,441,500	0	0	0	20,669	277,468	217,878	4.15%	146,926	349,768	5,460,820
88/89	2056	0	5,460,820	0	0	0	20,669	282,631	218,387	4.15%	150,072	359,901	5,472,534
89/90	2057	0	5,472,534	0	0	0	20,669	287,910	218,596	4.15%	152,621	370,400	5,476,689
90/91	2058	0	5,476,689	0	0	0	20,669	293,308	218,507	4.15%	154,550	381,262	5,473,360
91/92	2059	0	5,473,360	0	0	0	20,669	298,828	218,109	4.15%	156,265	392,434	5,462,266
92/93	2060	0	5,462,266	0	0	0	20,669	304,471	217,390	4.15%	157,733	403,934	5,443,129
Martha's Plan Ends	2061	0	5,443,129	0	0	0	20,669	310,242	216,366	4.15%	158,297	415,748	5,416,361
George's Plan Ends	2062	0	5,416,361	0	0	0	20,669	211,710	215,231	4.15%	164,605	316,123	5,383,241

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Recommended Plan using Average Return

Event or Ages	Year	Funds Used											Ending Portfolio Value	
		Retirement	Health Care Expenses in Retirement	George QCD	Travel in Retirement	New Kitchen Cabinets	Giving to Church/Charities	New Cars in Retirement	Wedding - Sarah	Provide Nursing Care - Martha	Provide Nursing Care - George	College - Grandchild		
52/53	2020	0	0	0	0	0	0	0	0	0	0	0	0	3,274,293
53/54	2021	0	0	0	0	0	0	35,788	0	0	0	0	0	3,426,771
54/55	2022	0	0	0	0	0	0	0	0	0	0	0	0	3,623,471
55/56	2023	0	0	0	0	0	0	0	37,416	0	0	0	0	3,790,161
56/57	2024	0	0	0	0	43,723	0	0	0	0	0	0	0	3,958,558
57/58	2025	0	0	0	0	0	0	0	0	0	0	0	0	4,180,135
58/59	2026	0	0	0	0	0	0	0	0	0	0	0	0	4,411,570
59/60	2027	0	0	0	0	0	0	0	0	0	0	0	0	4,653,801
60/61	2028	0	0	0	0	0	0	0	0	0	0	23,998	0	4,881,876
Martha Retires	2029	0	23,966	0	0	0	0	0	0	0	0	25,450	0	5,086,554
62/63	2030	0	25,894	0	0	0	0	0	0	0	0	26,990	0	5,297,570
63/64	2031	0	27,754	0	0	0	0	44,706	0	0	0	28,623	0	5,468,314
George Retires	2032	163,256	37,576	0	23,509	0	6,530	0	0	0	0	0	0	5,509,751
65/66	2033	166,930	17,482	0	24,038	0	6,677	0	0	0	0	0	0	5,534,700
66/67	2034	170,685	18,556	0	24,579	0	6,827	0	0	0	0	0	0	5,557,323
67/68	2035	174,526	19,741	0	25,132	0	6,981	0	0	0	0	0	0	5,589,026
68/69	2036	178,453	21,039	0	25,697	0	7,138	0	0	0	0	0	0	5,634,832
69/70	2037	182,468	22,448	0	26,275	0	7,299	0	0	0	0	0	0	5,738,245
70/71	2038	186,573	23,967	0	26,867	0	7,463	0	0	0	0	0	0	5,712,601
71/72	2039	190,771	25,591	0	27,471	0	7,631	0	0	0	0	0	0	5,856,753
72/73	2040	195,064	27,301	26,830	28,089	0	7,803	0	0	0	0	0	0	5,948,594
73/74	2041	199,453	29,102	27,831	28,721	0	7,978	55,847	0	0	0	0	0	5,978,816
74/75	2042	203,940	31,009	28,864	29,367	0	8,158	0	0	0	0	0	0	6,060,589
75/76	2043	208,529	33,022	29,932	30,028	0	8,341	0	0	0	0	0	0	6,137,596
76/77	2044	213,221	35,156	31,033	30,704	0	8,529	0	0	0	0	0	0	6,209,532
77/78	2045	218,018	37,384	32,016	31,395	0	8,721	0	0	0	167,438	0	0	6,102,586
78/79	2046	222,924	39,715	33,181	32,101	0	8,917	0	0	0	171,205	0	0	5,979,503
79/80	2047	227,939	42,178	34,205	0	0	9,118	0	0	0	175,058	0	0	5,873,627
80/81	2048	233,068	44,777	35,244	0	0	9,323	0	0	0	0	0	0	5,937,337
81/82	2049	238,312	47,505	36,297	0	0	9,532	0	0	0	0	0	0	5,995,103
82/83	2050	243,674	50,321	37,362	0	0	9,747	0	0	187,142	0	0	0	5,852,659
83/84	2051	249,157	53,217	38,436	0	0	9,966	69,764	0	191,352	0	0	0	5,619,845

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 : Recommended Plan using Average Return

Event or Ages	Year	Funds Used											Ending Portfolio Value
		Retirement	Health Care Expenses in Retirement	George QCD	Travel in Retirement	New Kitchen Cabinets	Giving to Church/Charities	New Cars in Retirement	Wedding - Sarah	Provide Nursing Care - Martha	Provide Nursing Care - George	College - Grandchild	
84/85	2052	254,763	56,267	39,515	0	0	10,191	0	0	195,658	0	0	5,437,934
85/86	2053	260,495	59,505	40,321	0	0	10,420	0	0	0	0	0	5,443,865
86/87	2054	266,356	62,926	41,102	0	0	10,654	0	0	0	0	0	5,441,500
87/88	2055	272,349	66,525	0	0	0	10,894	0	0	0	0	0	5,460,820
88/89	2056	278,477	70,285	0	0	0	11,139	0	0	0	0	0	5,472,534
89/90	2057	284,743	74,268	0	0	0	11,390	0	0	0	0	0	5,476,689
90/91	2058	291,149	78,467	0	0	0	11,646	0	0	0	0	0	5,473,360
91/92	2059	297,700	82,825	0	0	0	11,908	0	0	0	0	0	5,462,266
92/93	2060	304,399	87,360	0	0	0	12,176	0	0	0	0	0	5,443,129
Martha's Plan Ends	2061	311,248	92,050	0	0	0	12,450	0	0	0	0	0	5,416,361
George's Plan Ends	2062	254,601	48,793	0	0	0	12,730	0	0	0	0	0	5,383,241

x - denotes shortfall

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

Worksheet Detail - Combined Details

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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Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expenses" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Basic Living Expenses		
George (2032)	64	84% 
Martha (2029)	62	
Both Retired (2032-2061)	\$175,000	
George Alone Retired (2062-2062)	\$150,000	

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts				Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		Tax Penalty	
52 / 53	2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53 / 54	2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54 / 55	2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55 / 56	2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56 / 57	2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57 / 58	2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58 / 59	2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59 / 60	2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 61	2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Martha Retires	2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 63	2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63 / 64	2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
George Retires	2032	0	0	0	0	0	0	228,559	0	0	228,559	0	0	0	0
65 / 66	2033	0	0	0	0	0	0	233,701	0	0	233,701	31,414	0	0	0
66 / 67	2034	0	0	0	0	0	0	238,960	0	0	238,960	45,997	0	0	0
67 / 68	2035	0	0	0	0	0	0	244,336	0	0	244,336	18,159	0	0	0
68 / 69	2036	0	0	0	0	0	0	249,834	0	0	249,834	41,336	0	0	0
69 / 70	2037	0	0	0	0	0	0	255,455	0	0	255,455	45,096	0	0	0
70 / 71	2038	0	0	0	0	0	0	261,203	0	0	261,203	46,615	0	0	0
71 / 72	2039	0	0	0	0	0	0	267,080	0	0	267,080	28,260	0	0	0
72 / 73	2040	0	0	0	0	0	0	273,089	0	0	273,089	14,660	0	0	0
73 / 74	2041	0	0	0	0	0	0	279,234	0	0	279,234	16,399	0	0	0
74 / 75	2042	0	0	0	0	0	0	285,516	0	0	285,516	18,289	0	0	0
75 / 76	2043	0	0	0	0	0	0	291,940	0	0	291,940	20,345	0	0	0
76 / 77	2044	0	0	0	0	0	0	298,509	0	0	298,509	22,692	0	0	0

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

Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expenses" for Current Scenario using Average Returns

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts			Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Tax on Withdrawal			
77 / 78	2045	0	0	0	0	0	0	305,226	0	0	305,226	25,203	0	0
78 / 79	2046	0	0	0	0	0	0	312,093	0	0	312,093	27,998	0	0
79 / 80	2047	0	0	0	0	0	0	319,115	0	0	319,115	31,122	0	0
80 / 81	2048	0	0	0	0	0	0	326,295	0	0	326,295	34,553	0	0
81 / 82	2049	0	0	0	0	0	0	333,637	0	0	333,637	38,328	0	0
82 / 83	2050	0	0	0	0	0	0	341,144	0	0	341,144	42,482	0	0
83 / 84	2051	0	0	0	0	0	0	348,820	0	0	348,820	47,070	0	0
84 / 85	2052	0	0	0	0	0	0	356,668	0	0	356,668	52,400	0	0
85 / 86	2053	0	0	0	0	0	0	364,693	0	0	364,693	58,422	0	0
86 / 87	2054	0	0	0	0	0	0	372,899	0	0	372,899	65,155	0	0
87 / 88	2055	0	0	0	0	0	0	381,289	0	0	381,289	72,711	0	0
88 / 89	2056	0	0	0	0	0	0	389,868	0	0	216,222	10,404	0	173,645
89 / 90	2057	0	0	0	0	0	0	398,640	0	0	183,493	0	0	215,147
90 / 91	2058	0	0	0	0	0	0	407,609	0	0	185,901	0	0	221,708
91 / 92	2059	0	0	0	0	0	0	416,781	0	0	188,356	0	0	228,425
92 / 93	2060	0	0	0	0	0	0	426,158	0	0	190,855	0	0	235,303
Martha's Plan Ends	2061	0	0	0	0	0	0	435,747	0	0	193,408	0	0	242,338
George's Plan Ends	2062	0	0	0	0	0	0	381,901	0	0	142,292	0	0	239,609

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

Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expenses" for Current Scenario using Average Returns

Notes

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

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

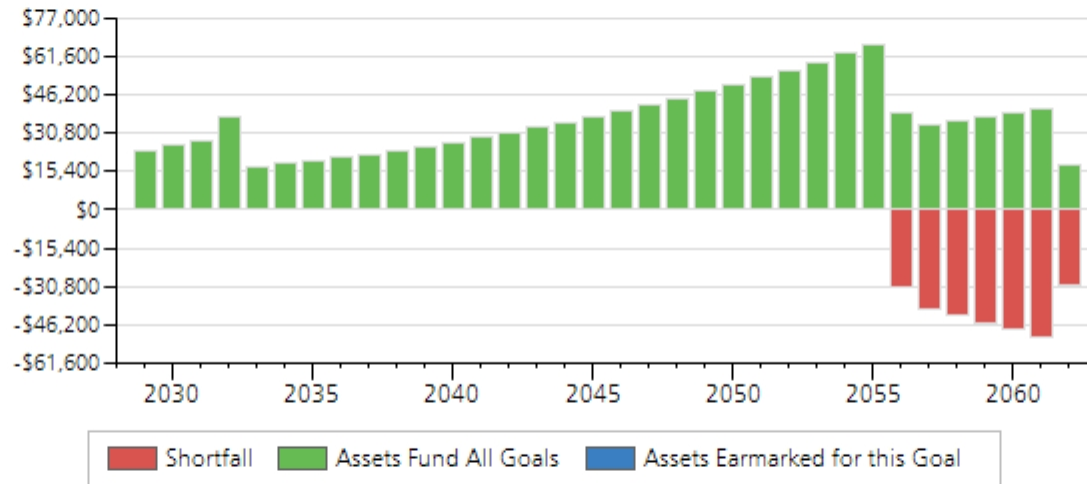
Worksheet Detail - Goal Details

Details of "Health Care Expenses in Retirement" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Health Care Expenses in Retirement		
George Employed / Martha Retired Before Medicare (2029-2031)	\$15,383	81% ★★★★★
George Retired Before Medicare / Martha Medicare (2032)	\$20,804	
Both Medicare (2033-2061)	\$9,214	
George Alone Medicare (2062)	\$6,162	

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$289,503 in future dollars, or \$42,379 in current dollars.



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

Worksheet Detail - Goal Details

Details of "Health Care Expenses in Retirement" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	23,966	0	0	23,966	0	0	0
2030	0	0	0	0	0	25,894	0	0	25,894	0	0	0
2031	0	0	0	0	0	27,754	0	0	27,754	0	0	0
2032	0	0	0	0	0	37,576	0	0	37,576	0	0	0
2033	0	0	0	0	0	17,482	0	0	17,482	2,350	0	0
2034	0	0	0	0	0	18,556	0	0	18,556	3,572	0	0
2035	0	0	0	0	0	19,741	0	0	19,741	1,467	0	0
2036	0	0	0	0	0	21,039	0	0	21,039	3,481	0	0
2037	0	0	0	0	0	22,448	0	0	22,448	3,963	0	0
2038	0	0	0	0	0	23,967	0	0	23,967	4,277	0	0
2039	0	0	0	0	0	25,591	0	0	25,591	2,708	0	0
2040	0	0	0	0	0	27,301	0	0	27,301	1,466	0	0
2041	0	0	0	0	0	29,102	0	0	29,102	1,709	0	0
2042	0	0	0	0	0	31,009	0	0	31,009	1,986	0	0
2043	0	0	0	0	0	33,022	0	0	33,022	2,301	0	0
2044	0	0	0	0	0	35,156	0	0	35,156	2,673	0	0
2045	0	0	0	0	0	37,384	0	0	37,384	3,087	0	0
2046	0	0	0	0	0	39,715	0	0	39,715	3,563	0	0
2047	0	0	0	0	0	42,178	0	0	42,178	4,113	0	0
2048	0	0	0	0	0	44,777	0	0	44,777	4,742	0	0

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Worksheet Detail - Goal Details

Details of "Health Care Expenses in Retirement" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	47,505	0	0	47,505	5,457	0	0
2050	0	0	0	0	0	50,321	0	0	50,321	6,266	0	0
2051	0	0	0	0	0	53,217	0	0	53,217	7,181	0	0
2052	0	0	0	0	0	56,267	0	0	56,267	8,267	0	0
2053	0	0	0	0	0	59,505	0	0	59,505	9,532	0	0
2054	0	0	0	0	0	62,926	0	0	62,926	10,995	0	0
2055	0	0	0	0	0	66,525	0	0	66,525	12,686	0	0
2056	0	0	0	0	0	70,285	0	0	38,980	1,876	0	31,305
2057	0	0	0	0	0	74,268	0	0	34,185	0	0	40,082
2058	0	0	0	0	0	78,467	0	0	35,787	0	0	42,680
2059	0	0	0	0	0	82,825	0	0	37,431	0	0	45,394
2060	0	0	0	0	0	87,360	0	0	39,124	0	0	48,236
2061	0	0	0	0	0	92,050	0	0	40,857	0	0	51,193
2062	0	0	0	0	0	48,793	0	0	18,180	0	0	30,613

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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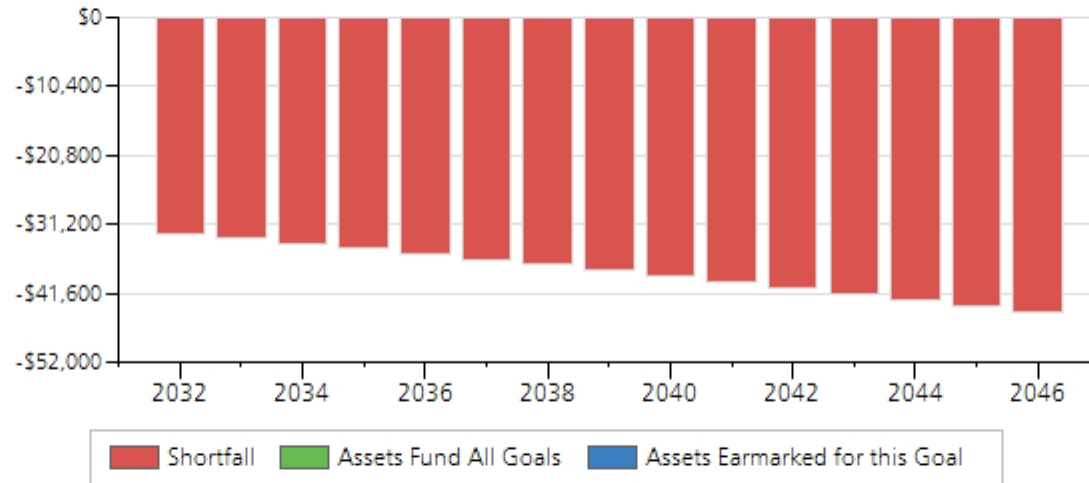
Worksheet Detail - Goal Details

Details of "Travel in Retirement " for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded	
Travel in Retirement			
When George retires	\$25,000	0%	☆☆☆☆☆
Recurring every year for a total of 15 times			

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$574,962 in future dollars, or \$375,000 in current dollars.



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

Worksheet Detail - Goal Details

Details of "Travel in Retirement " for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	32,651	0	0	0	0	0	32,651
2033	0	0	0	0	0	33,386	0	0	0	0	0	33,386
2034	0	0	0	0	0	34,137	0	0	0	0	0	34,137
2035	0	0	0	0	0	34,905	0	0	0	0	0	34,905
2036	0	0	0	0	0	35,691	0	0	0	0	0	35,691
2037	0	0	0	0	0	36,494	0	0	0	0	0	36,494
2038	0	0	0	0	0	37,315	0	0	0	0	0	37,315
2039	0	0	0	0	0	38,154	0	0	0	0	0	38,154
2040	0	0	0	0	0	39,013	0	0	0	0	0	39,013
2041	0	0	0	0	0	39,891	0	0	0	0	0	39,891
2042	0	0	0	0	0	40,788	0	0	0	0	0	40,788
2043	0	0	0	0	0	41,706	0	0	0	0	0	41,706
2044	0	0	0	0	0	42,644	0	0	0	0	0	42,644
2045	0	0	0	0	0	43,604	0	0	0	0	0	43,604
2046	0	0	0	0	0	44,585	0	0	0	0	0	44,585
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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

Worksheet Detail - Goal Details

Details of "Travel in Retirement " for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

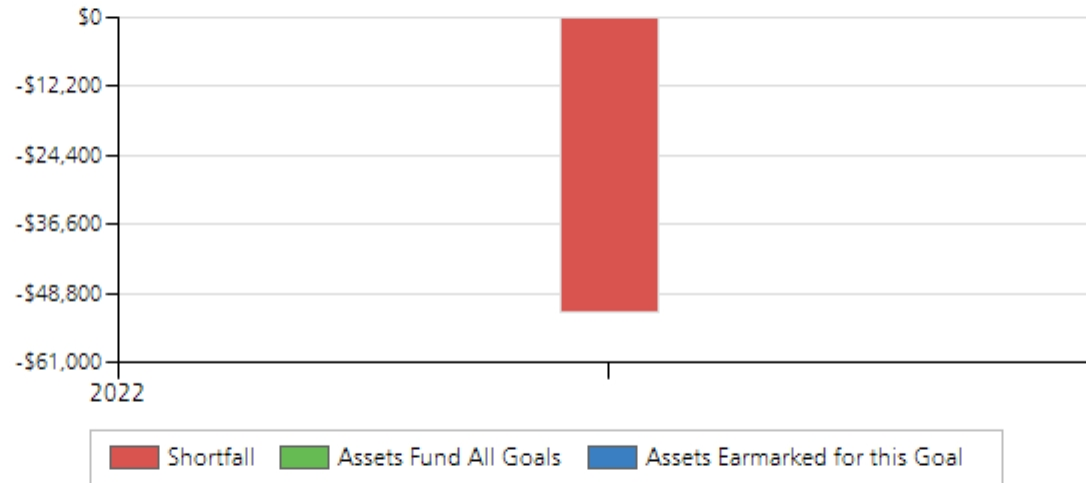
Details of "New Kitchen Cabinets" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
New Kitchen Cabinets		
In 2022	\$50,000	0%



You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$52,275 in future dollars, or \$50,000 in current dollars.



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

Worksheet Detail - Goal Details

Details of "New Kitchen Cabinets" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	52,275	0	0	0	0	0	52,275
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "New Kitchen Cabinets" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
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- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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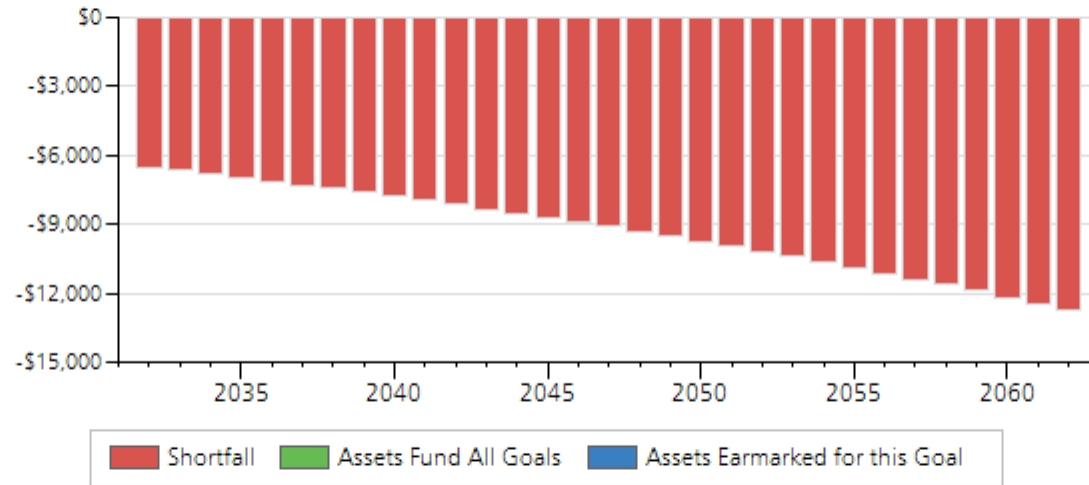
Worksheet Detail - Goal Details

Details of "Giving to Church/Charities" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Giving to Church/Charities		
When George retires	\$5,000	0%
Recurring every year until End of George's Plan		☆☆☆☆☆

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$288,276 in future dollars, or \$155,000 in current dollars.



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Worksheet Detail - Goal Details

Details of "Giving to Church/Charities" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	6,530	0	0	0	0	0	6,530
2033	0	0	0	0	0	6,677	0	0	0	0	0	6,677
2034	0	0	0	0	0	6,827	0	0	0	0	0	6,827
2035	0	0	0	0	0	6,981	0	0	0	0	0	6,981
2036	0	0	0	0	0	7,138	0	0	0	0	0	7,138
2037	0	0	0	0	0	7,299	0	0	0	0	0	7,299
2038	0	0	0	0	0	7,463	0	0	0	0	0	7,463
2039	0	0	0	0	0	7,631	0	0	0	0	0	7,631
2040	0	0	0	0	0	7,803	0	0	0	0	0	7,803
2041	0	0	0	0	0	7,978	0	0	0	0	0	7,978
2042	0	0	0	0	0	8,158	0	0	0	0	0	8,158
2043	0	0	0	0	0	8,341	0	0	0	0	0	8,341
2044	0	0	0	0	0	8,529	0	0	0	0	0	8,529
2045	0	0	0	0	0	8,721	0	0	0	0	0	8,721
2046	0	0	0	0	0	8,917	0	0	0	0	0	8,917
2047	0	0	0	0	0	9,118	0	0	0	0	0	9,118
2048	0	0	0	0	0	9,323	0	0	0	0	0	9,323

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Worksheet Detail - Goal Details

Details of "Giving to Church/Charities" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	9,532	0	0	0	0	0	9,532
2050	0	0	0	0	0	9,747	0	0	0	0	0	9,747
2051	0	0	0	0	0	9,966	0	0	0	0	0	9,966
2052	0	0	0	0	0	10,191	0	0	0	0	0	10,191
2053	0	0	0	0	0	10,420	0	0	0	0	0	10,420
2054	0	0	0	0	0	10,654	0	0	0	0	0	10,654
2055	0	0	0	0	0	10,894	0	0	0	0	0	10,894
2056	0	0	0	0	0	11,139	0	0	0	0	0	11,139
2057	0	0	0	0	0	11,390	0	0	0	0	0	11,390
2058	0	0	0	0	0	11,646	0	0	0	0	0	11,646
2059	0	0	0	0	0	11,908	0	0	0	0	0	11,908
2060	0	0	0	0	0	12,176	0	0	0	0	0	12,176
2061	0	0	0	0	0	12,450	0	0	0	0	0	12,450
2062	0	0	0	0	0	12,730	0	0	0	0	0	12,730

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
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- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
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- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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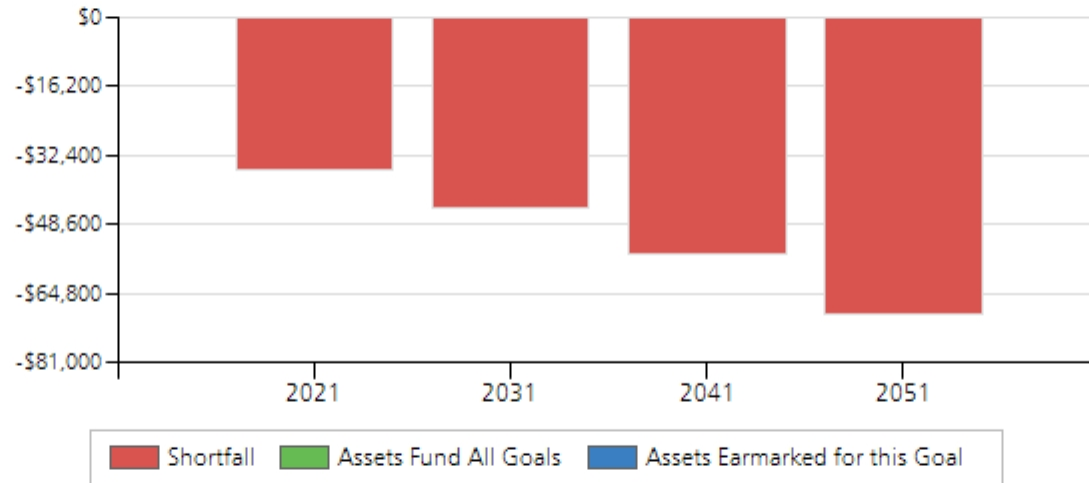
Worksheet Detail - Goal Details

Details of "New Cars in Retirement" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
New Cars in Retirement		
In 2021	\$35,000	0%
Recurring every 10 years for a total of 4 times		☆☆☆☆☆

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$206,104 in future dollars, or \$140,000 in current dollars.



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

Worksheet Detail - Goal Details

Details of "New Cars in Retirement" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	35,788	0	0	0	0	0	35,788
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	44,706	0	0	0	0	0	44,706
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	55,847	0	0	0	0	0	55,847
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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

Worksheet Detail - Goal Details

Details of "New Cars in Retirement" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	69,764	0	0	0	0	0	69,764
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

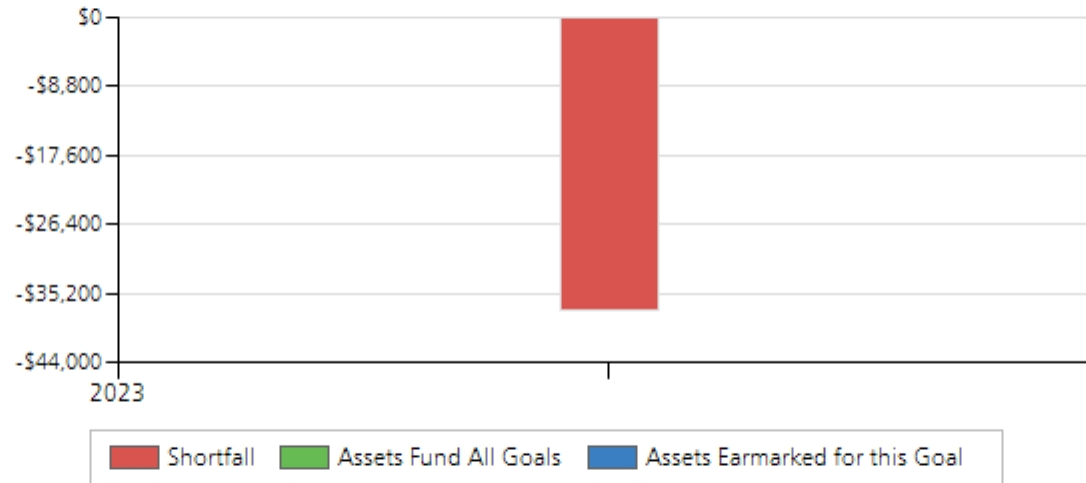
Details of "Wedding - Sarah" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
Wedding - Sarah		
In 2023	\$35,000	0%



You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$37,416 in future dollars, or \$35,000 in current dollars.



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Worksheet Detail - Goal Details

Details of "Wedding - Sarah" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	37,416	0	0	0	0	0	37,416
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "Wedding - Sarah" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

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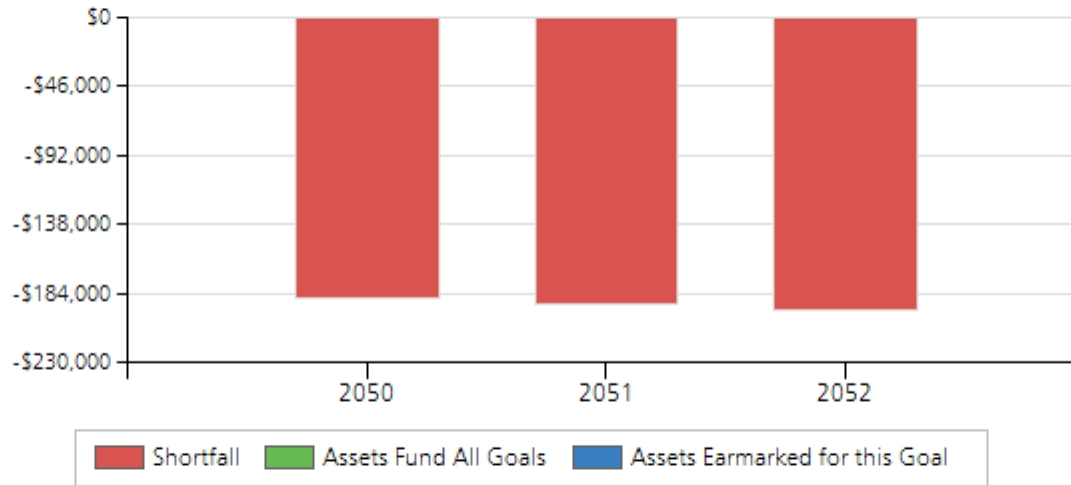
Worksheet Detail - Goal Details

Details of "Provide Nursing Care - Martha" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded	
Provide Nursing Care - Martha			
In 2050	\$96,000	0%	☆☆☆☆☆
Recurring every year for a total of 3 times			

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$574,152 in future dollars, or \$288,000 in current dollars.



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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - Martha" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - Martha" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	187,142	0	0	0	0	0	187,142
2051	0	0	0	0	0	191,352	0	0	0	0	0	191,352
2052	0	0	0	0	0	195,658	0	0	0	0	0	195,658
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
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- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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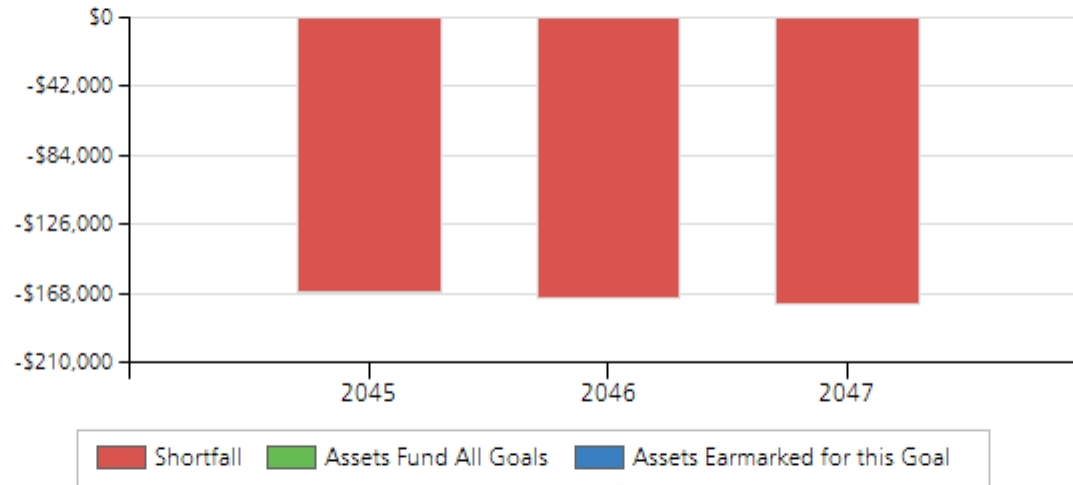
Worksheet Detail - Goal Details

Details of "Provide Nursing Care - George" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded	
Provide Nursing Care - George			
In 2045	\$96,000	0%	☆☆☆☆☆
Recurring every year for a total of 3 times			

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$513,701 in future dollars, or \$288,000 in current dollars.



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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - George" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	167,438	0	0	0	0	0	167,438
2046	0	0	0	0	0	171,205	0	0	0	0	0	171,205
2047	0	0	0	0	0	175,058	0	0	0	0	0	175,058
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - George" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

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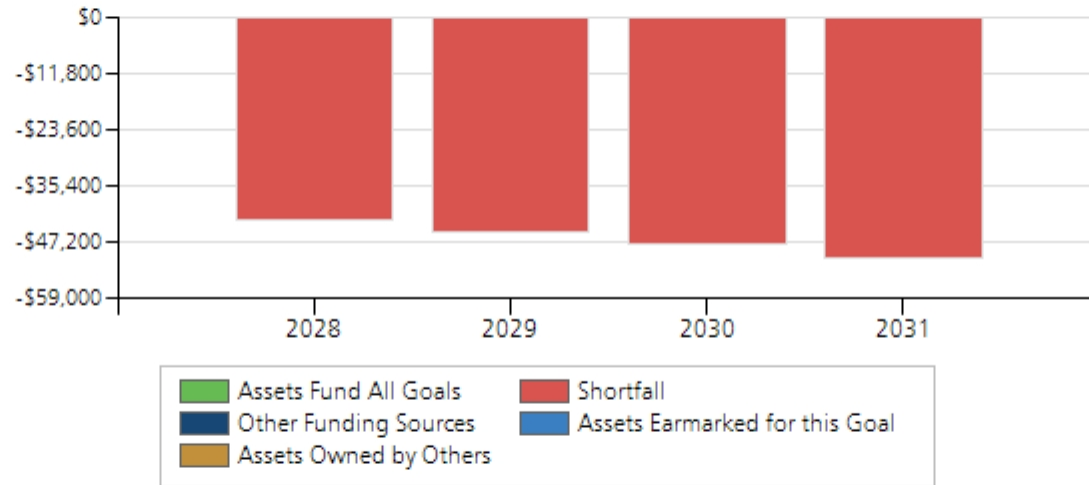
Worksheet Detail - Goal Details

Details of "College - Grandchild" for Current Scenario using Average Returns

Goal	Amount	Estimated % of Goal Funded
College - Grandchild		
4 years starting in 2028 Attending College - Public In-State (4 years)	\$26,590	0% ☆☆☆☆☆

You have a Shortfall.

The total shortfall for all years in which you did not have enough money to cover the expenses is \$186,237 in future dollars, or \$106,360 in current dollars.



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Worksheet Detail - Goal Details

Details of "College - Grandchild" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense				Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	42,541	0	0	42,541	0	0	0	0	0	42,541
2029	0	0	0	0	0	45,114	0	0	45,114	0	0	0	0	0	45,114
2030	0	0	0	0	0	47,844	0	0	47,844	0	0	0	0	0	47,844
2031	0	0	0	0	0	50,738	0	0	50,738	0	0	0	0	0	50,738
2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Worksheet Detail - Goal Details

Details of "College - Grandchild" for Current Scenario using Average Returns

Year	Earmarked Assets Only					Goal Expense					Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal			
2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes


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

- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Other Funding includes funds coming from other sources such as scholarships, student loans, college employment or gifts that will help fund an educational Goal.
- Others' Assets include Assets not owned by you that will be used to fund an educational Goal. Rates of return associated with these assets are detailed on the Information Summary pages and may or may not be consistent with other rates of return defined in this Analysis or consistent with your own risk and return parameters.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expenses" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Retirement - Basic Living Expenses		
George (2032)	64	100% 
Martha (2029)	62	
Both Retired (2032-2061)	\$125,000	
George Alone Retired (2062-2062)	\$100,000	

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts				Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		Tax Penalty	
52 / 53	2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53 / 54	2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54 / 55	2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55 / 56	2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56 / 57	2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57 / 58	2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58 / 59	2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59 / 60	2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60 / 61	2028	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Martha Retires	2029	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62 / 63	2030	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63 / 64	2031	0	0	0	0	0	0	0	0	0	0	0	0	0	0
George Retires	2032	0	0	0	0	0	0	163,256	0	0	163,256	0	0	0	0
65 / 66	2033	0	0	0	0	0	0	166,930	0	0	166,930	29,849	0	0	0
66 / 67	2034	0	0	0	0	0	0	170,685	0	0	170,685	29,045	0	0	0
67 / 68	2035	0	0	0	0	0	0	174,526	0	0	174,526	28,073	0	0	0
68 / 69	2036	0	0	0	0	0	0	178,453	0	0	178,453	0	0	0	0
69 / 70	2037	0	0	0	0	0	0	182,468	0	0	182,468	0	0	0	0
70 / 71	2038	0	0	0	0	0	0	186,573	0	0	186,573	0	0	0	0
71 / 72	2039	0	0	0	0	0	0	190,771	0	0	190,771	0	0	0	0
72 / 73	2040	0	0	0	0	0	0	195,064	0	0	195,064	0	0	0	0
73 / 74	2041	0	0	0	0	0	0	199,453	0	0	199,453	0	0	0	0
74 / 75	2042	0	0	0	0	0	0	203,940	0	0	203,940	0	0	0	0
75 / 76	2043	0	0	0	0	0	0	208,529	0	0	208,529	0	0	0	0
76 / 77	2044	0	0	0	0	0	0	213,221	0	0	213,221	0	0	0	0

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

Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expenses" for Recommended Plan using Average Returns

Event or Ages	Year	Earmarked Assets Only						Goal Expense	Use Fund All Goals Asts			Shortfall		
		Value of Earmarked Assets	Additions To Assets	Other Additions	Retirement Income	Investment Earnings	Taxes		For Goal Expense	For Tax on Withdrawal	For Goal Expense		For Tax on Withdrawal	Tax Penalty
77 / 78	2045	0	0	0	0	0	0	218,018	0	0	218,018	0	0	0
78 / 79	2046	0	0	0	0	0	0	222,924	0	0	222,924	0	0	0
79 / 80	2047	0	0	0	0	0	0	227,939	0	0	227,939	0	0	0
80 / 81	2048	0	0	0	0	0	0	233,068	0	0	233,068	0	0	0
81 / 82	2049	0	0	0	0	0	0	238,312	0	0	238,312	0	0	0
82 / 83	2050	0	0	0	0	0	0	243,674	0	0	243,674	0	0	0
83 / 84	2051	0	0	0	0	0	0	249,157	0	0	249,157	0	0	0
84 / 85	2052	0	0	0	0	0	0	254,763	0	0	254,763	0	0	0
85 / 86	2053	0	0	0	0	0	0	260,495	0	0	260,495	0	0	0
86 / 87	2054	0	0	0	0	0	0	266,356	0	0	266,356	0	0	0
87 / 88	2055	0	0	0	0	0	0	272,349	0	0	272,349	0	0	0
88 / 89	2056	0	0	0	0	0	0	278,477	0	0	278,477	0	0	0
89 / 90	2057	0	0	0	0	0	0	284,743	0	0	284,743	0	0	0
90 / 91	2058	0	0	0	0	0	0	291,149	0	0	291,149	0	0	0
91 / 92	2059	0	0	0	0	0	0	297,700	0	0	297,700	0	0	0
92 / 93	2060	0	0	0	0	0	0	304,399	0	0	304,399	0	0	0
Martha's Plan Ends	2061	0	0	0	0	0	0	311,248	0	0	311,248	0	0	0
George's Plan Ends	2062	0	0	0	0	0	0	254,601	0	0	254,601	0	0	0

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

Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expenses" for Recommended Plan using Average Returns

Notes

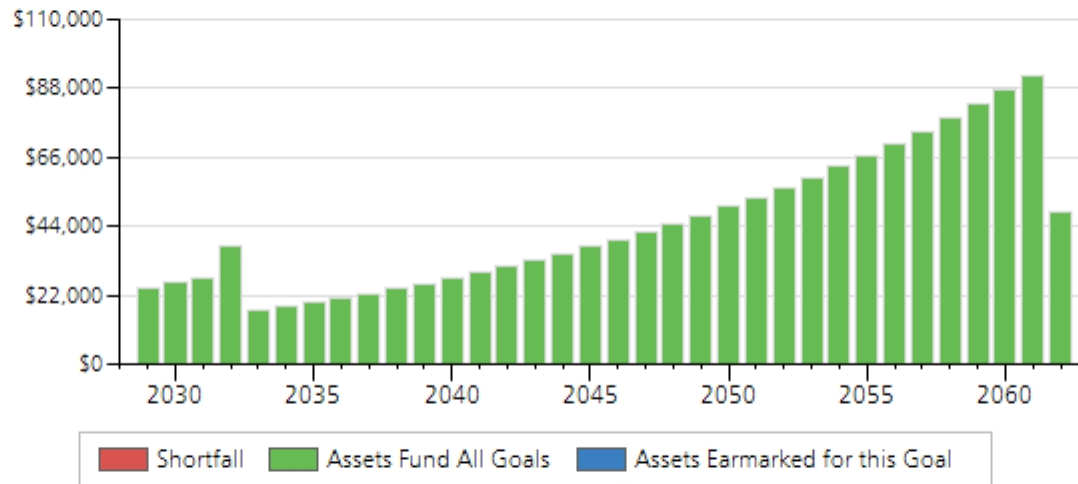
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and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

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Worksheet Detail - Goal Details

Details of "Health Care Expenses in Retirement" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Health Care Expenses in Retirement		
George Employed / Martha Retired Before Medicare (2029-2031)	\$15,383	100% ★★★★★
George Retired Before Medicare / Martha Medicare (2032)	\$20,804	
Both Medicare (2033-2061)	\$9,214	
George Alone Medicare (2062)	\$6,162	



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

Worksheet Detail - Goal Details

Details of "Health Care Expenses in Retirement" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	23,966	0	0	23,966	0	0	0
2030	0	0	0	0	0	25,894	0	0	25,894	0	0	0
2031	0	0	0	0	0	27,754	0	0	27,754	0	0	0
2032	0	0	0	0	0	37,576	0	0	37,576	0	0	0
2033	0	0	0	0	0	17,482	0	0	17,482	3,126	0	0
2034	0	0	0	0	0	18,556	0	0	18,556	3,158	0	0
2035	0	0	0	0	0	19,741	0	0	19,741	3,175	0	0
2036	0	0	0	0	0	21,039	0	0	21,039	0	0	0
2037	0	0	0	0	0	22,448	0	0	22,448	0	0	0
2038	0	0	0	0	0	23,967	0	0	23,967	0	0	0
2039	0	0	0	0	0	25,591	0	0	25,591	0	0	0
2040	0	0	0	0	0	27,301	0	0	27,301	0	0	0
2041	0	0	0	0	0	29,102	0	0	29,102	0	0	0
2042	0	0	0	0	0	31,009	0	0	31,009	0	0	0
2043	0	0	0	0	0	33,022	0	0	33,022	0	0	0
2044	0	0	0	0	0	35,156	0	0	35,156	0	0	0
2045	0	0	0	0	0	37,384	0	0	37,384	0	0	0
2046	0	0	0	0	0	39,715	0	0	39,715	0	0	0
2047	0	0	0	0	0	42,178	0	0	42,178	0	0	0
2048	0	0	0	0	0	44,777	0	0	44,777	0	0	0

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Worksheet Detail - Goal Details

Details of "Health Care Expenses in Retirement" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	47,505	0	0	47,505	0	0	0
2050	0	0	0	0	0	50,321	0	0	50,321	0	0	0
2051	0	0	0	0	0	53,217	0	0	53,217	0	0	0
2052	0	0	0	0	0	56,267	0	0	56,267	0	0	0
2053	0	0	0	0	0	59,505	0	0	59,505	0	0	0
2054	0	0	0	0	0	62,926	0	0	62,926	0	0	0
2055	0	0	0	0	0	66,525	0	0	66,525	0	0	0
2056	0	0	0	0	0	70,285	0	0	70,285	0	0	0
2057	0	0	0	0	0	74,268	0	0	74,268	0	0	0
2058	0	0	0	0	0	78,467	0	0	78,467	0	0	0
2059	0	0	0	0	0	82,825	0	0	82,825	0	0	0
2060	0	0	0	0	0	87,360	0	0	87,360	0	0	0
2061	0	0	0	0	0	92,050	0	0	92,050	0	0	0
2062	0	0	0	0	0	48,793	0	0	48,793	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

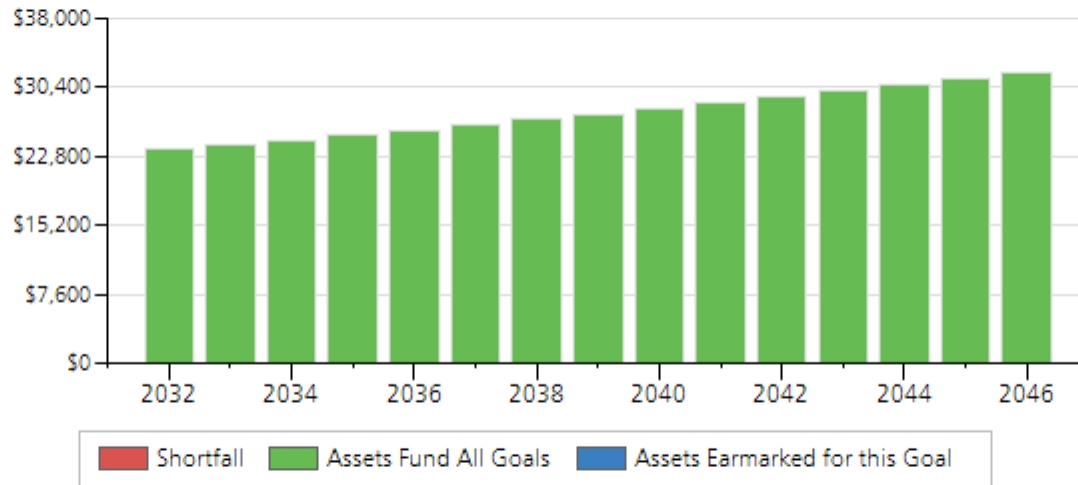
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Travel in Retirement " for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Travel in Retirement		
When George retires	\$18,000	100%
Recurring every year for a total of 15 times		★ ★ ★ ★ ★



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

Worksheet Detail - Goal Details

Details of "Travel in Retirement " for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	23,509	0	0	23,509	0	0	0
2033	0	0	0	0	0	24,038	0	0	24,038	8,600	0	0
2034	0	0	0	0	0	24,579	0	0	24,579	8,794	0	0
2035	0	0	0	0	0	25,132	0	0	25,132	0	0	0
2036	0	0	0	0	0	25,697	0	0	25,697	0	0	0
2037	0	0	0	0	0	26,275	0	0	26,275	0	0	0
2038	0	0	0	0	0	26,867	0	0	26,867	0	0	0
2039	0	0	0	0	0	27,471	0	0	27,471	0	0	0
2040	0	0	0	0	0	28,089	0	0	28,089	0	0	0
2041	0	0	0	0	0	28,721	0	0	28,721	0	0	0
2042	0	0	0	0	0	29,367	0	0	29,367	0	0	0
2043	0	0	0	0	0	30,028	0	0	30,028	0	0	0
2044	0	0	0	0	0	30,704	0	0	30,704	0	0	0
2045	0	0	0	0	0	31,395	0	0	31,395	0	0	0
2046	0	0	0	0	0	32,101	0	0	32,101	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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

Worksheet Detail - Goal Details

Details of "Travel in Retirement " for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
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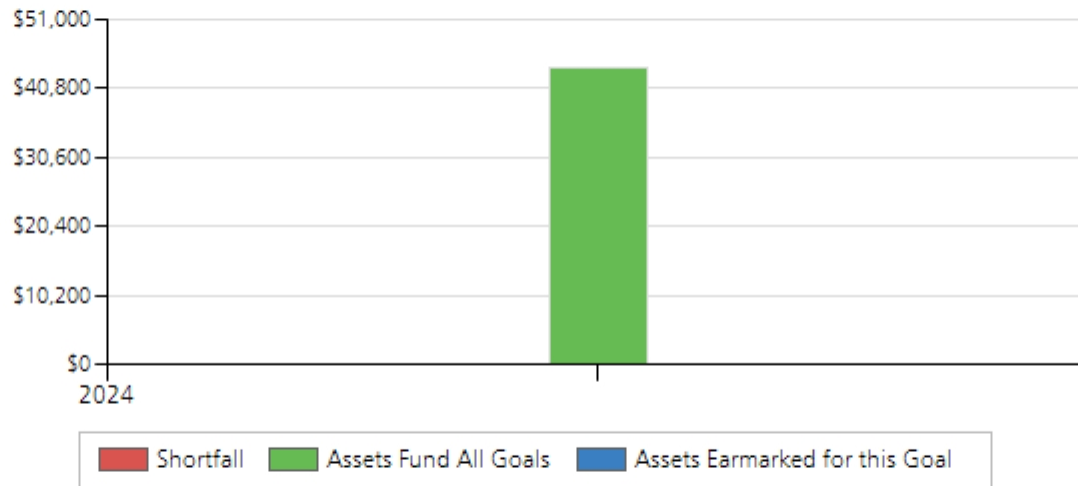
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
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- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "New Kitchen Cabinets" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
New Kitchen Cabinets		
In 2024	\$40,000	100% 



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Worksheet Detail - Goal Details

Details of "New Kitchen Cabinets" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	43,723	0	0	43,723	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "New Kitchen Cabinets" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

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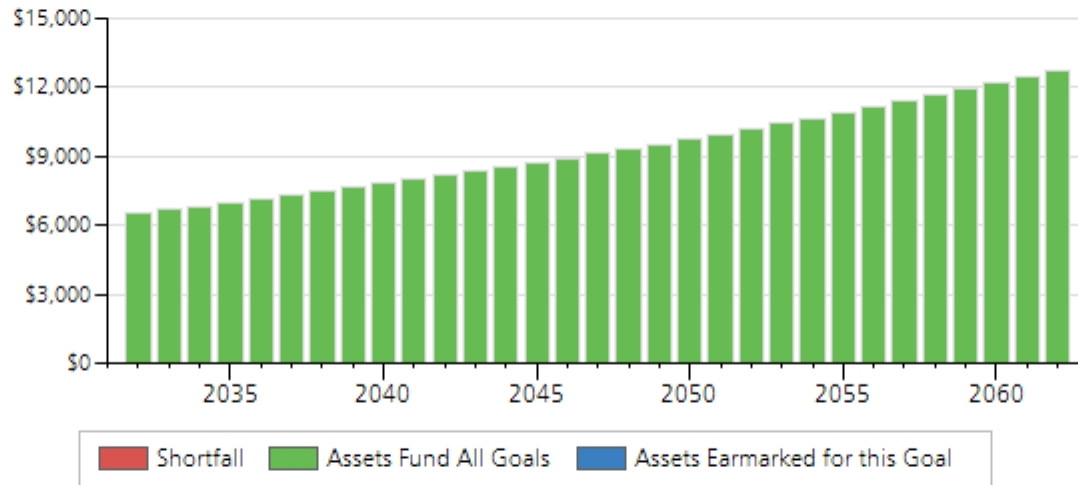
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Worksheet Detail - Goal Details

Details of "Giving to Church/Charities" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Giving to Church/Charities		
When George retires	\$5,000	100%
Recurring every year until End of George's Plan		★ ★ ★ ★ ★



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Worksheet Detail - Goal Details

Details of "Giving to Church/Charities" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	6,530	0	0	6,530	0	0	0
2033	0	0	0	0	0	6,677	0	0	6,677	2,389	0	0
2034	0	0	0	0	0	6,827	0	0	6,827	2,443	0	0
2035	0	0	0	0	0	6,981	0	0	6,981	0	0	0
2036	0	0	0	0	0	7,138	0	0	7,138	0	0	0
2037	0	0	0	0	0	7,299	0	0	7,299	0	0	0
2038	0	0	0	0	0	7,463	0	0	7,463	0	0	0
2039	0	0	0	0	0	7,631	0	0	7,631	0	0	0
2040	0	0	0	0	0	7,803	0	0	7,803	0	0	0
2041	0	0	0	0	0	7,978	0	0	7,978	0	0	0
2042	0	0	0	0	0	8,158	0	0	8,158	0	0	0
2043	0	0	0	0	0	8,341	0	0	8,341	0	0	0
2044	0	0	0	0	0	8,529	0	0	8,529	0	0	0
2045	0	0	0	0	0	8,721	0	0	8,721	0	0	0
2046	0	0	0	0	0	8,917	0	0	8,917	0	0	0
2047	0	0	0	0	0	9,118	0	0	9,118	0	0	0
2048	0	0	0	0	0	9,323	0	0	9,323	0	0	0

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Worksheet Detail - Goal Details

Details of "Giving to Church/Charities" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	9,532	0	0	9,532	0	0	0
2050	0	0	0	0	0	9,747	0	0	9,747	0	0	0
2051	0	0	0	0	0	9,966	0	0	9,966	0	0	0
2052	0	0	0	0	0	10,191	0	0	10,191	0	0	0
2053	0	0	0	0	0	10,420	0	0	10,420	0	0	0
2054	0	0	0	0	0	10,654	0	0	10,654	0	0	0
2055	0	0	0	0	0	10,894	0	0	10,894	0	0	0
2056	0	0	0	0	0	11,139	0	0	11,139	0	0	0
2057	0	0	0	0	0	11,390	0	0	11,390	0	0	0
2058	0	0	0	0	0	11,646	0	0	11,646	0	0	0
2059	0	0	0	0	0	11,908	0	0	11,908	0	0	0
2060	0	0	0	0	0	12,176	0	0	12,176	0	0	0
2061	0	0	0	0	0	12,450	0	0	12,450	0	0	0
2062	0	0	0	0	0	12,730	0	0	12,730	0	0	0

Notes

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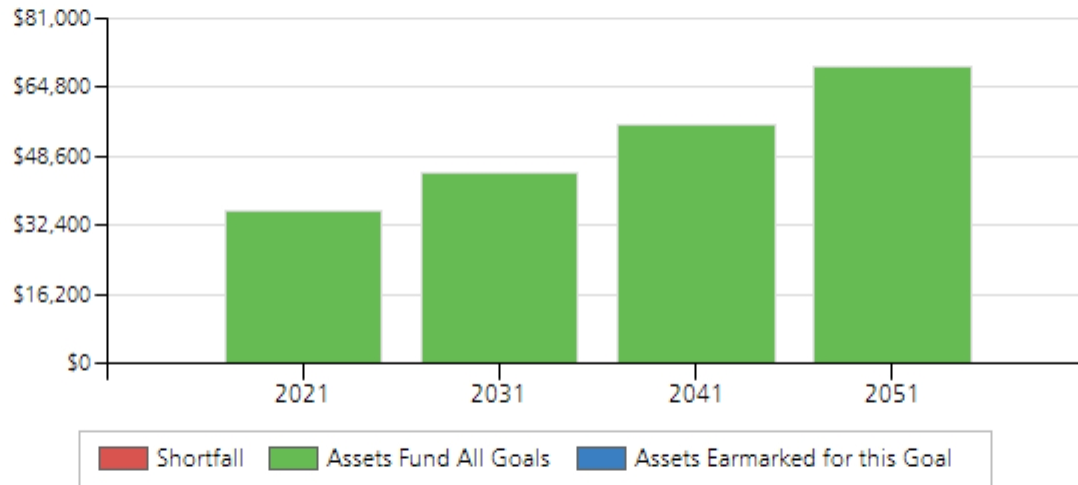
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Worksheet Detail - Goal Details

Details of "New Cars in Retirement" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
New Cars in Retirement		
In 2021	\$35,000	100%
Recurring every 10 years for a total of 4 times		★ ★ ★ ★ ★



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

Worksheet Detail - Goal Details

Details of "New Cars in Retirement" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	35,788	0	0	35,788	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	44,706	0	0	44,706	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	55,847	0	0	55,847	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "New Cars in Retirement" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	69,764	0	0	69,764	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

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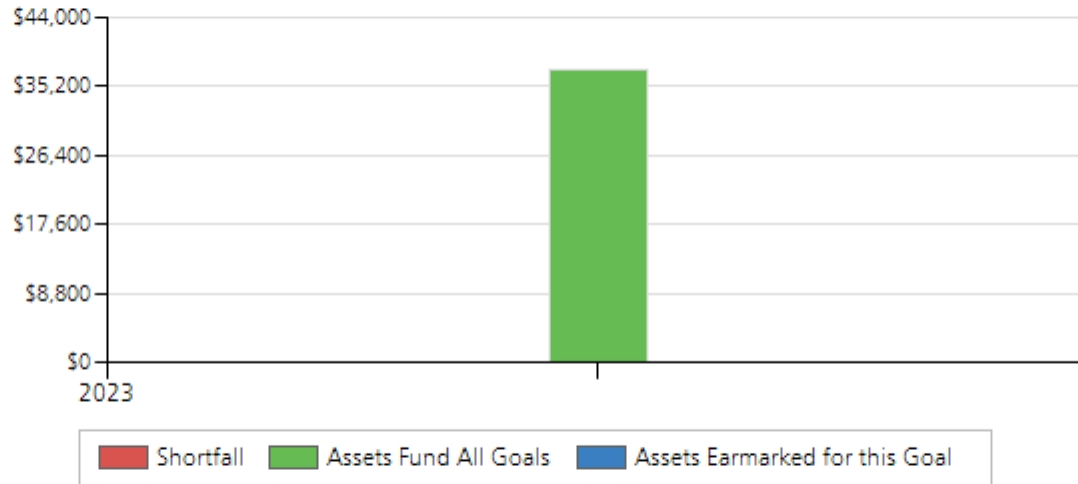
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Worksheet Detail - Goal Details

Details of "Wedding - Sarah" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Wedding - Sarah		
In 2023	\$35,000	100% 



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Worksheet Detail - Goal Details

Details of "Wedding - Sarah" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	37,416	0	0	37,416	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "Wedding - Sarah" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

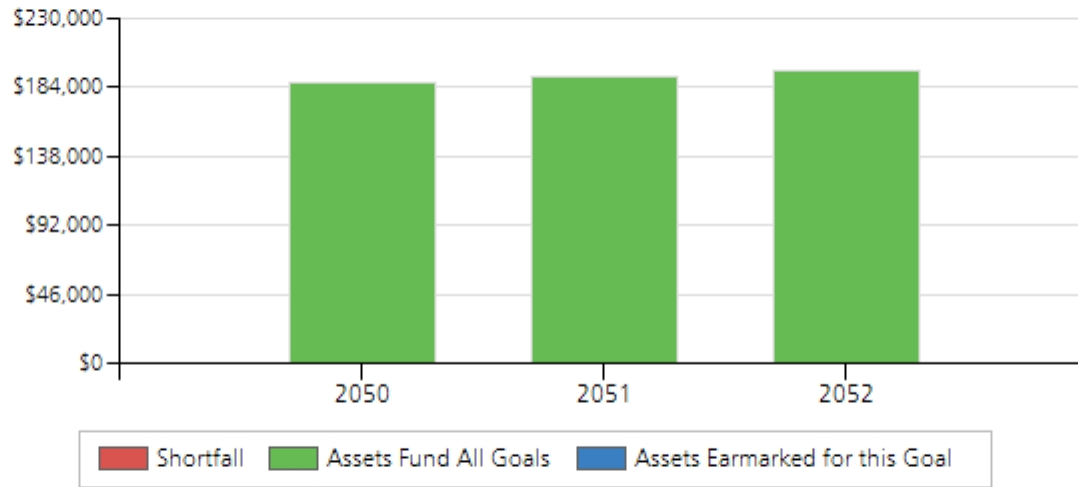
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - Martha" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Provide Nursing Care - Martha		
In 2050	\$96,000	100%
Recurring every year for a total of 3 times		



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

Worksheet Detail - Goal Details

Details of "Provide Nursing Care - Martha" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - Martha" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	187,142	0	0	187,142	0	0	0
2051	0	0	0	0	0	191,352	0	0	191,352	0	0	0
2052	0	0	0	0	0	195,658	0	0	195,658	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

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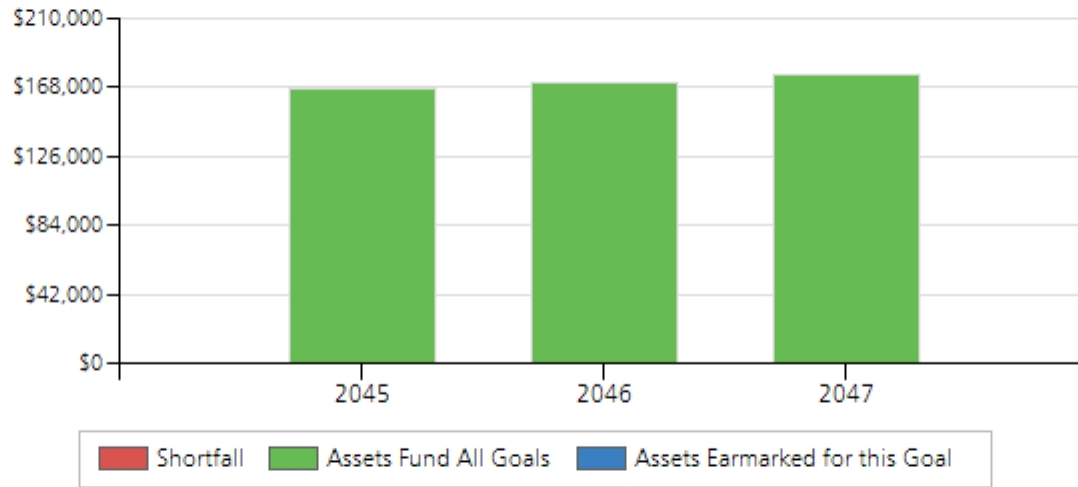
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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - George" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
Provide Nursing Care - George		
In 2045	\$96,000	100%
Recurring every year for a total of 3 times		



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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - George" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	0	0	0	0	0	0	0
2029	0	0	0	0	0	0	0	0	0	0	0	0
2030	0	0	0	0	0	0	0	0	0	0	0	0
2031	0	0	0	0	0	0	0	0	0	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	167,438	0	0	167,438	0	0	0
2046	0	0	0	0	0	171,205	0	0	171,205	0	0	0
2047	0	0	0	0	0	175,058	0	0	175,058	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "Provide Nursing Care - George" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense	Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings		For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2049	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
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Worksheet Detail - Goal Details

Details of "College - Grandchild" for Recommended Plan using Average Returns

Goal	Amount	Estimated % of Goal Funded
College - Grandchild 4 years starting in 2028	\$15,000	100% 



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Worksheet Detail - Goal Details

Details of "College - Grandchild" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense				Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal		
2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2026	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2027	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2028	0	0	0	0	0	23,998	0	0	23,998	0	0	23,998	0	0	0
2029	0	0	0	0	0	25,450	0	0	25,450	0	0	25,450	0	0	0
2030	0	0	0	0	0	26,990	0	0	26,990	0	0	26,990	0	0	0
2031	0	0	0	0	0	28,623	0	0	28,623	0	0	28,623	0	0	0
2032	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2033	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2034	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2037	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2041	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2042	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2043	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2044	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2046	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2047	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2048	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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Worksheet Detail - Goal Details

Details of "College - Grandchild" for Recommended Plan using Average Returns

Year	Earmarked Assets Only					Goal Expense					Use Earmarked Asts		Use Fund All Goals Asts		Tax Penalty	Shortfall
	Value of Earmarked Assets	Additions To Assets	Other Additions	Investment Earnings	Tax on Earnings	Total Expense	Less Other Funding	Less Others' Assets	Equals Net Expense	For Goal Expense	For Tax on Withdrawal	For Goal Expense	For Tax on Withdrawal			
2049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2052	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2053	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2054	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2057	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2058	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2060	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2061	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes

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

- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Other Funding includes funds coming from other sources such as scholarships, student loans, college employment or gifts that will help fund an educational Goal.
- Others' Assets include Assets not owned by you that will be used to fund an educational Goal. Rates of return associated with these assets are detailed on the Information Summary pages and may or may not be consistent with other rates of return defined in this Analysis or consistent with your own risk and return parameters.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (George / Martha)		2032 64 / 65	2033 65 / 66	2034 66 / 67	2035 67 / 68	2036 68 / 69	2037 69 / 70	2038 70 / 71	2039 71 / 72
Retirement and Strategy Income	Assign To								
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000
Rental Property Income	Fund All Goals	23,509	24,038	24,579	25,132	25,697	26,275	26,867	27,471
Social Security - George	Fund All Goals	0	0	0	52,133	53,306	54,506	55,732	56,986
Social Security - Martha	Fund All Goals	0	42,703	43,663	44,646	45,650	46,678	47,728	48,802
Total Retirement and Strategy Income		71,509	114,741	116,242	169,911	172,654	175,459	178,326	181,259
Total Income		71,509	114,741	116,242	169,911	172,654	175,459	178,326	181,259
Cash Used To Fund Goals	Estimated % Funded								
Health Care Expenses in Retirement	79.84%	37,576	17,482	18,556	19,741	21,039	22,448	23,967	25,591
Retirement - Basic Living Expenses	84.48%	228,559	233,701	238,960	244,336	249,834	255,455	261,203	267,080
Giving to Church/Charities	0.00%	x0	x0	x0	x0	x0	x0	x0	x0
New Cars in Retirement	0.00%	0	0	0	0	0	0	0	0
Travel in Retirement	0.00%	x0	x0	x0	x0	x0	x0	x0	x0
Provide Nursing Care - George	0.00%	0	0	0	0	0	0	0	0
Provide Nursing Care - Martha	0.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(266,134)	(251,184)	(257,516)	(264,077)	(270,873)	(277,903)	(285,170)	(292,671)
Total Taxes and Tax Penalty		(7,566)	(47,765)	(62,995)	(41,345)	(66,724)	(71,159)	(73,190)	(75,296)
Total Outflows		(273,700)	(298,949)	(320,511)	(305,421)	(337,597)	(349,062)	(358,360)	(367,966)
Cash Surplus/Deficit (Net Income)		(202,191)	(184,208)	(204,269)	(135,511)	(164,943)	(173,604)	(180,034)	(186,708)

Portfolio Value

Future Dollars

Beginning Value	4,274,284	4,159,087	4,060,366	3,939,678	3,886,870	3,802,841	3,708,137	3,604,804
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	86,994	85,487	83,581	82,702	80,914	78,899	76,701	74,309
Cash Surplus/Deficit	(202,191)	(184,208)	(204,269)	(135,511)	(164,943)	(173,604)	(180,034)	(186,708)

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (George / Martha)	2032 64 / 65	2033 65 / 66	2034 66 / 67	2035 67 / 68	2036 68 / 69	2037 69 / 70	2038 70 / 71	2039 71 / 72
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	4,159,087	4,060,366	3,939,678	3,886,870	3,802,841	3,708,137	3,604,804	3,492,405

Current Dollars

Ending Value	3,184,478	3,040,479	2,885,189	2,783,878	2,663,760	2,540,267	2,415,138	2,288,346
Cash Surplus/Deficit	(154,811)	(137,938)	(149,595)	(97,057)	(115,537)	(118,928)	(120,619)	(122,338)

Taxes

Total Taxes	7,566	47,765	62,995	41,345	66,724	71,159	73,190	75,296
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	12.00%	22.00%	24.00%	22.00%	24.00%	24.00%	24.00%	24.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	0	0	0	0	0	0	0	0
Martha	0	0	0	0	0	0	0	78,660

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	4,274,284	4,159,087	4,060,366	3,939,678	3,886,870	3,802,841	3,708,137	3,604,804
Portfolio Withdrawal Rate	4.73%	4.43%	5.03%	3.44%	4.24%	4.57%	4.86%	5.18%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (George / Martha)		2040 72 / 73	2041 73 / 74	2042 74 / 75	2043 75 / 76	2044 76 / 77	2045 77 / 78	2046 78 / 79	2047 79 / 80
Retirement and Strategy Income	Assign To								
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000
Rental Property Income	Fund All Goals	28,089	28,721	29,367	30,028	30,704	31,395	32,101	32,823
Social Security - George	Fund All Goals	58,268	59,579	60,920	62,290	63,692	65,125	66,590	68,089
Social Security - Martha	Fund All Goals	49,900	51,022	52,170	53,344	54,545	55,772	57,027	58,310
Total Retirement and Strategy Income		184,257	187,323	190,458	193,663	196,940	200,291	203,718	207,222
Total Income		184,257	187,323	190,458	193,663	196,940	200,291	203,718	207,222
Cash Used To Fund Goals	Estimated % Funded								
Health Care Expenses in Retirement	79.84%	27,301	29,102	31,009	33,022	35,156	37,384	39,715	42,178
Retirement - Basic Living Expenses	84.48%	273,089	279,234	285,516	291,940	298,509	305,226	312,093	319,115
Giving to Church/Charities	0.00%	x0	x0	x0	x0	x0	x0	x0	x0
New Cars in Retirement	0.00%	0	x0	0	0	0	0	0	0
Travel in Retirement	0.00%	x0	x0	x0	x0	x0	x0	x0	0
Provide Nursing Care - George	0.00%	0	0	0	0	0	x0	x0	x0
Provide Nursing Care - Martha	0.00%	0	0	0	0	0	0	0	0
Total Goal Funding		(300,390)	(308,336)	(316,525)	(324,963)	(333,665)	(342,610)	(351,808)	(361,293)
Total Taxes and Tax Penalty		(77,470)	(79,716)	(82,040)	(84,443)	(86,932)	(89,496)	(92,141)	(94,879)
Total Outflows		(377,861)	(388,051)	(398,565)	(409,406)	(420,597)	(432,106)	(443,949)	(456,172)
Cash Surplus/Deficit (Net Income)		(193,604)	(200,729)	(208,108)	(215,743)	(223,657)	(231,815)	(240,231)	(248,950)

Portfolio Value

Future Dollars

Beginning Value	3,492,405	3,370,517	3,238,700	3,096,477	2,943,361	2,778,830	2,602,388	2,413,510
Strategy Reductions	0	0	0	0	0	0	0	0
Investment Earnings	71,716	68,911	65,885	62,627	59,126	55,372	51,353	47,057
Cash Surplus/Deficit	(193,604)	(200,729)	(208,108)	(215,743)	(223,657)	(231,815)	(240,231)	(248,950)

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (George / Martha)	2040 72 / 73	2041 73 / 74	2042 74 / 75	2043 75 / 76	2044 76 / 77	2045 77 / 78	2046 78 / 79	2047 79 / 80
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	3,370,517	3,238,700	3,096,477	2,943,361	2,778,830	2,602,388	2,413,510	2,211,617

Current Dollars

Ending Value	2,159,883	2,029,743	1,897,907	1,764,360	1,629,080	1,492,070	1,353,327	1,212,831
Cash Surplus/Deficit	(124,065)	(125,800)	(127,555)	(129,324)	(131,118)	(132,910)	(134,705)	(136,522)

Taxes

Total Taxes	77,470	79,716	82,040	84,443	86,932	89,496	92,141	94,879
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	59,191	57,984	56,364	54,264	51,606	48,049	43,966	38,772
Martha	80,045	81,441	82,849	84,265	85,285	86,709	87,686	88,634

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	3,492,405	3,370,517	3,238,700	3,096,477	2,943,361	2,778,830	2,602,388	2,413,510
Portfolio Withdrawal Rate	5.54%	5.96%	6.43%	6.97%	7.60%	8.34%	9.23%	10.31%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year		2048	2049	2050	2051	2052	2053	2054	2055	
Age (George / Martha)		80 / 81	81 / 82	82 / 83	83 / 84	84 / 85	85 / 86	86 / 87	87 / 88	
Retirement and Strategy Income		Assign To								
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	
Rental Property Income	Fund All Goals	33,562	34,317	35,089	35,879	36,686	37,511	38,355	39,218	
Social Security - George	Fund All Goals	69,621	71,187	72,789	74,427	76,101	77,813	79,564	81,354	
Social Security - Martha	Fund All Goals	59,622	60,963	62,335	63,737	65,172	66,638	68,137	69,670	
Total Retirement and Strategy Income		210,804	214,467	218,213	222,043	225,959	229,963	234,057	238,243	
Total Income		210,804	214,467	218,213	222,043	225,959	229,963	234,057	238,243	
Cash Used To Fund Goals		Estimated % Funded								
Health Care Expenses in Retirement	79.84%	44,777	47,505	50,321	53,217	56,267	59,505	62,926	66,525	
Retirement - Basic Living Expenses	84.48%	326,295	333,637	341,144	348,820	356,668	364,693	372,899	381,289	
Giving to Church/Charities	0.00%	x0	x0	x0	x0	x0	x0	x0	x0	
New Cars in Retirement	0.00%	0	0	0	x0	0	0	0	0	
Travel in Retirement	0.00%	0	0	0	0	0	0	0	0	
Provide Nursing Care - George	0.00%	0	0	0	0	0	0	0	0	
Provide Nursing Care - Martha	0.00%	0	0	x0	x0	x0	0	0	0	
Total Goal Funding		(371,072)	(381,142)	(391,465)	(402,036)	(412,935)	(424,198)	(435,825)	(447,814)	
Total Taxes and Tax Penalty		(97,712)	(100,639)	(103,644)	(106,722)	(109,908)	(113,216)	(116,646)	(120,195)	
Total Outflows		(468,784)	(481,782)	(495,108)	(508,759)	(522,843)	(537,414)	(552,471)	(568,008)	
Cash Surplus/Deficit (Net Income)		(257,980)	(267,315)	(276,895)	(286,716)	(296,885)	(307,452)	(318,414)	(329,765)	
Portfolio Value										
Future Dollars										
Beginning Value		2,211,617	1,996,109	1,766,378	1,521,864	1,262,000	986,097	693,399	383,137	
Strategy Reductions		0	0	0	0	0	0	0	0	
Investment Earnings		42,472	37,584	32,381	26,852	20,982	14,754	8,152	1,160	
Cash Surplus/Deficit		(257,980)	(267,315)	(276,895)	(286,716)	(296,885)	(307,452)	(318,414)	(329,765)	

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (George / Martha)	2048 80 / 81	2049 81 / 82	2050 82 / 83	2051 83 / 84	2052 84 / 85	2053 85 / 86	2054 86 / 87	2055 87 / 88
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	1,996,109	1,766,378	1,521,864	1,262,000	986,097	693,399	383,137	54,532

Current Dollars

Ending Value	1,070,561	926,505	780,686	633,135	483,831	332,731	179,805	25,029
Cash Surplus/Deficit	(138,361)	(140,213)	(142,042)	(143,843)	(145,667)	(147,533)	(149,431)	(151,352)

Taxes

Total Taxes	97,712	100,639	103,644	106,722	109,908	113,216	116,646	120,195
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	32,550	25,130	16,309	5,845	0	0	0	0
Martha	89,549	90,426	91,258	92,039	85,270	69,936	51,746	30,168

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	2,211,617	1,996,109	1,766,378	1,521,864	1,262,000	986,097	693,399	383,137
Portfolio Withdrawal Rate	11.66%	13.39%	15.68%	18.84%	23.52%	31.18%	45.92%	86.07%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year		2056	2057	2058	2059	2060	2061	2062
Age (George / Martha)		88 / 89	89 / 90	90 / 91	91 / 92	92 / 93	93 / 94	94 / -
Retirement and Strategy Income		Assign To						
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000
Rental Property Income	Fund All Goals	40,101	41,003	41,926	42,869	43,833	44,820	45,828
Social Security - George	Fund All Goals	83,185	85,057	86,970	88,927	90,928	92,974	95,066
Social Security - Martha	Fund All Goals	71,238	72,841	74,480	76,155	77,869	79,621	0
Total Retirement and Strategy Income		242,523	246,900	251,376	255,951	260,630	265,415	188,894
Total Income		242,523	246,900	251,376	255,951	260,630	265,415	188,894
Cash Used To Fund Goals		Estimated % Funded						
Health Care Expenses in Retirement	79.84%	x38,980	x34,185	x35,787	x37,431	x39,124	x40,857	x18,180
Retirement - Basic Living Expenses	84.48%	x216,222	x183,493	x185,901	x188,356	x190,855	x193,408	x142,292
Giving to Church/Charities	0.00%	x0	x0	x0	x0	x0	x0	x0
New Cars in Retirement	0.00%	0	0	0	0	0	0	0
Travel in Retirement	0.00%	0	0	0	0	0	0	0
Provide Nursing Care - George	0.00%	0	0	0	0	0	0	0
Provide Nursing Care - Martha	0.00%	0	0	0	0	0	0	0
Total Goal Funding		(255,203)	(217,678)	(221,688)	(225,787)	(229,979)	(234,265)	(160,472)
Total Taxes and Tax Penalty		(41,853)	(29,222)	(29,688)	(30,164)	(30,651)	(31,149)	(28,422)
Total Outflows		(297,056)	(246,900)	(251,376)	(255,951)	(260,630)	(265,415)	(188,894)
Cash Surplus/Deficit (Net Income)		(54,532)	0	0	0	0	0	0
Portfolio Value								
Future Dollars								
Beginning Value		54,532	0	0	0	0	0	0
Strategy Reductions		0	0	0	0	0	0	0
Investment Earnings		0	0	0	0	0	0	0
Cash Surplus/Deficit		(54,532)	0	0	0	0	0	0

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Year Age (George / Martha)	2056 88 / 89	2057 89 / 90	2058 90 / 91	2059 91 / 92	2060 92 / 93	2061 93 / 94	2062 94 / -
Investment Asset Additions	0	0	0	0	0	0	0
Ending Value	0	0	0	0	0	0	0

Current Dollars

Ending Value	0	0	0	0	0	0	0
Cash Surplus/Deficit	(24,478)	0	0	0	0	0	0

Taxes

Total Taxes	41,853	29,222	29,688	30,164	30,651	31,149	28,422
Tax Penalty	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	12.00%	12.00%	12.00%	12.00%	12.00%	22.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	0	0	0	0	0	0	0
Martha	4,544	0	0	0	0	0	0

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0
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Adjusted Portfolio Value	54,532	0	0	0	0	0	0
Portfolio Withdrawal Rate	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund Goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (George / Martha)		2032 64 / 65	2033 65 / 66	2034 66 / 67	2035 67 / 68	2036 68 / 69	2037 69 / 70	2038 70 / 71	2039 71 / 72	
Retirement and Strategy Income		Assign To								
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	
Rental Property Income	Fund All Goals	23,509	24,038	24,579	25,132	25,697	26,275	26,867	27,471	
Social Security - George	Fund All Goals	0	0	0	0	0	0	69,108	70,663	
Social Security - Martha	Fund All Goals	0	0	0	0	0	59,876	61,223	62,601	
Guaranteed Income for Life	Fund All Goals	0	0	0	0	0	0	20,669	20,669	
Total Retirement and Strategy Income		71,509	72,038	72,579	73,132	73,697	134,151	225,866	229,403	
Total Income		71,509	72,038	72,579	73,132	73,697	134,151	225,866	229,403	
Cash Used To Fund Goals		Estimated % Funded								
George QCD	100.00%	0	0	0	0	0	0	0	0	
Health Care Expenses in Retirement	100.00%	37,576	17,482	18,556	19,741	21,039	22,448	23,967	25,591	
Retirement - Basic Living Expenses	100.00%	163,256	166,930	170,685	174,526	178,453	182,468	186,573	190,771	
Giving to Church/Charities	100.00%	6,530	6,677	6,827	6,981	7,138	7,299	7,463	7,631	
New Cars in Retirement	100.00%	0	0	0	0	0	0	0	0	
Travel in Retirement	100.00%	23,509	24,038	24,579	25,132	25,697	26,275	26,867	27,471	
Provide Nursing Care - George	100.00%	0	0	0	0	0	0	0	0	
Provide Nursing Care - Martha	100.00%	0	0	0	0	0	0	0	0	
Total Goal Funding		(230,871)	(215,127)	(220,648)	(226,379)	(232,327)	(238,490)	(244,870)	(251,464)	
Total Taxes and Tax Penalty		(19,341)	(52,674)	(50,881)	(37,856)	(20,762)	(21,229)	(34,372)	(67,272)	
Total Outflows		(250,212)	(267,801)	(271,529)	(264,235)	(253,089)	(259,719)	(279,242)	(318,736)	
Cash Surplus/Deficit (Net Income)		(178,703)	(195,763)	(198,950)	(191,103)	(179,391)	(125,567)	(53,376)	(89,333)	

Portfolio Value

Future Dollars

Beginning Value	5,468,314	5,509,751	5,534,700	5,557,323	5,589,026	5,634,832	5,738,245	5,712,601
Strategy Reductions	0	0	0	0	0	0	(200,000)	0

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (George / Martha)	2032 64 / 65	2033 65 / 66	2034 66 / 67	2035 67 / 68	2036 68 / 69	2037 69 / 70	2038 70 / 71	2039 71 / 72
Investment Earnings	220,140	220,712	221,573	222,805	225,197	228,980	227,732	233,484
Cash Surplus/Deficit	(178,703)	(195,763)	(198,950)	(191,103)	(179,391)	(125,567)	(53,376)	(89,333)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	5,509,751	5,534,700	5,557,323	5,589,026	5,634,832	5,738,245	5,712,601	5,856,753

Current Dollars

Ending Value	4,218,637	4,144,489	4,069,858	4,003,007	3,947,007	3,930,997	3,827,315	3,837,548
Cash Surplus/Deficit	(136,827)	(146,591)	(145,699)	(136,873)	(125,657)	(86,020)	(35,761)	(58,534)

Taxes

Total Taxes	19,341	52,674	50,881	37,856	20,762	21,229	34,372	67,272
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	22.00%	22.00%	22.00%	22.00%	22.00%	12.00%	22.00%	24.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	0	0	0	0	0	0	0	0
Martha	0	0	0	0	0	0	0	115,205

Qualified Strategic Distributions

Total Qualified Strategic Distributions	58,819	0	0	0	79,986	31,971	0	0
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Adjusted Portfolio Value	5,468,314	5,509,751	5,534,700	5,557,323	5,589,026	5,634,832	5,738,245	5,712,601
Portfolio Withdrawal Rate	3.27%	3.55%	3.59%	3.44%	3.21%	2.23%	0.93%	1.56%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year		2040	2041	2042	2043	2044	2045	2046	2047	
Age (George / Martha)		72 / 73	73 / 74	74 / 75	75 / 76	76 / 77	77 / 78	78 / 79	79 / 80	
Retirement and Strategy Income		Assign To								
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	
Rental Property Income	Fund All Goals	28,089	28,721	29,367	30,028	30,704	31,395	32,101	32,823	
Social Security - George	Fund All Goals	72,253	73,878	75,540	77,240	78,978	80,755	82,572	84,430	
Social Security - Martha	Fund All Goals	64,009	65,450	66,922	68,428	69,967	71,542	73,151	74,797	
Guaranteed Income for Life	Fund All Goals	20,669	20,669	20,669	20,669	20,669	20,669	20,669	20,669	
Total Retirement and Strategy Income		233,020	236,718	240,499	244,365	248,318	252,360	256,493	260,719	
Total Income		233,020	236,718	240,499	244,365	248,318	252,360	256,493	260,719	
Cash Used To Fund Goals		Estimated % Funded								
George QCD	100.00%	26,830	27,831	28,864	29,932	31,033	32,016	33,181	34,205	
Health Care Expenses in Retirement	100.00%	27,301	29,102	31,009	33,022	35,156	37,384	39,715	42,178	
Retirement - Basic Living Expenses	100.00%	195,064	199,453	203,940	208,529	213,221	218,018	222,924	227,939	
Giving to Church/Charities	100.00%	7,803	7,978	8,158	8,341	8,529	8,721	8,917	9,118	
New Cars in Retirement	100.00%	0	55,847	0	0	0	0	0	0	
Travel in Retirement	100.00%	28,089	28,721	29,367	30,028	30,704	31,395	32,101	0	
Provide Nursing Care - George	100.00%	0	0	0	0	0	167,438	171,205	175,058	
Provide Nursing Care - Martha	100.00%	0	0	0	0	0	0	0	0	
Total Goal Funding		(285,086)	(348,931)	(301,339)	(309,852)	(318,642)	(494,972)	(508,043)	(488,497)	
Total Taxes and Tax Penalty		(93,257)	(95,941)	(99,044)	(102,256)	(105,381)	(107,697)	(109,973)	(112,309)	
Total Outflows		(378,344)	(444,873)	(400,383)	(412,108)	(424,023)	(602,669)	(618,016)	(600,807)	
Cash Surplus/Deficit (Net Income)		(145,324)	(208,155)	(159,884)	(167,743)	(175,705)	(350,309)	(361,523)	(340,087)	

Portfolio Value

Future Dollars

Beginning Value	5,856,753	5,948,594	5,978,816	6,060,589	6,137,596	6,209,532	6,102,586	5,979,503
Strategy Reductions	0	0	0	0	0	0	0	0

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (George / Martha)	2040 72 / 73	2041 73 / 74	2042 74 / 75	2043 75 / 76	2044 76 / 77	2045 77 / 78	2046 78 / 79	2047 79 / 80
Investment Earnings	237,165	238,377	241,658	244,750	247,641	243,363	238,441	234,211
Cash Surplus/Deficit	(145,324)	(208,155)	(159,884)	(167,743)	(175,705)	(350,309)	(361,523)	(340,087)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	5,948,594	5,978,816	6,060,589	6,137,596	6,209,532	6,102,586	5,979,503	5,873,627

Current Dollars

Ending Value	3,811,957	3,747,016	3,714,684	3,679,104	3,640,317	3,498,896	3,352,887	3,221,045
Cash Surplus/Deficit	(93,126)	(130,454)	(97,997)	(100,551)	(103,006)	(200,848)	(202,717)	(186,501)

Taxes

Total Taxes	93,257	95,941	99,044	102,256	105,381	107,697	109,973	112,309
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	107,319	111,323	115,458	119,726	124,131	128,065	132,725	136,818
Martha	119,503	123,942	128,524	133,252	137,475	142,478	146,872	151,334

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	5,856,753	5,948,594	5,978,816	6,060,589	6,137,596	6,209,532	6,102,586	5,979,503
Portfolio Withdrawal Rate	2.48%	3.50%	2.67%	2.77%	2.86%	5.64%	5.92%	5.69%

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year		2048	2049	2050	2051	2052	2053	2054	2055	
Age (George / Martha)		80 / 81	81 / 82	82 / 83	83 / 84	84 / 85	85 / 86	86 / 87	87 / 88	
Retirement and Strategy Income		Assign To								
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000	48,000	
Rental Property Income	Fund All Goals	33,562	34,317	35,089	35,879	36,686	37,511	38,355	39,218	
Social Security - George	Fund All Goals	86,330	88,272	90,258	92,289	94,365	96,489	98,660	100,879	
Social Security - Martha	Fund All Goals	76,480	78,201	79,961	81,760	83,599	85,480	87,404	89,370	
Guaranteed Income for Life	Fund All Goals	20,669	20,669	20,669	20,669	20,669	20,669	20,669	20,669	
Total Retirement and Strategy Income		265,041	269,459	273,977	278,596	283,319	288,149	293,087	298,137	
Total Income		265,041	269,459	273,977	278,596	283,319	288,149	293,087	298,137	
Cash Used To Fund Goals		Estimated % Funded								
George QCD	100.00%	35,244	36,297	37,362	38,436	39,515	40,321	41,102	0	
Health Care Expenses in Retirement	100.00%	44,777	47,505	50,321	53,217	56,267	59,505	62,926	66,525	
Retirement - Basic Living Expenses	100.00%	233,068	238,312	243,674	249,157	254,763	260,495	266,356	272,349	
Giving to Church/Charities	100.00%	9,323	9,532	9,747	9,966	10,191	10,420	10,654	10,894	
New Cars in Retirement	100.00%	0	0	0	69,764	0	0	0	0	
Travel in Retirement	100.00%	0	0	0	0	0	0	0	0	
Provide Nursing Care - George	100.00%	0	0	0	0	0	0	0	0	
Provide Nursing Care - Martha	100.00%	0	0	187,142	191,352	195,658	0	0	0	
Total Goal Funding		(322,411)	(331,647)	(528,246)	(611,892)	(556,393)	(370,741)	(381,039)	(349,768)	
Total Taxes and Tax Penalty		(115,701)	(119,163)	(121,605)	(123,640)	(125,696)	(128,605)	(131,480)	(146,926)	
Total Outflows		(438,112)	(450,810)	(649,851)	(735,532)	(682,089)	(499,346)	(512,519)	(496,694)	
Cash Surplus/Deficit (Net Income)		(173,072)	(181,351)	(375,874)	(456,935)	(398,770)	(211,197)	(219,431)	(198,558)	

Portfolio Value

Future Dollars

Beginning Value	5,873,627	5,937,337	5,995,103	5,852,659	5,619,845	5,437,934	5,443,865	5,441,500
Strategy Reductions	0	0	0	0	0	0	0	0

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (George / Martha)	2048 80 / 81	2049 81 / 82	2050 82 / 83	2051 83 / 84	2052 84 / 85	2053 85 / 86	2054 86 / 87	2055 87 / 88
Investment Earnings	236,782	239,117	233,430	224,122	216,858	217,127	217,067	217,878
Cash Surplus/Deficit	(173,072)	(181,351)	(375,874)	(456,935)	(398,770)	(211,197)	(219,431)	(198,558)
Investment Asset Additions	0	0	0	0	0	0	0	0
Ending Value	5,937,337	5,995,103	5,852,659	5,619,845	5,437,934	5,443,865	5,441,500	5,460,820

Current Dollars

Ending Value	3,184,335	3,144,564	3,002,297	2,819,431	2,668,135	2,612,269	2,553,676	2,506,351
Cash Surplus/Deficit	(92,823)	(95,123)	(192,816)	(229,241)	(195,657)	(101,344)	(102,978)	(91,132)

Taxes

Total Taxes	115,701	119,163	121,605	123,640	125,696	128,605	131,480	146,926
Tax Penalty	0	0	0	0	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	140,975	145,187	149,447	153,742	158,060	161,285	164,408	167,400
Martha	155,856	160,429	165,039	169,674	173,137	176,489	179,701	182,741

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0	0
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Adjusted Portfolio Value	5,873,627	5,937,337	5,995,103	5,852,659	5,619,845	5,437,934	5,443,865	5,441,500
Portfolio Withdrawal Rate	2.95%	3.05%	6.27%	7.81%	7.10%	3.88%	4.03%	3.65%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year		2056	2057	2058	2059	2060	2061	2062
Age (George / Martha)		88 / 89	89 / 90	90 / 91	91 / 92	92 / 93	93 / 94	94 / -
Retirement and Strategy Income		Assign To						
Dominion Energy Pension Income	Fund All Goals	48,000	48,000	48,000	48,000	48,000	48,000	48,000
Rental Property Income	Fund All Goals	40,101	41,003	41,926	42,869	43,833	44,820	45,828
Social Security - George	Fund All Goals	103,149	105,470	107,843	110,270	112,751	115,288	117,882
Social Security - Martha	Fund All Goals	91,381	93,437	95,539	97,689	99,887	102,135	0
Guaranteed Income for Life	Fund All Goals	20,669	20,669	20,669	20,669	20,669	20,669	20,669
Total Retirement and Strategy Income		303,300	308,579	313,977	319,496	325,140	330,911	232,379
Total Income		303,300	308,579	313,977	319,496	325,140	330,911	232,379
Cash Used To Fund Goals		Estimated % Funded						
George QCD	100.00%	0	0	0	0	0	0	0
Health Care Expenses in Retirement	100.00%	70,285	74,268	78,467	82,825	87,360	92,050	48,793
Retirement - Basic Living Expenses	100.00%	278,477	284,743	291,149	297,700	304,399	311,248	254,601
Giving to Church/Charities	100.00%	11,139	11,390	11,646	11,908	12,176	12,450	12,730
New Cars in Retirement	100.00%	0	0	0	0	0	0	0
Travel in Retirement	100.00%	0	0	0	0	0	0	0
Provide Nursing Care - George	100.00%	0	0	0	0	0	0	0
Provide Nursing Care - Martha	100.00%	0	0	0	0	0	0	0
Total Goal Funding		(359,901)	(370,400)	(381,262)	(392,434)	(403,934)	(415,748)	(316,123)
Total Taxes and Tax Penalty		(150,072)	(152,621)	(154,550)	(156,265)	(157,733)	(158,297)	(164,605)
Total Outflows		(509,973)	(523,021)	(535,812)	(548,699)	(561,667)	(574,045)	(480,728)
Cash Surplus/Deficit (Net Income)		(206,673)	(214,442)	(221,835)	(229,203)	(236,527)	(243,134)	(248,350)
Portfolio Value								
Future Dollars								
Beginning Value		5,460,820	5,472,534	5,476,689	5,473,360	5,462,266	5,443,129	5,416,361
Strategy Reductions		0	0	0	0	0	0	0

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Year Age (George / Martha)	2056 88 / 89	2057 89 / 90	2058 90 / 91	2059 91 / 92	2060 92 / 93	2061 93 / 94	2062 94 / -
Investment Earnings	218,387	218,596	218,507	218,109	217,390	216,366	215,231
Cash Surplus/Deficit	(206,673)	(214,442)	(221,835)	(229,203)	(236,527)	(243,134)	(248,350)
Investment Asset Additions	0	0	0	0	0	0	0
Ending Value	5,472,534	5,476,689	5,473,360	5,462,266	5,443,129	5,416,361	5,383,241

Current Dollars

Ending Value	2,456,457	2,404,226	2,349,893	2,293,525	2,235,198	2,175,262	2,114,387
Cash Surplus/Deficit	(92,769)	(94,138)	(95,241)	(96,239)	(97,129)	(97,645)	(97,545)

Taxes

Total Taxes	150,072	152,621	154,550	156,265	157,733	158,297	164,605
Tax Penalty	0	0	0	0	0	0	0
Federal Marginal Tax Rate	24.00%	24.00%	24.00%	24.00%	24.00%	24.00%	35.00%
State Marginal and Local Tax Rate	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

Estimated Required Minimum

Distribution (RMD)

George	170,232	172,868	173,728	174,240	174,357	174,030	341,769
Martha	185,570	186,494	187,043	187,169	186,818	183,884	0

Qualified Strategic Distributions

Total Qualified Strategic Distributions	0	0	0	0	0	0	0
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Adjusted Portfolio Value	5,460,820	5,472,534	5,476,689	5,473,360	5,462,266	5,443,129	5,416,361
Portfolio Withdrawal Rate	3.78%	3.92%	4.05%	4.19%	4.33%	4.47%	4.59%

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

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Recommended Plan using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund Goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

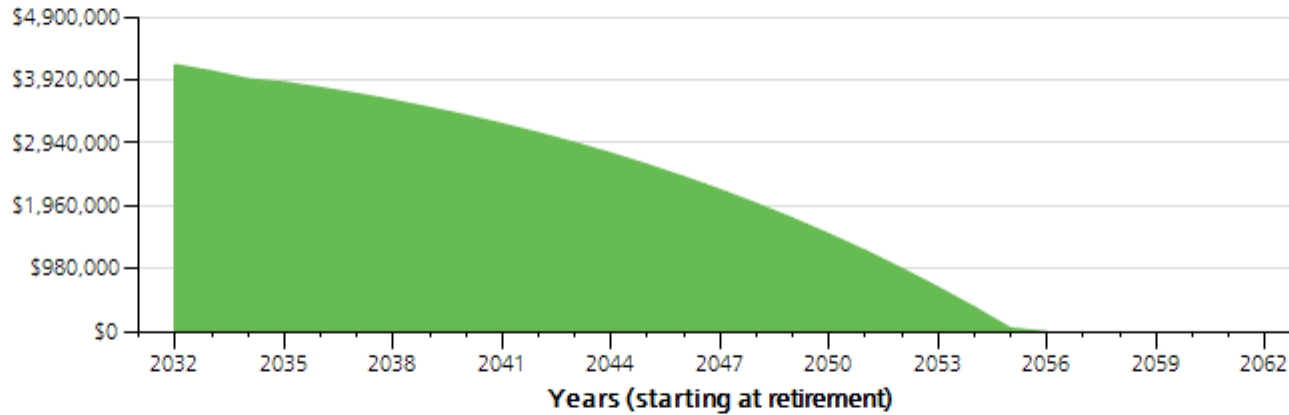
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Current Scenario using Average Returns

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

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

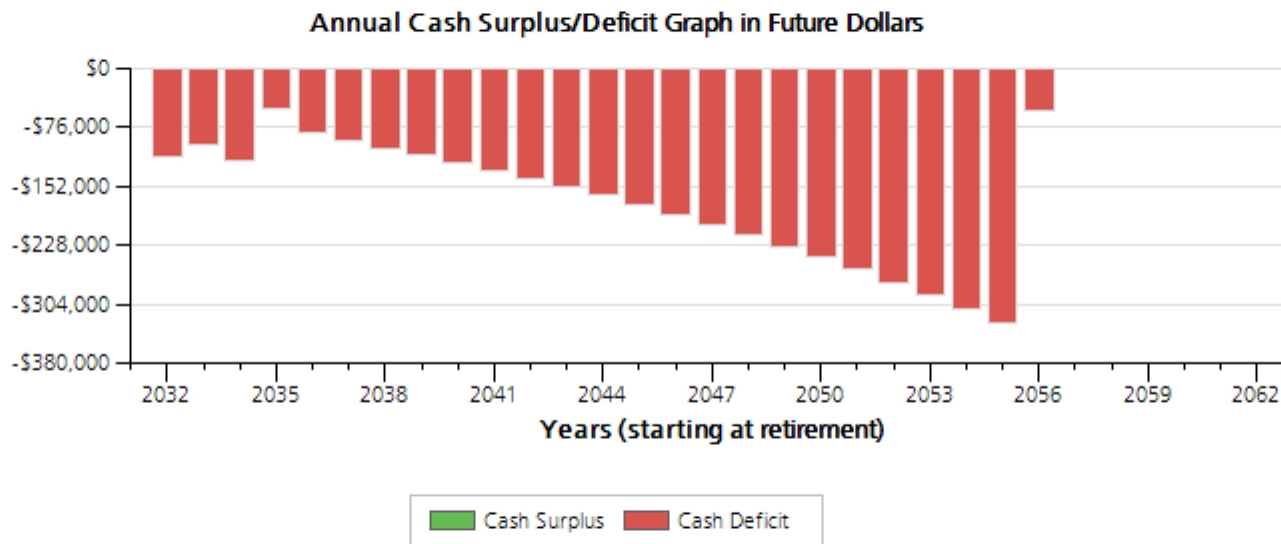


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Current Scenario using Average Returns

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



Notes

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

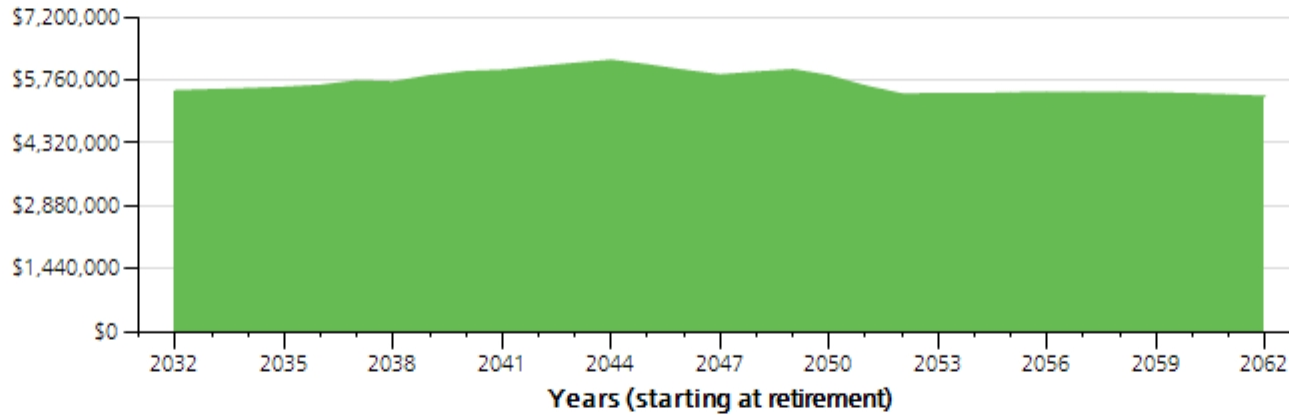
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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Recommended Plan using Average Returns

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

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

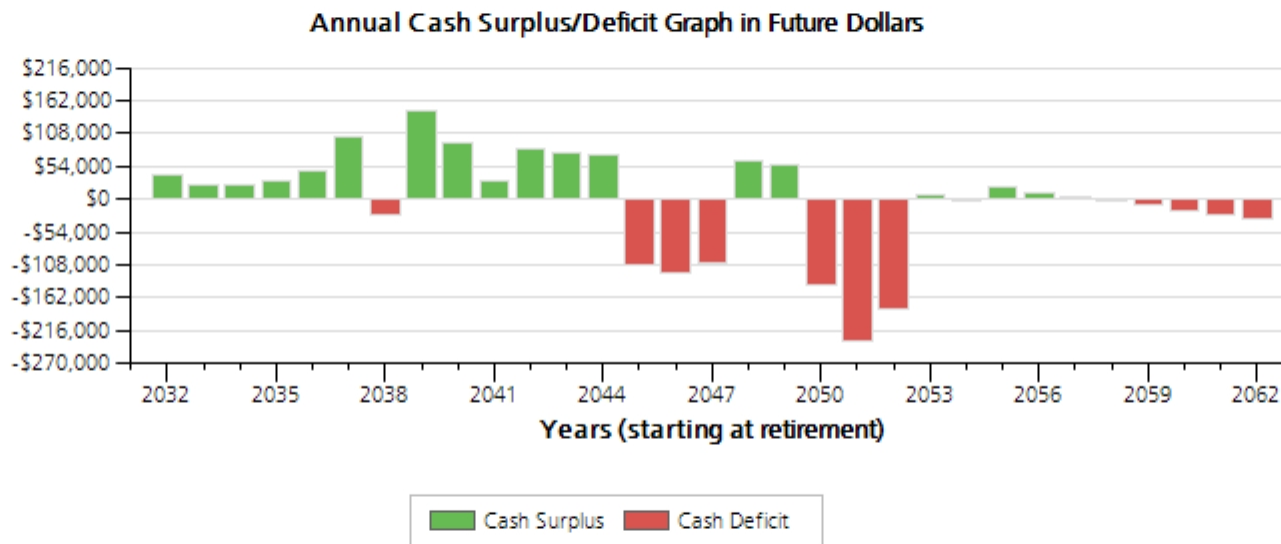


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Recommended Plan using Average Returns

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



Notes

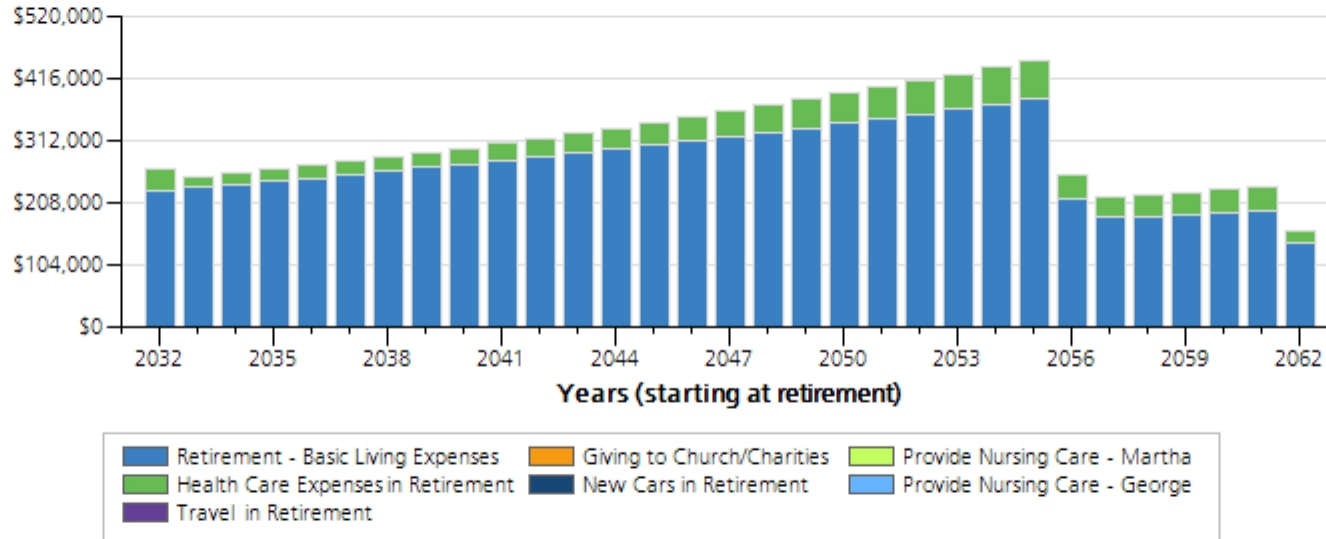
- The Annual Cash Surplus/Deficit Graph illustrates the change in Ending Portfolio Values from one year to the next. If there is a surplus, the estimated Ending Portfolio Value is greater than the Value in the past year. If there is a deficit, the estimated Ending Portfolio Value is less than the Value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

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Worksheet Detail - Cash Used to Fund Goals

Scenario : Current Scenario using Average Returns

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



Notes

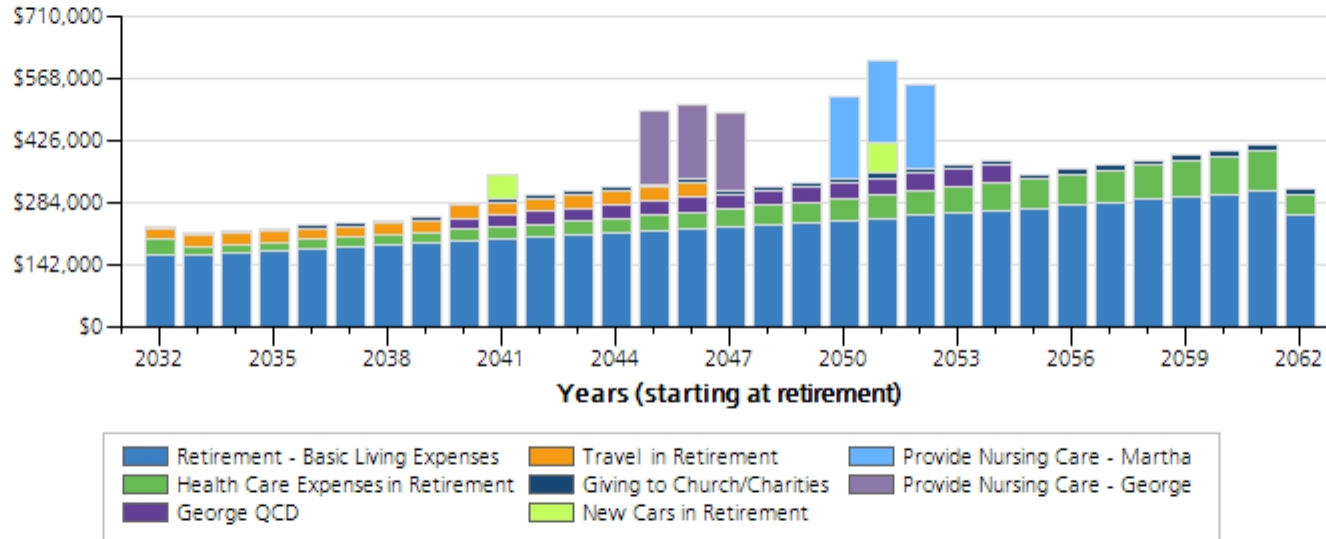
- The value shown for each Goal is the amount available to fund the Goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the Goal expense. This graph does not indicate whether or not you have a Goal shortfall in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

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Worksheet Detail - Cash Used to Fund Goals

Scenario : Recommended Plan using Average Returns

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



Notes

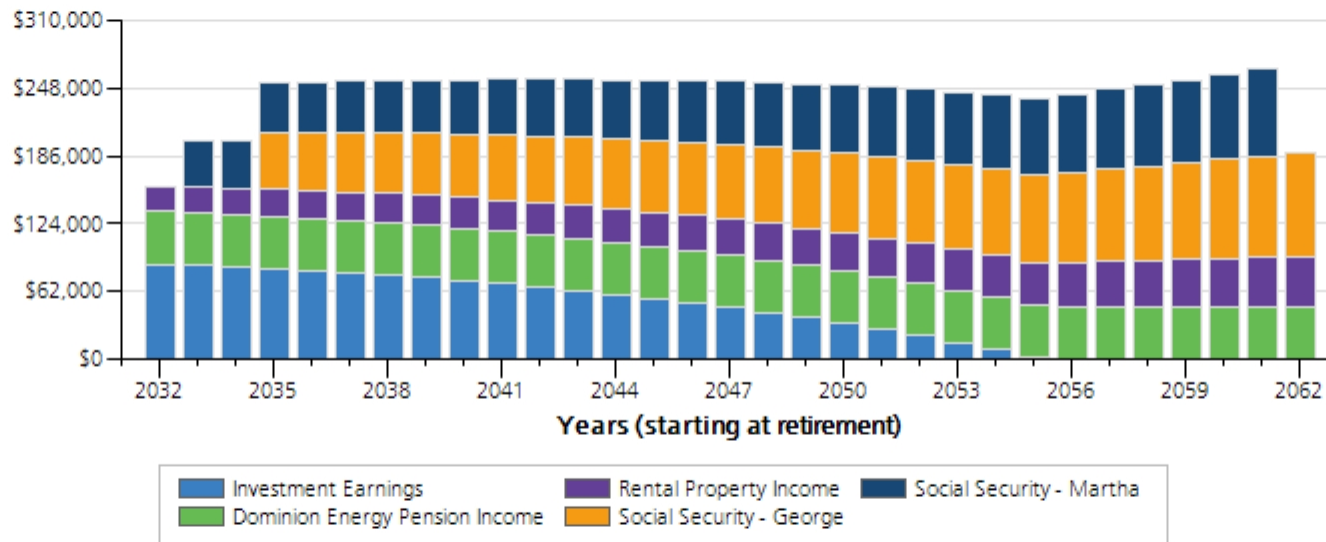
- The value shown for each Goal is the amount available to fund the Goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the Goal expense. This graph does not indicate whether or not you have a Goal shortfall in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

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Worksheet Detail - Sources of Income and Earnings

Scenario : Current Scenario using Average Returns

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



Notes

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

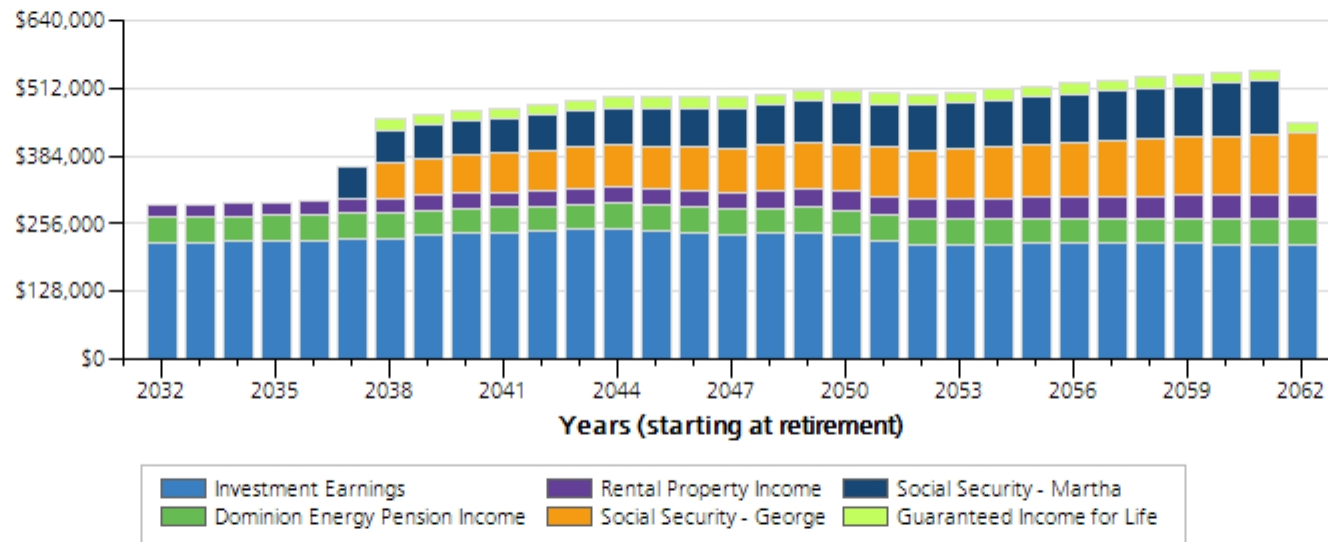
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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Worksheet Detail - Sources of Income and Earnings

Scenario : Recommended Plan using Average Returns

This graph shows the income sources and investment 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.
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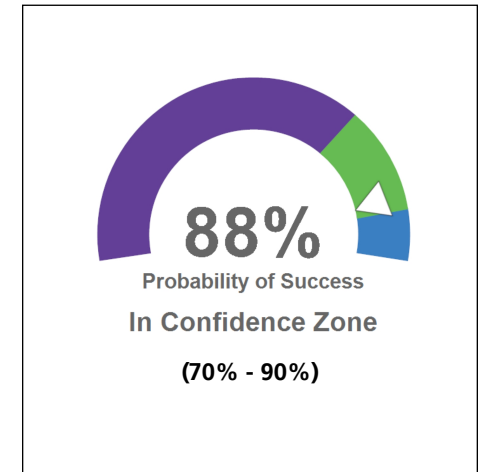
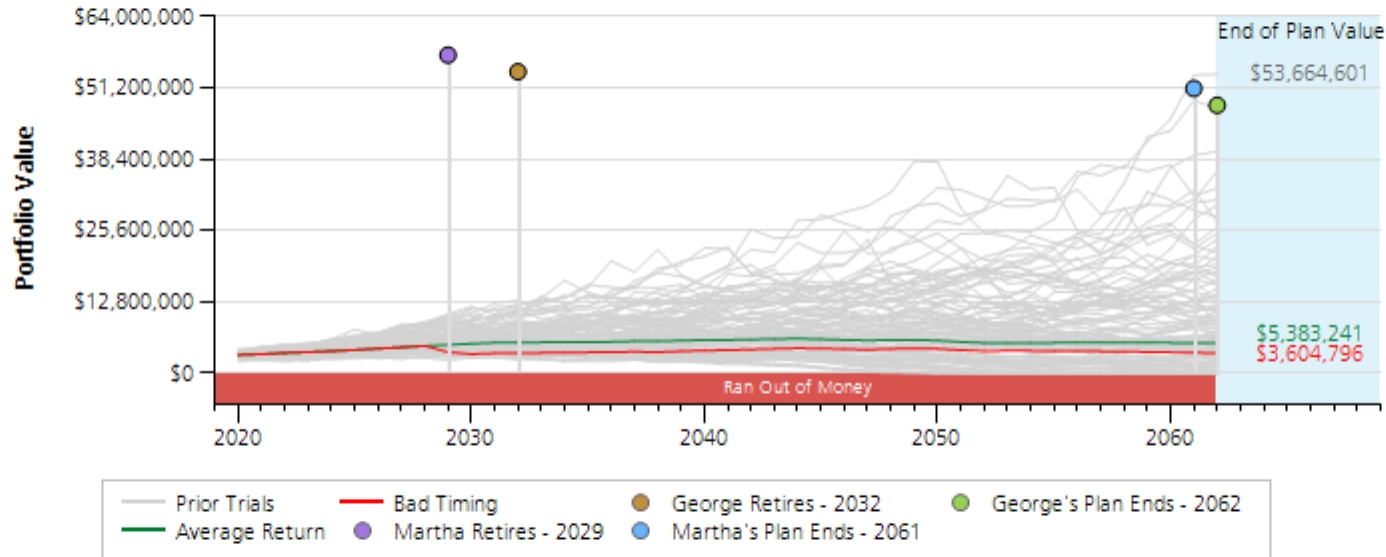
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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For Recommended Plan

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



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

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

Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$4,144,197	\$8,721,949	\$8,937,086	\$14,683,620	\$27,403,364	\$53,664,601	\$21,077,961	
250	75th Percentile	\$5,308,091	\$8,655,163	\$8,300,760	\$9,460,056	\$9,126,038	\$15,224,638	\$5,979,814	
500	50th Percentile	\$3,252,662	\$4,375,359	\$4,848,021	\$5,867,953	\$6,006,204	\$7,062,315	\$2,773,881	
750	25th Percentile	\$4,725,445	\$4,487,340	\$3,193,712	\$2,399,687	\$3,093,601	\$2,372,152	\$931,715	
990	1st Percentile	\$3,453,207	\$3,708,942	\$3,524,998	\$2,114,517	\$1,157,100	\$0	\$0	2050

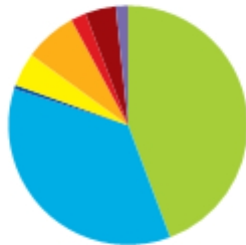
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Worksheet Detail - Allocation Comparison

Scenario : Recommended Plan

These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

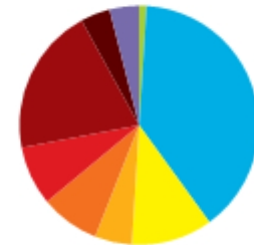
Current Portfolio



Projected Returns

3.40%	Total Return	5.45%
2.25%	Base Inflation Rate	2.25%
1.15%	Real Return	3.20%
3.98%	Standard Deviation	11.20%
Bear Market Returns		
-3%	Great Recession	-23%
3%	Bond Bear Market	6%

**Composite Portfolio
Balanced Growth**



Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$1,369,787	44%	Cash & Cash Alternatives	1%	\$30,923	-\$1,338,864
\$1,101,972	36%	Short Term Bonds	39%	\$1,206,014	\$104,042
\$0	0%	Intermediate Term Bonds	0%	\$0	\$0
\$16,800	1%	Long Term Bonds	0%	\$0	-\$16,800
\$140,425	5%	Large Cap Value Stocks	11%	\$340,158	\$199,733
\$220,000	7%	Large Cap Growth Stocks	5%	\$154,617	-\$65,383
\$0	0%	Mid Cap Stocks	8%	\$247,388	\$247,388
\$63,286	2%	Small Cap Stocks	8%	\$247,388	\$184,102
\$128,618	4%	International Developed Stocks	20%	\$618,469	\$489,851
\$0	0%	International Emerging Stocks	4%	\$123,694	\$123,694
\$51,456	2%	REITs	4%	\$123,694	\$72,238
\$0	0%	Commodities	0%	\$0	\$0
\$0	0%	Fixed Index	0%	\$0	\$0
\$0	0%	3% Fixed	0%	\$0	\$0

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Worksheet Detail - Allocation Comparison

Scenario : Recommended Plan

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
\$0	0%	■ Unclassified	0%	\$0	\$0
\$3,092,344				\$3,092,344	\$0

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Worksheet Detail - Portfolio Changes

Scenario: Recommended Plan



Asset Class Group	Current Portfolio		Composite Portfolio		Difference	
	\$	%	\$	%	\$	%
Cash	\$1,369,787	44%	\$30,923	1%	-\$1,338,864	-43%
Bond	\$1,118,772	36%	\$1,206,014	39%	\$87,242	3%
Stock	\$552,329	18%	\$1,731,713	56%	\$1,179,384	38%
Alternative	\$51,456	2%	\$123,694	4%	\$72,238	2%
Fixed Index		0%		0%	\$0	0%
3% Fixed		0%		0%	\$0	0%
Unclassified		0%		0%	\$0	0%
Total:	\$3,092,344	100%	\$3,092,344	100%		

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Worksheet Detail - Reallocation Detail

Scenario: Recommended Plan

Description	Cash & Cash Alternatives	Short Term Bonds	Intermediate Term Bonds	Long Term Bonds	Large Cap Value Stocks	Large Cap Growth Stocks	Mid Cap Stocks	Small Cap Stocks	International Developed Stocks	International Emerging Stocks	REITs	Total Value
Fidelity IRA												
CASH	\$4,889											\$4,889
DFA 5 YEAR GLOBAL FIXED		\$514,358										\$514,358
DFA INTERNATIONAL CORE EQUITY									\$36,076			\$36,076
DFA INTL SM CAP VAL FD									\$92,542			\$92,542
DFA REAL ESTATE SEC FUND											\$39,456	\$39,456
DFA SMALL CAP VALUE								\$63,286				\$63,286
Fidelity® Short-Term Bond Index		\$262,428										\$262,428
Goldman Sachs Bk Usa Cd Foa Ge Capital B		\$42,320										\$42,320
Goldman Sachs Bk Usa Ny 2.90000% 05/16/2		\$72,240										\$72,240
Goldman Sachs Bk Usa Ny 3.10000% 12/03/2		\$73,782										\$73,782
Goldman Sachs Bk Usa Ny Cd 2.60000% 01/0		\$136,844										\$136,844
Roth IRA - Account												
Account Total				\$16,800	\$19,200						\$12,000	\$48,000
Ship Yard 401k												
Account Total	\$880,000					\$220,000						\$1,100,000
Vanguard Account												
Taxable Account Total	\$484,898				\$121,225							\$606,123
Total Current Portfolio :	\$1,369,787	\$1,101,972	\$0	\$16,800	\$140,425	\$220,000	\$0	\$63,286	\$128,618	\$0	\$51,456	\$3,092,344
Increase / Decrease :	-\$1,338,864	\$104,042	\$0	-\$16,800	\$199,733	-\$65,383	\$247,388	\$184,102	\$489,851	\$123,694	\$72,238	\$0
Total Composite Portfolio :	\$30,923	\$1,206,014	\$0	\$0	\$340,158	\$154,617	\$247,388	\$247,388	\$618,469	\$123,694	\$123,694	\$3,092,344
Percent of Total Value :	1%	39%	0%	0%	11%	5%	8%	8%	20%	4%	4%	100%

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Worksheet Detail - Reallocation Detail

Scenario: Recommended Plan

Description	Commodities	Fixed Index	3% Fixed	Unclassified	Total Value
Fidelity IRA					
CASH					\$4,889
DFA 5 YEAR GLOBAL FIXED					\$514,358
DFA INTERNATIONAL CORE EQUITY					\$36,076
DFA INTL SM CAP VAL FD					\$92,542
DFA REAL ESTATE SEC FUND					\$39,456
DFA SMALL CAP VALUE					\$63,286
Fidelity® Short-Term Bond Index					\$262,428
Goldman Sachs Bk Usa Cd Foa Ge Capital B					\$42,320
Goldman Sachs Bk Usa Ny 2.90000% 05/16/2					\$72,240
Goldman Sachs Bk Usa Ny 3.10000% 12/03/2					\$73,782
Goldman Sachs Bk Usa Ny Cd 2.60000% 01/0					\$136,844
Roth IRA - Account					
Account Total					\$48,000
Ship Yard 401k					
Account Total					\$1,100,000
Vanguard Account					
Taxable Account Total					\$606,123
Total Current Portfolio :	\$0	\$0	\$0	\$0	\$3,092,344
Increase / Decrease :	\$0	\$0	\$0	\$0	\$0
Total Composite Portfolio :	\$0	\$0	\$0	\$0	\$3,092,344
Percent of Total Value :	0%	0%	0%	0%	100%

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Worksheet Detail - Bear Market Test

Bear Market Test for Recommended Plan

Likelihood of Reaching Goals After Loss of 23% - Using All Assets to Fund Goals by Importance



Goals

Needs

10 - Retirement - Basic Living Expenses	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
10 - Health Care Expenses in Retirement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wants

7 - Travel in Retirement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7 - New Kitchen Cabinets	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7 - Giving to Church/Charities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7 - New Cars in Retirement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7 - Wedding - Sarah	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Wishes

3 - Provide Nursing Care - Martha	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3 - Provide Nursing Care - George	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
3 - College - Grandchild	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

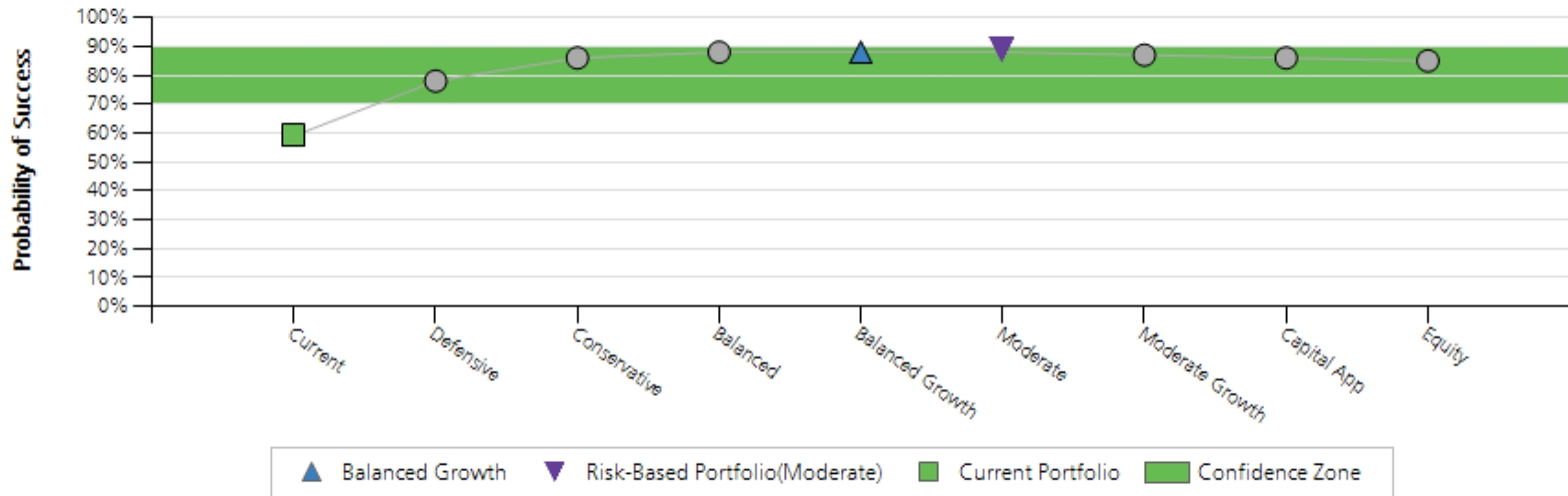
This test assumes your investment allocation matches the Balanced Growth portfolio. If your investments suffered a loss of 23% this year, your portfolio value would be reduced by \$711,239. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, bonds, cash, and alternative during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

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Worksheet Detail - Risk/Reward

Risk / Reward for Recommended Plan

Risk Based Portfolio	Portfolio used in Recommended Plan	Both before and during Retirement with same portfolio	Results		Bear Market Loss	
			Probability of Success	Safety Margin (Current Dollars)	Great Recession Return	Bond Bear Market Return
		Current	59%	\$0	-3%	3%
		Defensive	78%	\$412,564	0%	-3%
		Conservative	86%	\$1,028,063	-10%	1%
		Balanced	88%	\$1,544,711	-17%	3%
	→	Balanced Growth	88%	\$2,114,387	-23%	6%
→		Moderate	88%	\$2,453,885	-27%	7%
		Moderate Growth	87%	\$3,224,496	-33%	9%
		Capital Appreciation	86%	\$4,122,409	-40%	12%
		Equity	85%	\$5,625,958	-49%	15%



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Worksheet Detail - Social Security Analysis

Social Security Analysis for Recommended Plan

Social Security Strategy	Selected Strategy	As Soon As Possible	At Retirement	At FRA	At Age 70	George begins at age 70 and Martha begins at FRA
Start age						
George	70	62	64	67	70	70
Martha	70	62	62	67	70	67
First year benefit in current dollars						
George	\$46,301	\$0	\$29,871	\$37,339	\$46,301	\$46,301
Martha	\$41,018	\$23,155	\$23,155	\$33,079	\$41,018	\$33,079
Total lifetime benefit in current dollars	\$2,182,970	\$1,574,390	\$1,690,142	\$1,971,715	\$2,182,970	\$2,083,733
Probability of success	88%	78%	80%	84%	88%	86%
Break Even Point						
George	77	N/A	64	74	77	76
Martha	78	N/A	65	75	78	77

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Worksheet Detail - Social Security Analysis

Social Security Analysis for Recommended Plan

Notes

Selected Strategy:

This is the strategy you selected.

At FRA:

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

At Retirement:

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

As soon as possible:

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

At age 70:

You apply for and begin benefits at age 70.

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

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

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

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The higher wage earner applies for and suspends taking benefits until age 70. The higher wage earner can file at or after his/her FRA, at which time the spouse (the lower wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

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

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

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

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The lower wage earner applies for and suspends taking benefits until age 70. The lower wage earner can file at or after his/her FRA, at which time the spouse (the higher wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

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

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

Maximized Benefits:

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

Total Lifetime Benefit:

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

Break Even Point:

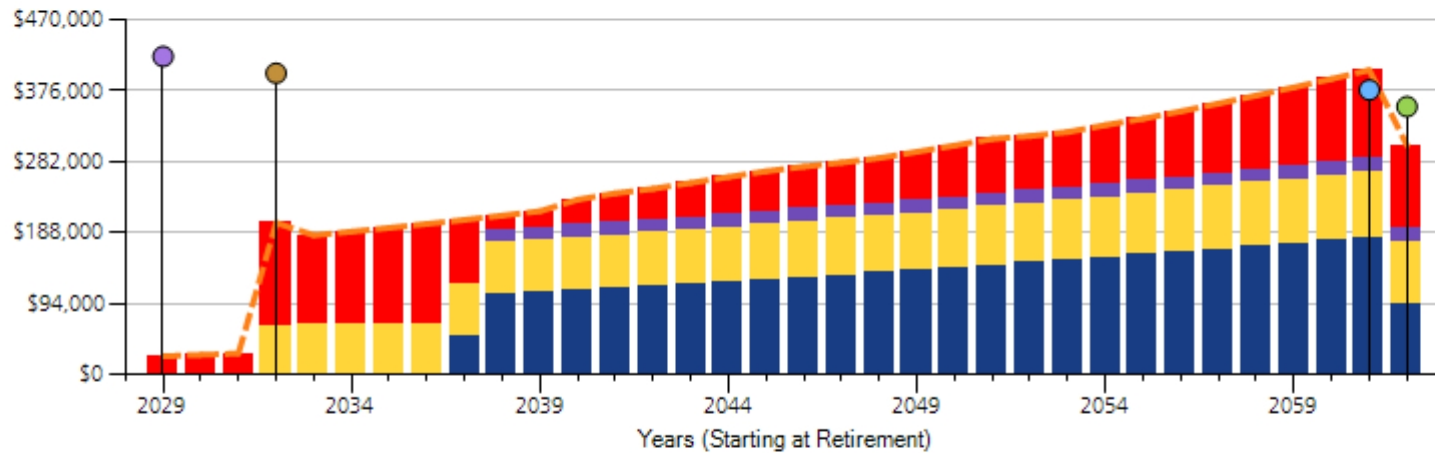
The age(s) at which this strategy would provide benefits equivalent to the "As Soon As Possible" strategy. If you live longer than the "break even" age for a strategy, your total lifetime benefits using that strategy would be greater than the lifetime benefits of the "As Soon As Possible" strategy. If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

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

Income Planning

Secure Income Analysis

The Secure Income Analysis shows all the goals categorized as Needs and the sources of income in the plan beginning at retirement. Incomes and goal expenses are shown in future dollars. Social Security and Post Retirement Income are displayed as after-tax figures. The graph and figures represent one simulated trial's calculated results for the Recommended scenario.



Shortfall
\$1,423,554



Values are in Current Dollars

Goals

Goal	Amount	Proration
Need		
Health Care Expenses in Retirement	\$23,966	100%
Retirement - Basic Living Expenses	\$163,256	100%
George QCD	\$9,316	100%

Social Security Income

Include	Description	Amount
<input checked="" type="checkbox"/>	Social Security - Martha	\$50,842
<input checked="" type="checkbox"/>	Social Security - George	\$58,681

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

Secure Income Analysis

Post Retirement Income

Include	Description	Amount
<input checked="" type="checkbox"/>	Dominion Energy Pension Income	\$45,001
<input checked="" type="checkbox"/>	Rental Property Income	\$19,574

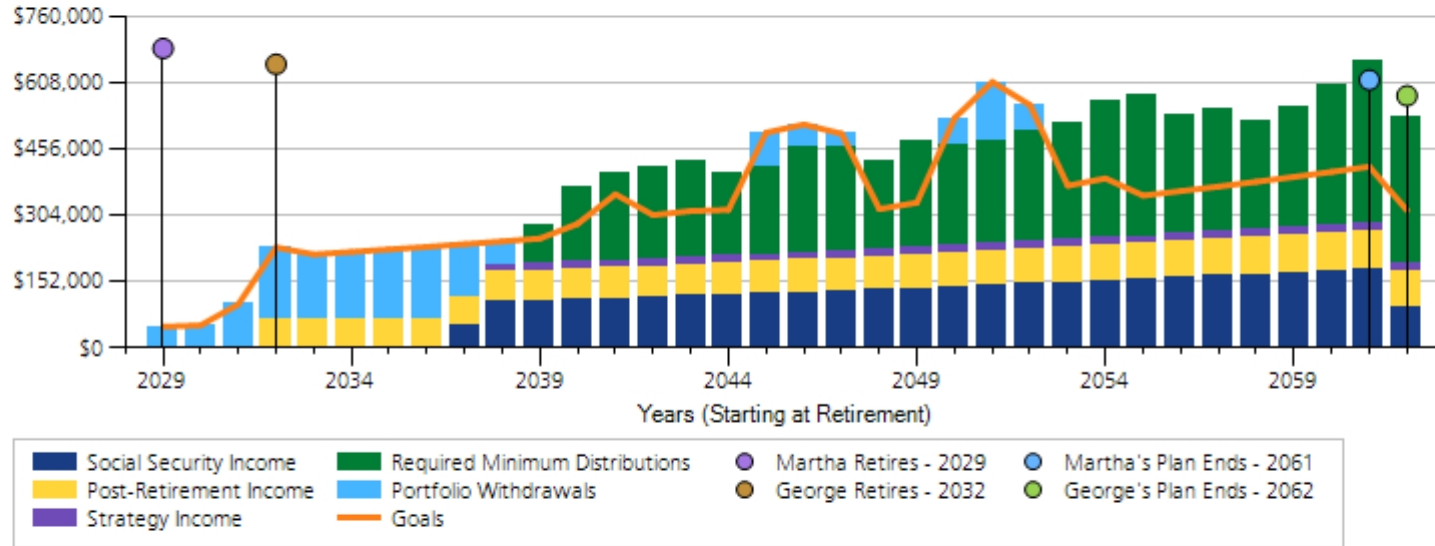
Strategy Income

Include	Description	Investment	Minimum Monthly Check	Total Actual Payments	Owner	Age to Start Income
<input checked="" type="checkbox"/>	Guaranteed Income for Life	\$200,000	\$1,722	\$516,721	George	70

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

Total Income Analysis

The Total Income Analysis shows all the goals and the sources of income in the plan beginning at retirement. Incomes and goal expenses are shown in future dollars. Social Security and Post Retirement Income are displayed as after-tax figures. The graph and figures represent one simulated trial's calculated results for the Recommended scenario.



Surplus
\$2,773,881



Values are in Current Dollars

Goals

Goal	Amount
Need	
Health Care Expenses in Retirement	\$23,966
Retirement - Basic Living Expenses	\$163,256
George QCD	\$26,878
Want	
New Cars in Retirement	\$35,788
Wedding - Sarah	\$37,416
New Kitchen Cabinets	\$43,723
Travel in Retirement	\$23,509
Giving to Church/Charities	\$6,530
Wish	

Goals

Goal	Amount
College - Grandchild	\$23,998
Provide Nursing Care - George	\$167,438
Provide Nursing Care - Martha	\$187,142
Social Security Income	
Description	Amount
Social Security - Martha	\$50,842
Social Security - George	\$58,681

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Total Income Analysis

Post Retirement Income

Description	Amount
Dominion Energy Pension Income	\$45,001
Rental Property Income	\$19,574

Strategy Income

Include	Description	Investment	Minimum Monthly Check	Total Actual Payments	Owner	Age to Start Income
<input checked="" type="checkbox"/>	Guaranteed Income for Life	\$200,000	\$1,722	\$516,721	George	70

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

Risk Management

Life Insurance Analysis - Results

What Happens If Martha Dies Early? It May Depend On How Early.

Life Insurance Analysis - Results

What Happens If George Dies Early? It May Depend On How Early.

Existing Policies

Description	Insured	Death Benefit	Annual Cost	Cash Value	Action
USAA Life Insurance (4 Years Remaining)	George	\$250,000	\$356	N/A	Cancel

Life Insurance Analysis - Input Details

For George's Plan

Transition Money

Extra Cash	\$0
Final Expenses	\$0
New Services	\$0 per year for 1 yrs
Other	\$0

Individual Goals

Name	Amount
College - Grandchild	\$15,000
George QCD	\$0
Giving to Church/Charities	\$5,000
New Cars in Retirement	\$35,000
New Kitchen Cabinets	\$40,000
Provide Nursing Care - George	\$96,000
Provide Nursing Care - Martha	\$96,000
Travel in Retirement	\$18,000
Wedding - Sarah	\$35,000

Expense Buckets

Name	Amount
Living Expenses Before Retirement	
Employed	\$130,770
George Alone Employed	\$117,693
Living Expenses After Retirement	
Both Retired	\$125,000
George Alone Retired	\$100,000

Life Insurance Analysis - Input Details

For Martha's Plan

Transition Money

Extra Cash	\$0
Final Expenses	\$0
New Services	\$0 per year for 1 yrs
Other	\$0

Individual Goals

Name	Amount
College - Grandchild	\$15,000
George QCD	\$0
Giving to Church/Charities	\$5,000
New Cars in Retirement	\$35,000
New Kitchen Cabinets	\$40,000
Provide Nursing Care - George	\$96,000
Provide Nursing Care - Martha	\$96,000
Travel in Retirement	\$18,000
Wedding - Sarah	\$35,000

Expense Buckets

Name	Amount
Living Expenses Before Retirement	
Employed	\$130,770
Martha Alone Employed	\$117,693
Living Expenses After Retirement	
Both Retired	\$125,000
Martha Alone Retired	\$100,000

Life Insurance Analysis - True Cost Summary

Survivor Plans with Proposed Policies

George's Plan if Martha Dies in This Year



Martha's Plan if George Dies in This Year



Cost Summary

Period	George		Martha		Total Cost/Yr	
	Benefit	Cost/Yr	Benefit	Cost/Yr	New Policies	Increase/Decrease
2020 to George Dies	\$0	\$0	\$0	\$0	\$0	\$0

Disability Needs Analysis - George

If George is Disabled

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



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$214,000	\$89,000	\$0	\$0	\$0	\$0	-\$125,000
2 year(s)	\$218,815	\$91,003	\$0	\$0	\$0	\$0	-\$127,813
5 year(s)	\$233,920	\$97,284	\$0	\$0	\$0	\$0	-\$136,635
10 year(s)	\$261,447	\$108,733	\$0	\$0	\$0	\$0	-\$152,714
15 year(s)	\$292,213	\$121,528	\$0	\$0	\$0	\$0	-\$170,685

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

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

Disability Needs Analysis - George

If George is Disabled

Refine Needs Analysis

Social Security

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

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$17,837 per month	Year 2	\$17,833 per month	\$214,000 per year
Month 2 & 3	\$17,833 per month	Year 3 - 5	\$17,833 per month	\$214,000 per year
Month 4 & 5	\$17,833 per month	Year 6 to Age 65	\$17,833 per month	\$214,000 per year
Month 6 - 12	\$17,833 per month			

Surplus or Shortfall During First Year

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

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$17,837	\$7,417	\$0	\$0	\$0	\$0	-\$10,420
2	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
3	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
4	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
5	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
6	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
7	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
8	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
9	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
10	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
11	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416
12	\$17,833	\$7,417	\$0	\$0	\$0	\$0	-\$10,416

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

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Disability Needs Analysis - George

If George is Disabled

Surplus or Shortfall by Age

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

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
52	\$218,815	\$91,003	\$0	\$0	\$0	\$0	-\$127,813
53	\$223,738	\$93,050	\$0	\$0	\$0	\$0	-\$130,688
54	\$228,772	\$95,144	\$0	\$0	\$0	\$0	-\$133,629
55	\$233,920	\$97,284	\$0	\$0	\$0	\$0	-\$136,635
56	\$239,183	\$99,473	\$0	\$0	\$0	\$0	-\$139,710
57	\$244,565	\$101,711	\$0	\$0	\$0	\$0	-\$142,853
58	\$250,067	\$104,000	\$0	\$0	\$0	\$0	-\$146,067
59	\$255,694	\$106,340	\$0	\$0	\$0	\$0	-\$149,354
60	\$261,447	\$108,733	\$0	\$0	\$0	\$0	-\$152,714
61	\$267,330	\$111,179	\$0	\$0	\$0	\$0	-\$156,150
62	\$273,344	\$113,681	\$0	\$0	\$0	\$0	-\$159,664
63	\$279,495	\$116,238	\$0	\$0	\$0	\$0	-\$163,256
64	\$285,783	\$118,854	\$0	\$0	\$0	\$0	-\$166,930
65	\$292,213	\$121,528	\$0	\$0	\$0	\$0	-\$170,685

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

Notes

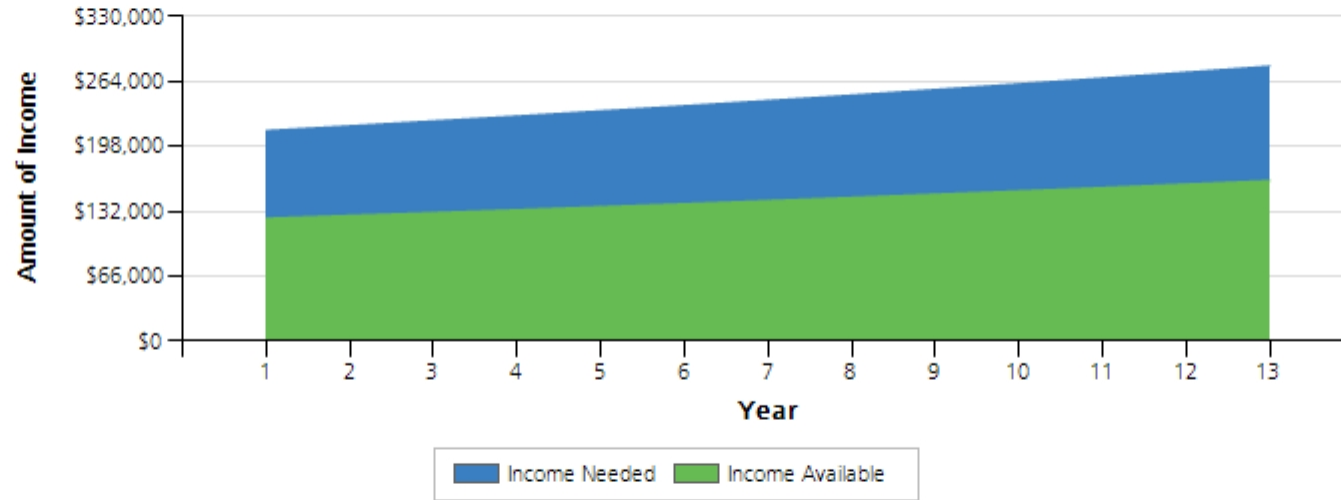
- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

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Disability Needs Analysis - Martha

If Martha is Disabled

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



Length of Disability	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1 year(s)	\$214,000	\$125,000	\$0	\$0	\$0	\$0	-\$89,000
2 year(s)	\$218,815	\$127,813	\$0	\$0	\$0	\$0	-\$91,003
5 year(s)	\$233,920	\$136,635	\$0	\$0	\$0	\$0	-\$97,284
10 year(s)	\$261,447	\$152,714	\$0	\$0	\$0	\$0	-\$108,733
13 year(s)	\$279,495	\$163,256	\$0	\$0	\$0	\$0	-\$116,238

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

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Disability Needs Analysis - Martha

If Martha is Disabled

Refine Needs Analysis

Social Security

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

Income Needed (pre-tax, current dollars)

During the first year		During these years		
Month 1	\$17,837 per month	Year 2	\$17,833 per month	\$214,000 per year
Month 2 & 3	\$17,833 per month	Year 3 - 5	\$17,833 per month	\$214,000 per year
Month 4 & 5	\$17,833 per month	Year 6 to Age 65	\$17,833 per month	\$214,000 per year
Month 6 - 12	\$17,833 per month			

Surplus or Shortfall During First Year

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

First Year - Month	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
1	\$17,837	\$10,417	\$0	\$0	\$0	\$0	-\$7,420
2	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
3	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
4	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
5	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
6	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
7	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
8	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
9	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
10	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
11	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416
12	\$17,833	\$10,417	\$0	\$0	\$0	\$0	-\$7,416

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

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Disability Needs Analysis - Martha

If Martha is Disabled

Surplus or Shortfall by Age

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

Age	Income Needed	Employment Income	Other Income	Social Security Benefit	Group* Insurance	Personal Insurance	Surplus or (Shortfall)
54	\$218,815	\$127,813	\$0	\$0	\$0	\$0	-\$91,003
55	\$223,738	\$130,688	\$0	\$0	\$0	\$0	-\$93,050
56	\$228,772	\$133,629	\$0	\$0	\$0	\$0	-\$95,144
57	\$233,920	\$136,635	\$0	\$0	\$0	\$0	-\$97,284
58	\$239,183	\$139,710	\$0	\$0	\$0	\$0	-\$99,473
59	\$244,565	\$142,853	\$0	\$0	\$0	\$0	-\$101,711
60	\$250,067	\$146,067	\$0	\$0	\$0	\$0	-\$104,000
61	\$255,694	\$149,354	\$0	\$0	\$0	\$0	-\$106,340
62	\$261,447	\$152,714	\$0	\$0	\$0	\$0	-\$108,733
63	\$267,330	\$156,150	\$0	\$0	\$0	\$0	-\$111,179
64	\$273,344	\$159,664	\$0	\$0	\$0	\$0	-\$113,681
65	\$279,495	\$163,256	\$0	\$0	\$0	\$0	-\$116,238

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

Notes

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

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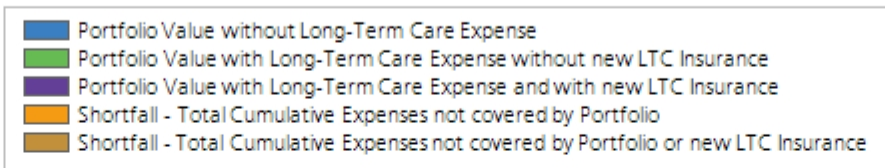
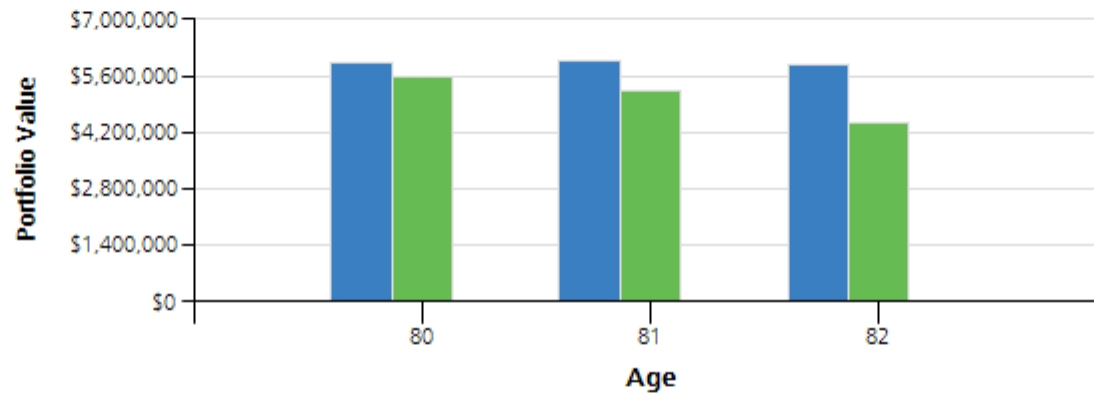
Long-Term Care Needs Analysis - George

Scenario : Recommended Plan

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 George enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$98,550 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$1,060,305
Total of Existing Long-Term Care Policy Benefits :	\$0
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$0
<hr/>	
Net Cost of care to be paid from Portfolio :	\$1,060,305

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

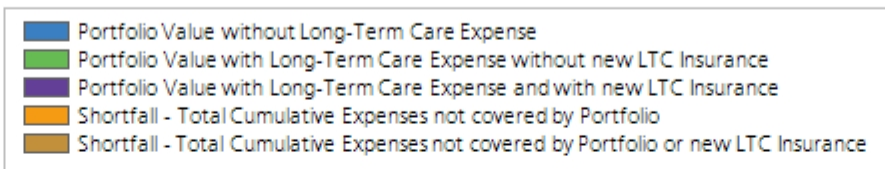
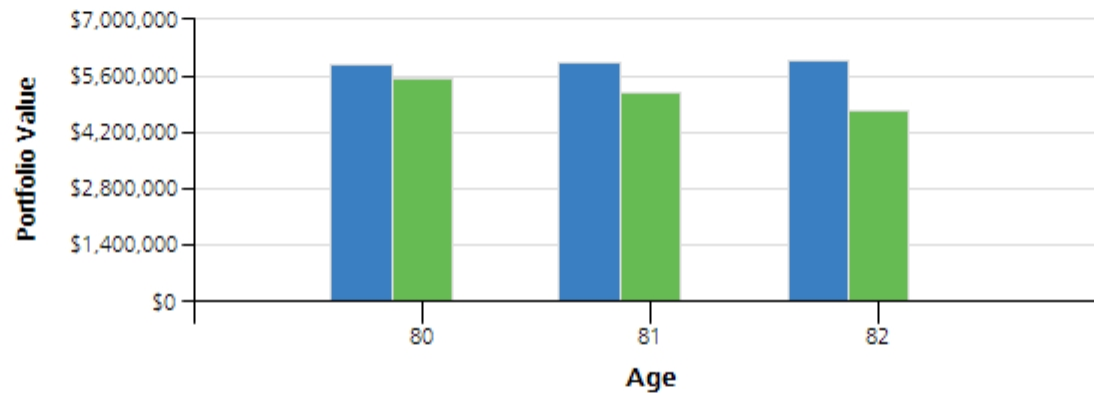
Long-Term Care Needs Analysis - Martha

Scenario : Recommended Plan

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 Martha enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$98,550 inflating at 4.50%.

Effect of Long-Term Care Expense on your Investment Portfolio



Total Cost of Long-Term Care :	\$1,014,646
Total of Existing Long-Term Care Policy Benefits :	\$0
Total Benefits from purchasing a new Long-Term Care Policy :	\$0
Amount offset by expense reduction during care period :	\$0
Net Cost of care to be paid from Portfolio :	\$1,014,646

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

Estate Analysis

Estate Analysis Introduction

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

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

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

- Neither George nor Martha have a Will.
- Neither George nor Martha have a Medical Directive.
- Neither George nor Martha have a Power Of Attorney.

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

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

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

The Need for Estate Planning

How Will You Be Remembered?

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

Goal Planning is Important

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

Probate - Expense and Delays

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

Your Beneficiaries - Leaving More

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

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

You - Having Enough

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

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

Estate Analysis Introduction

Important Information on Assumptions

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

- Both of you are U.S. Citizens.
- For married clients, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. For domestic partners, qualified assets are assumed to be transferred as a non-spousal inheritance to the surviving co-client at the death of the original owner. In both cases, the Program assumes the surviving co-client inherits all remaining assets of the original owner.
- State inheritance or gift taxes have not been incorporated.
- Gift taxes are not calculated every year, but are totaled and settled at the death of the donor.
- Generation-skipping taxes, if applicable, have not been calculated.
- All custodial accounts (UGMA and/or UTMA) are not included in the estate calculations.
- All amounts contributed to 529 Savings Plans are treated as completed gifts and there is no recapture provision for any 5-year pre-funding contribution elections.
- Financial Goals such as "Gift or Donation" or "Leave a Bequest" are not reflected in the Estate Analysis.
- Bequests stipulated in your will, including charitable bequests, are not reflected in the Estate Analysis.
- In certain calculations, the Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.
- The current values of vested stock options are included in the gross estate. The current values of unvested stock options are included if you indicated, on the Stock Options page, that the options vest at death.
- In the event Other Assets, such as a Primary Residence or Personal Property, are used to fund the Bypass Trust, the program assumes these assets have a specific value and can in fact be used to fund the Bypass Trust.
- If applicable, the value of any payment that continues past death created by the Immediate Annuity Goal Strategy is not included in the estate calculations.
- When applicable a State's Estate Tax Brackets and Exclusion are used to estimate a potential State Estate Tax liability, because this is an estimate, State-specific Estate Tax Laws are not included in the estate analysis.

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

Estate Analysis Options

Liabilities

What is the remaining value of Liabilities at death?

Die Today (Liabilities in Plan = \$68,000) :	\$68,000
Die in fixed number of years :	\$0
Die at Life Expectancy (last death) :	\$0

Taxable Gifts since 1976 on which no gift tax was paid

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

Final Expenses

What costs do you want to include for Final Expenses?

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

Personal Exclusion Amount

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

Maximum Personal Exclusion Amount (Current Law)

Bypass Trust Funding Amount

Portability with no Bypass Trust

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

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

Estate Analysis Current Asset Ownership Detail

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

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

Description	George	Martha	Joint (Martha)				Joint (Other)	Total	Beneficiaries
			Survivorship	Common	Entirety	Community Property			
Investment Assets									
Employer Retirement Plans									
Ship Yard 401k	\$1,100,000							\$1,100,000	
Individual Retirement Accounts									
Fidelity IRA		\$1,338,221						\$1,338,221	
Roth IRA - Account	\$48,000							\$48,000	
Taxable and/or Tax-Free Accounts									
Vanguard Account			\$606,123					\$606,123	
<i>Total Investment Assets</i>	<i>\$1,148,000</i>	<i>\$1,338,221</i>	<i>\$606,123</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$3,092,344</i>	
Other Assets									
Home and Personal Assets									
Home Residence			\$589,000					\$589,000	
Business and Property									
Rental House	\$269,000							\$269,000	
<i>Total Other Assets</i>	<i>\$269,000</i>	<i>\$0</i>	<i>\$589,000</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>	<i>\$858,000</i>	
Total Assets :	\$1,417,000	\$1,338,221	\$1,195,123	\$0	\$0	\$0	\$0	\$3,950,344	

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

Estate Analysis Results Combined Summary

Using Recommended Plan - Both Die today - George Predeceases Martha, Both Dying in Virginia

Current Estate



Federal Estate Tax :	\$0
State Estate Tax :	\$0
Estate Expenses :	-\$179,086
Amount to Heirs :	\$4,021,258

Amount to Heirs

Net Estate Value :	\$4,021,258
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance To Charity :	\$0
Life Insurance in Trust :	\$0
Other Previous Gifts :	\$0

Total Transfer to Heirs : \$4,021,258

Cash Needed to Pay Tax and Expenses

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

Notes

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

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

Estate Analysis Results Combined Summary

Using Recommended Plan - Both Die today - Martha Predeceases George, Both Dying in Virginia

Current Estate



Federal Estate Tax :	\$0
State Estate Tax :	\$0
Estate Expenses :	-\$173,706
Amount to Heirs :	\$4,026,638

Amount to Heirs

Net Estate Value :	\$4,026,638
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance To Charity :	\$0
Life Insurance in Trust :	\$0
Other Previous Gifts :	\$0

Total Transfer to Heirs : \$4,026,638

Cash Needed to Pay Tax and Expenses

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

Notes

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

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

Estate Analysis Results Individual Detail

Using Recommended Plan - Both Die today - George Predeceases Martha

George's Estate

	Current Estate
Gross Estate in 2020	\$2,264,562
Total Deductions and Expenses	-\$2,264,562
Taxable Estate	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0
Bypass Trust - Remaining Personal Exclusion (DSUEA)	\$0
Spousal Transfer	\$2,249,182
Other Transfers	\$0

Martha's Estate

	Current Estate
Gross Estate in 2020	\$4,184,964
Total Deductions and Expenses	-\$163,706
Taxable Estate	\$4,021,258
Amount Transferred to Bypass Trust	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0

	Current Estate
Amount to Heirs	\$4,021,258

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

Estate Analysis Results Individual Detail

Using Recommended Plan - Both Die today - Martha Predeceases George

Martha's Estate

	Current Estate
Gross Estate in 2020	\$1,935,783
Total Deductions and Expenses	-\$1,935,783
Taxable Estate	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0
Bypass Trust - Remaining Personal Exclusion (DSUEA)	\$0
Spousal Transfer	\$1,925,783
Other Transfers	\$0

George's Estate

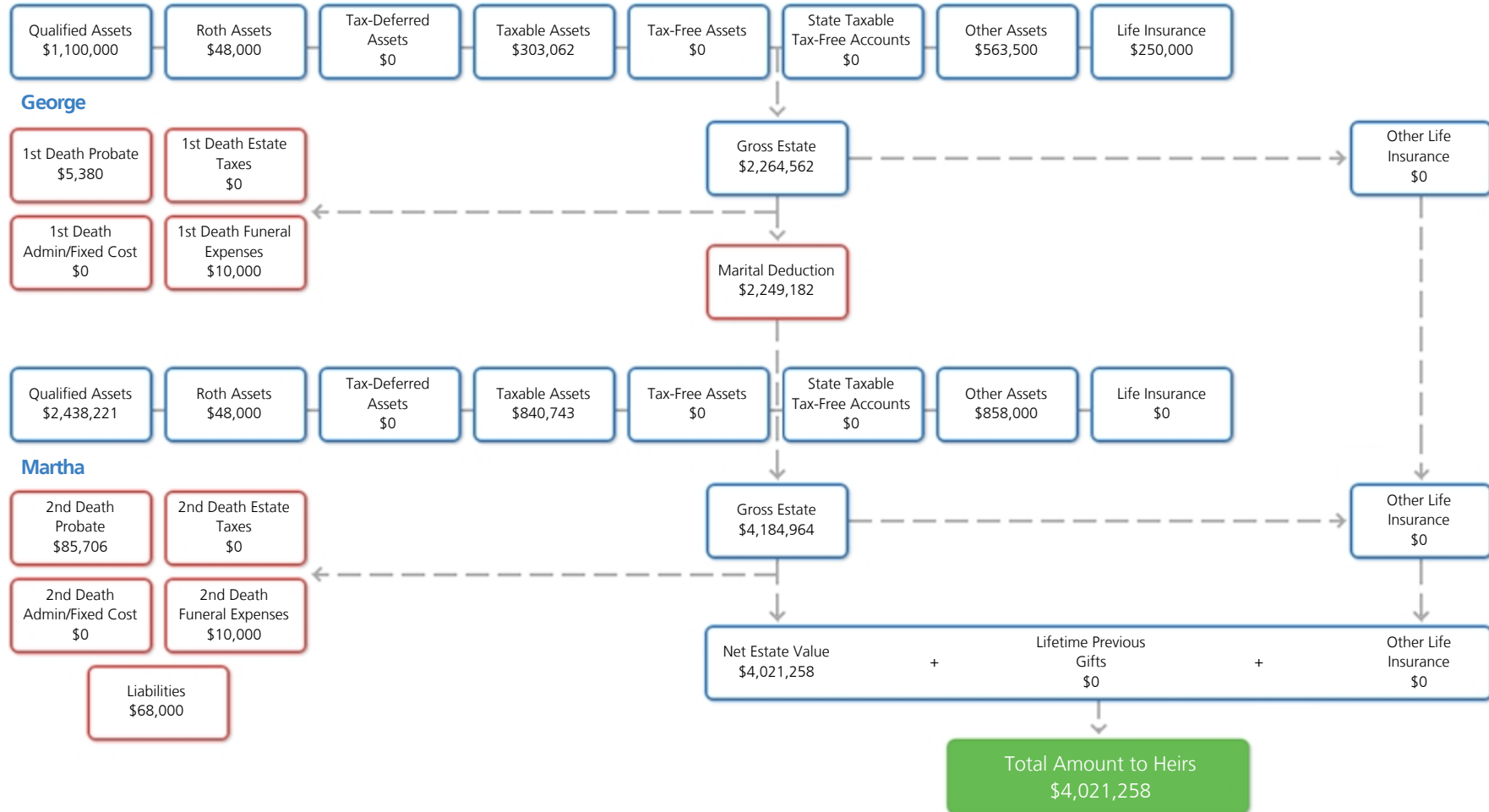
	Current Estate
Gross Estate in 2020	\$4,190,344
Total Deductions and Expenses	-\$163,706
Taxable Estate	\$4,026,638
Amount Transferred to Bypass Trust	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0

	Current Estate
Amount to Heirs	\$4,026,638

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

Estate Analysis Results Flowchart

Using Recommended Plan - Both Die today - George Predeceases Martha, Current Estate - Will without Bypass Trust



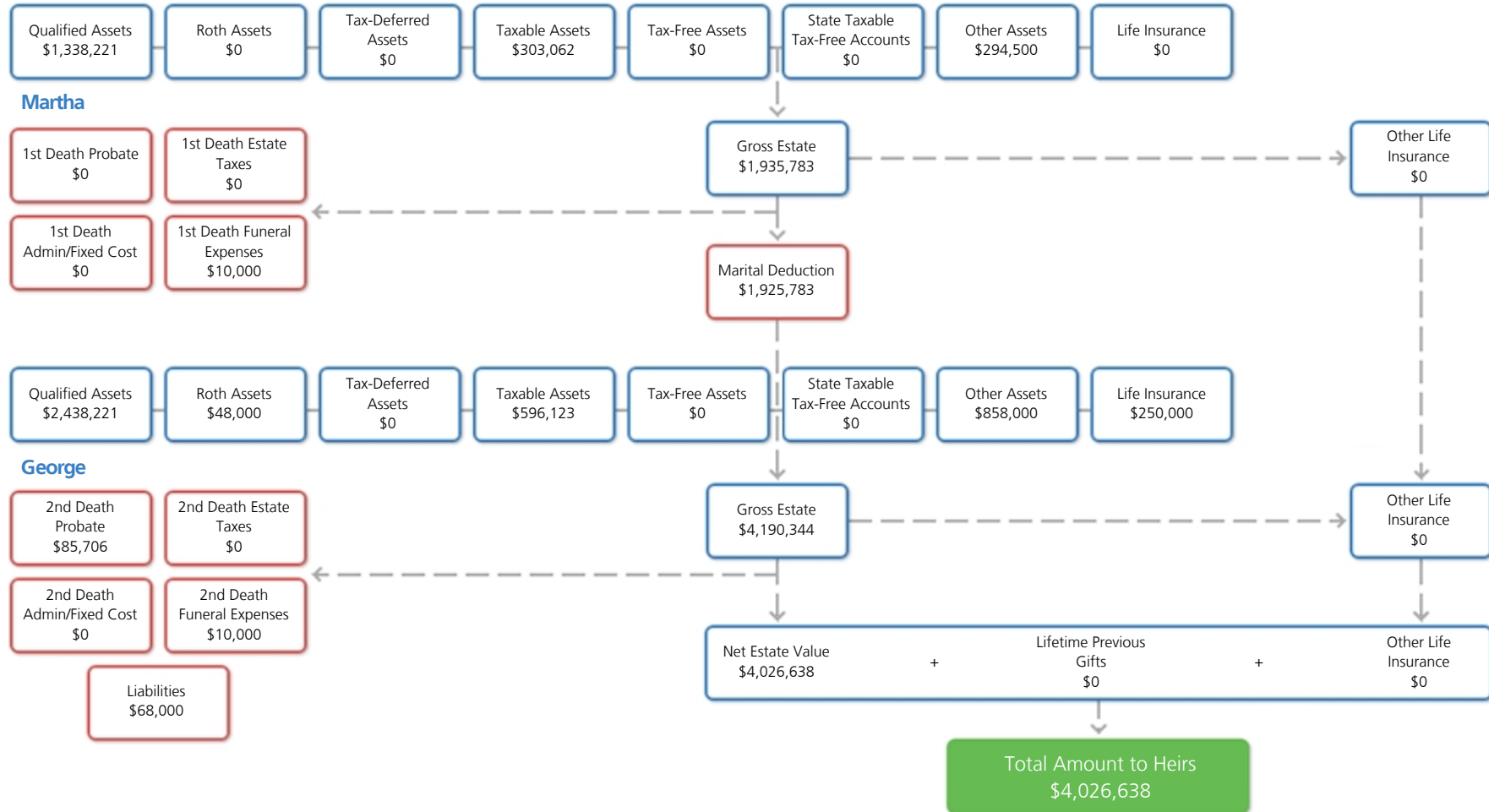
Notes

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

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

Estate Analysis Results Flowchart

Using Recommended Plan - Both Die today - Martha Predeceases George, Current Estate - Will without Bypass Trust



Notes

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

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Estate Analysis What If Results Combined Summary

Using Recommended Plan - Both Die today - George Predeceases Martha, Both Dying in Virginia

Estate Scenario 1



Federal Estate Tax :	\$0
State Estate Tax :	\$0
Estate Expenses :	-\$179,086
Amount to Heirs :	\$4,021,258

Amount to Heirs

Net Estate Value :	\$4,021,258
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance To Charity :	\$0
Life Insurance in Trust :	\$0
Other Previous Gifts :	\$0

Total Transfer to Heirs : \$4,021,258

Cash Needed to Pay Tax and Expenses

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

Notes

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

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

Estate Analysis What If Results Combined Summary

Using Recommended Plan - Both Die today - Martha Predeceases George, Both Dying in Virginia

Estate Scenario 1



Federal Estate Tax :	\$0
State Estate Tax :	\$0
Estate Expenses :	-\$173,706
Amount to Heirs :	\$4,026,638

Amount to Heirs

Net Estate Value :	\$4,026,638
Bypass Trust :	\$0
Other Life Insurance :	\$0
Life Insurance To Charity :	\$0
Life Insurance in Trust :	\$0
Other Previous Gifts :	\$0

Total Transfer to Heirs : \$4,026,638

Cash Needed to Pay Tax and Expenses

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

Notes

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

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

Estate Analysis What If Results Individual Detail

Using Recommended Plan - Both Die today - George Predeceases Martha

George's Estate

	Estate Scenario 1
Gross Estate in 2020	\$2,264,562
Total Deductions and Expenses	-\$2,264,562
Taxable Estate	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0
Bypass Trust - Remaining Personal Exclusion (DSUEA)	\$0
Spousal Transfer	\$2,249,182
Other Transfers	\$0

Martha's Estate

	Estate Scenario 1
Gross Estate in 2020	\$4,184,964
Total Deductions and Expenses	-\$163,706
Taxable Estate	\$4,021,258
Amount Transferred to Bypass Trust	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0

	Estate Scenario 1
Amount to Heirs	\$4,021,258

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

Estate Analysis What If Results Individual Detail

Using Recommended Plan - Both Die today - Martha Predeceases George

Martha's Estate

	Estate Scenario 1
Gross Estate in 2020	\$1,935,783
Total Deductions and Expenses	-\$1,935,783
Taxable Estate	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0
Bypass Trust - Remaining Personal Exclusion (DSUEA)	\$0
Spousal Transfer	\$1,925,783
Other Transfers	\$0

George's Estate

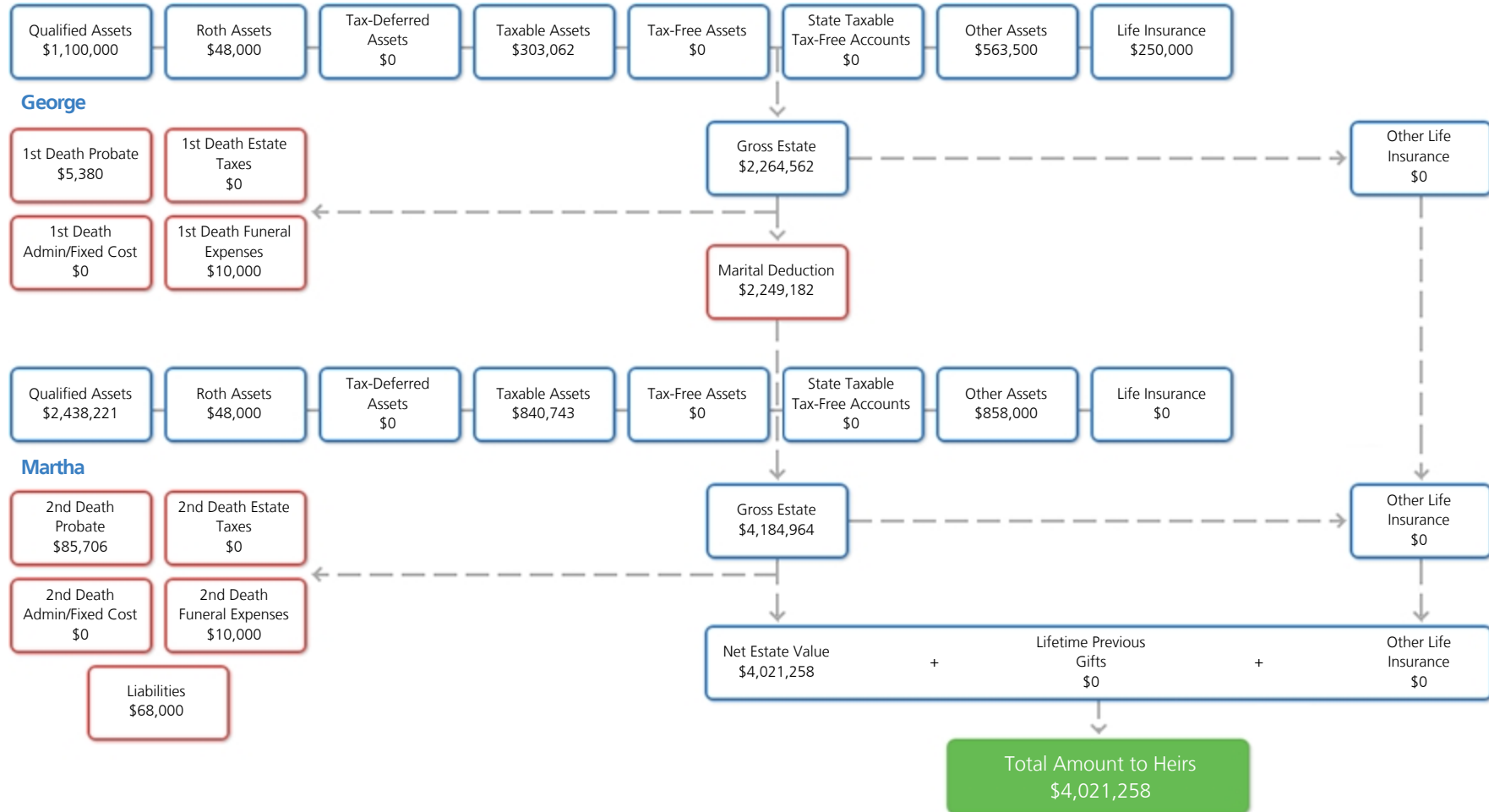
	Estate Scenario 1
Gross Estate in 2020	\$4,190,344
Total Deductions and Expenses	-\$163,706
Taxable Estate	\$4,026,638
Amount Transferred to Bypass Trust	\$0
Virginia State Estate Tax	\$0
Federal Estate Tax	\$0
Total Estate Taxes	\$0

	Estate Scenario 1
Amount to Heirs	\$4,026,638

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

Estate Analysis What If Results Flowchart

Using Recommended Plan - Both Die today - George Predeceases Martha, Estate Scenario 1



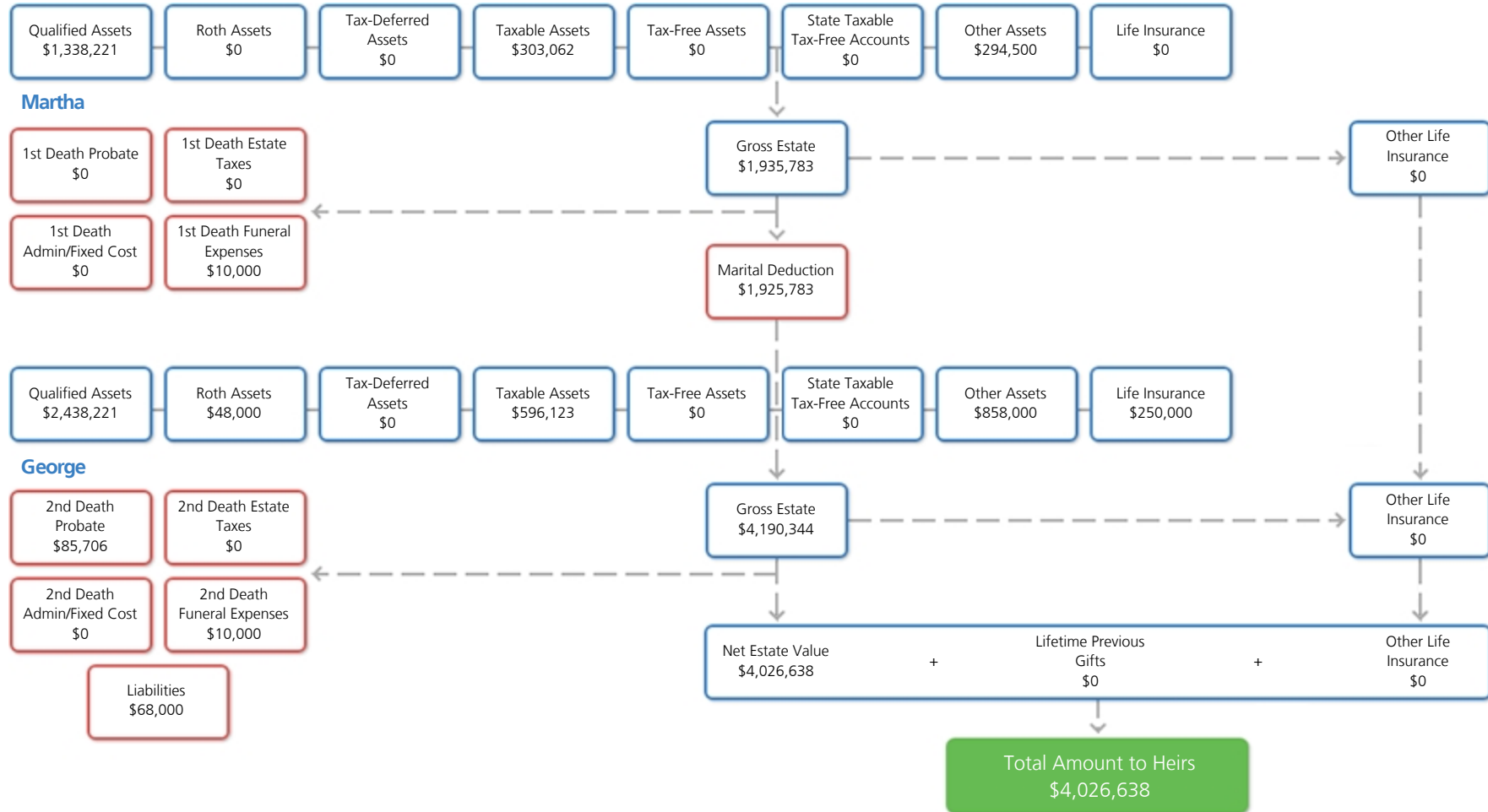
Notes

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

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

Estate Analysis What If Results Flowchart

Using Recommended Plan - Both Die today - Martha Predeceases George, Estate Scenario 1



Notes

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

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

Employer Stock Plans

Star Track

Glossary

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates setting aside funds to establish an account to fund goals outside of your plan. These funds are segmented out of the investment portfolio and are never spent. Rather, the assets are grown based on the specified investment option and the potential balances are displayed. Generally, this strategy is included when you have excess funds after fulfilling your financial goals and used to create a legacy or to fund discretionary objectives.

Asset Allocation

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

Asset Class

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

Cash and Cash Alternatives

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

Bonds

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

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

Stocks

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

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

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

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

Glossary

Asset Mix

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

Base Inflation Rate

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

Bear Market Loss

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

Bear Market Test

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

Bond Bear Market Return

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

Cash Receipt Schedule

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

Composite Portfolio

The Composite Portfolio provides an aggregated view of your Target Portfolio along with any assets that are considered to be unavailable for reallocation.

Concentrated Position

A Concentrated Position is when your portfolio contains a significant amount (as a percentage of the total portfolio value) in individual stock or bonds. Concentrated Positions have the potential to increase the risk of your portfolio.

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

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

Current Portfolio

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

Expense Adjustments

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

Fund All Goals

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

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuideElite calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Glossary

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. MoneyGuideElite shows a Great Recession Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of four broad-based asset class indices. See Bond Bear Market Return.

Inflation Rate

Inflation is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI). In MoneyGuideElite, the Inflation Rate is selected by your advisor, and can be adjusted in different scenarios.

Liquidity

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

Locked Asset

An asset is considered to be locked by the software if it is unavailable to be reallocated to the Target Portfolio. Any account that has been indicated as locked, as well as specific account types such as Variable Annuity with a Guaranteed Minimum Withdrawal Benefit are considered locked.

Model Portfolio Table

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

Monte Carlo Confidence Zone

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

Monte Carlo Probability of Success / Probability of Failure

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

Monte Carlo Simulations

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

Needs / Wants / Wishes

In MoneyGuideElite, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the “dream goals” that you would like to fund, although you won’t be too dissatisfied if you can’t fund them. In MoneyGuideElite, Needs are your most important goals, then Wants, then Wishes.

Portfolio Set

A Portfolio Set is a group of portfolios that provides a range of risk and return strategies for different investors.

Portfolio Total Return

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

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

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

Recommended Scenario

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

Glossary

Retirement Cash Reserve Strategy

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

Retirement Start Date

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

Risk

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

Risk-based Portfolio

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

Safety Margin

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

Standard Deviation

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

Star Track

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

Target Goal Amount

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

Target Portfolio

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

Target Retirement Age

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

Target Savings Amount

In the Resources section of MoneyGuideElite, you enter the current annual additions being made to your investment assets. The total of these additions is your Target Savings Amount.

Time Horizon

Time Horizon is the period from now until the time the assets in this portfolio will begin to be used.

Total Return

Total Return is an assumed, hypothetical growth rate for a specified time period. The Total Return is either (1) the Portfolio Total Return or (2) as entered by you or your advisor. Also see "Real Return."

Wants

See "Needs / Wants / Wishes".

Willingness

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

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

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