

Financial Goal Plan

Tom and Jane Whitaker



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Presentation

Overview

Welcome Tom and Jane Whitaker



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

Overview

Goals for Tom and Jane Whitaker

	Current Scenario
--	------------------

Retirement

Retirement Age

Tom	65 in 2020
Jane	63 in 2020

Planning Age

Tom	90 in 2045
Jane	93 in 2050

Goals

Needs

10 Retirement - Living Expense	
Both Retired	\$102,000
Jane Alone Retired	\$81,600

9 Health Care	\$7,500
Starting	When both are retired
Years between occurrences	1
Ending	End of plan

8 Sedan	\$30,000
Starting	At Jane's retirement
Years between occurrences	8
Number of occurrences	3

Wants

7 Travel	\$12,000
Starting	When both are retired
Years between occurrences	1
Number of occurrences	20

5 Sports Car	\$35,000
Starting	At Tom's retirement
Years between occurrences	8
Number of occurrences	3

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Overview

Goals for Tom and Jane Whitaker

	Current Scenario
Wishes	
3 College - Jacob	\$23,415
Years of School	4
Start Year	2029
1 Kitchen Remodel	\$42,000
Starting	2025
Total Spending for Life of Plan	\$3,370,980
\$ Savings	
Qualified	\$19,755
Roth	\$1,080
Taxable	\$5,000
Total Savings This Year	\$25,835

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Overview

Goals for Tom and Jane Whitaker

	Current Scenario
--	------------------

Portfolios

Allocation Before Retirement	Current
Percent Stock	60%
Total Return	5.77%
Standard Deviation	11.85%
Great Recession Return 11/07 - 2/09	-26%
Bond Bear Market Return 7/79 - 2/80	7%
Allocation During Retirement	Current
Percent Stock	60%
Total Return	5.77%
Standard Deviation	11.85%
Great Recession Return 11/07 - 2/09	-26%
Bond Bear Market Return 7/79 - 2/80	7%
Inflation	2.50%

Investments

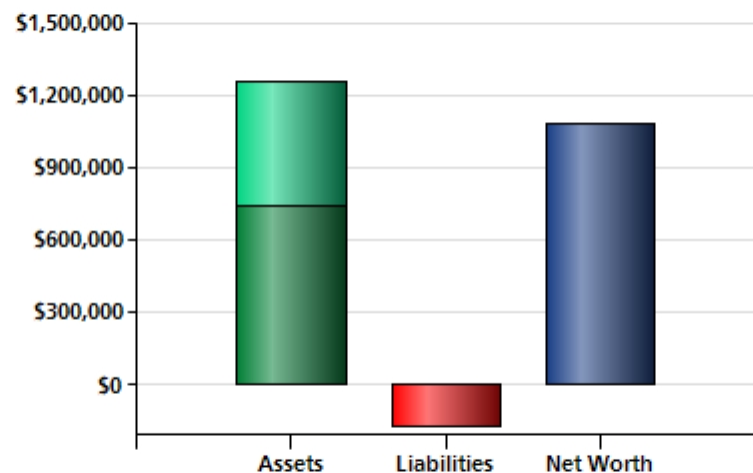
Total Investment Portfolio	\$636,089
Current GMWB Investment Strategies	\$103,000
Total Investment Assets	\$739,089

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Overview

Net Worth for Tom and Jane Whitaker

This is your Net Worth Summary as of 06/17/2014. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.



■ Investment Assets		\$739,089
■ Other Assets	+	\$515,000
<hr/>		
Total Assets		\$1,254,089
■ Total Liabilities	-	\$171,117
<hr/>		
■ Net Worth		\$1,082,972

Description	Total
Investment Assets	
Employer Retirement Plans	\$535,000
Annuities & Tax-Deferred Products	\$103,000
Taxable and/or Tax-Free Accounts	\$101,089
Total Investment Assets:	\$739,089
Other Assets	
Personal Asset	\$420,000
Pension and Deferred Compensation	\$75,000
Cash Value Life	\$20,000
Stock Options	\$0
Total Other Assets:	\$515,000
Liabilities	
Personal Real Estate Loan:	\$156,117
Vehicle Loan:	\$15,000
Total Liabilities:	\$171,117
Net Worth:	\$1,082,972

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Overview

Net Worth for Tom and Jane Whitaker

This is your Net Worth Detail as of 06/17/2014. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.

Description	Tom	Jane	Joint	Total
Investment Assets				
Employer Retirement Plans				
Jane's 403(b)		\$215,000		\$215,000
Tom's 401(k)	\$320,000			\$320,000
Annuities & Tax-Deferred Products				
Variable Annuity with GMWB	\$103,000			\$103,000
Taxable and/or Tax-Free Accounts				
Brokerage Account			\$101,089	\$101,089
Total Investment Assets:	\$423,000	\$215,000	\$101,089	\$739,089
Other Assets				
Personal Asset				
Home			\$375,000	\$375,000
Sailboat	\$45,000			\$45,000
Pension and Deferred Compensation				
Lump Sum Distribution		\$75,000		\$75,000
Cash Value Life				
Whole Life	\$20,000			\$20,000
Stock Options				
Valspar				\$0
Total Other Assets:	\$65,000	\$75,000	\$375,000	\$515,000
Liabilities				
Personal Real Estate Loan:				
Mortgage			\$156,117	\$156,117

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Overview

Net Worth for Tom and Jane Whitaker

Description	Tom	Jane	Joint	Total
Liabilities				
Vehicle Loan:				
Boat Loan	\$15,000			\$15,000
Total Liabilities:	\$15,000	\$0	\$156,117	\$171,117
Net Worth:				\$1,082,972

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Overview

Target Band for Tom and Jane Whitaker

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

Current	Risk Based	Target Band	Name	Cash	Bond	Stock	Alternative	Average Return		Standard Deviation
								Total	Real	
			Capital Preservation I	5%	67%	28%	0%	4.63%	2.13%	5.89%
			Capital Preservation II	5%	57%	38%	0%	5.05%	2.55%	7.64%
			Balanced I	4%	51%	45%	0%	5.33%	2.83%	8.92%
			Balanced II	4%	42%	54%	0%	5.71%	3.21%	10.59%
→			Current	13%	28%	60%	0%	5.77%	3.27%	11.85%
	→	→	Total Return I	4%	35%	61%	0%	6.06%	3.56%	12.09%
			Total Return II	3%	25%	72%	0%	6.52%	4.02%	14.23%
			Capital Growth I	2%	16%	82%	0%	6.97%	4.47%	16.26%
			Capital Growth II	0%	9%	91%	0%	7.37%	4.87%	18.02%
			Equity Growth	0%	0%	100%	0%	7.74%	5.24%	19.80%

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Overview

Retirement Income Sources for Tom and Jane Whitaker

Social Security

Description	Owner	Value	File Status	Assign to Goal
Social Security	Tom	\$29,982 starting At Tom's Full Retirement Age	Normal	Fund All Goals
Social Security	Jane	\$28,173 starting At Jane's Full Retirement Age	Normal	Fund All Goals

Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
Pension Income	Jane	\$12,000 from Jane's Retirement to End of Plan (50% to Survivor)	No	Fund All Goals

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Results

You have a simple question. Can I reach my Goals?

Unfortunately, because FUTURE RETURNS ARE UNPREDICTABLE, there isn't one simple answer. We'll consider 3 different answers: Average Returns, Bad Timing, and Probability of Success.

Start with Average Returns

- Assume Average Return each year
- % equals portion of Goals funded - not probability



Estimated % of Goal Funded

Average Return	Bad Timing
----------------	------------

87%

83%

Likelihood of Funding All Goals



Test for Bad Timing

- Assume average returns overall, but with 2 bad year(s) starting at Tom's retirement.
- % equals portion of Goals funded - not probability



Probability of Success: < 40%
Below Confidence Zone



Calculate Probability of Success

What is the likelihood you can Fund All Your Goals?

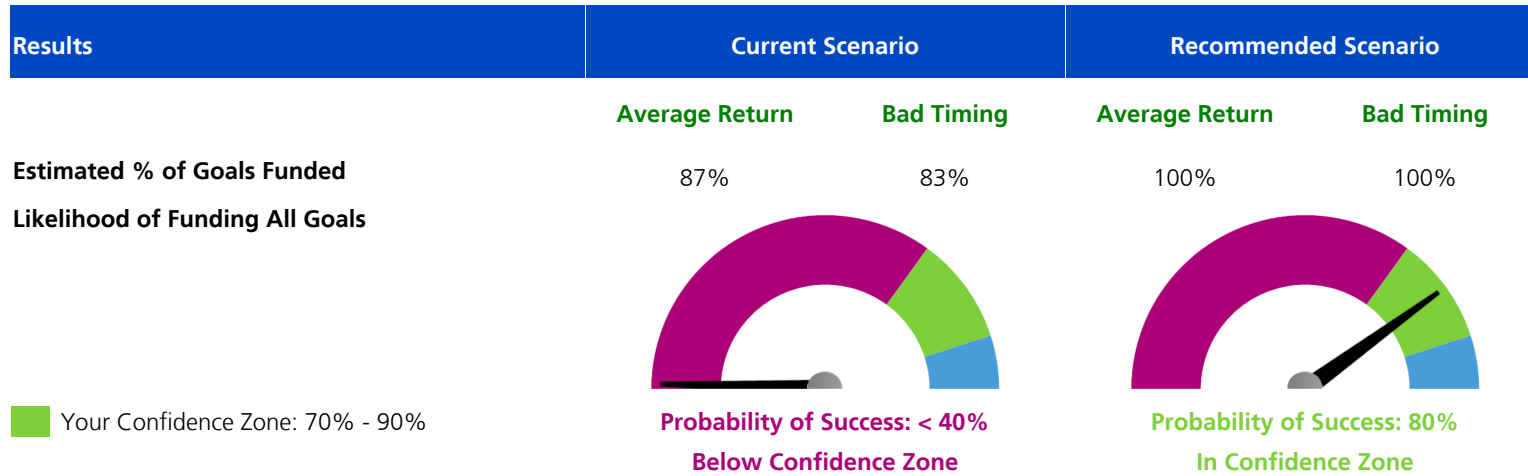
- Monte Carlo analysis simulates thousands of possible return sequences
- % equals Probability of Success

Are you in your Confidence Zone?

- Your Probability of Success should be high enough to make you feel confident about the future without sacrificing too much today.

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Results



	Current Scenario	Optimized	Changes In Value
Retirement			
Retirement Age			
Tom	65 in 2020	67 in 2022	2 later
Jane	63 in 2020	65 in 2022	2 later
Planning Age			
Tom	90 in 2045	90 in 2045	
Jane	93 in 2050	93 in 2050	

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Results

	Current Scenario	Optimized	Changes In Value
Goals			
Needs			
10 Retirement - Living Expense			
Both Retired	\$102,000	\$90,000	Decreased \$12,000
Jane Alone Retired	\$81,600	\$77,000	Decreased \$4,600
9 Health Care			
Starting	When both are retired	When both are retired	
Years between occurrences	1	1	
Ending	End of plan	End of plan	
8 Sedan			
Starting	\$30,000	\$27,500	Decreased \$2,500
Years between occurrences	At Jane's retirement	At Jane's retirement	
Number of occurrences	8	10	Increased 2
	3	3	
Wants			
7 Travel			
Starting	\$12,000	\$10,000	Decreased \$2,000
Years between occurrences	When both are retired	When both are retired	
Number of occurrences	1	1	
	20	20	
5 Sports Car			
Starting	\$35,000	\$25,000	Decreased \$10,000
Years between occurrences	At Tom's retirement	At Tom's retirement	
Number of occurrences	8	10	Increased 2
	3	3	
Wishes			
3 College - Jacob			
Years of School	\$23,415	\$20,000	Decreased \$3,415
Start Year	4	4	
	2029	2029	
1 Kitchen Remodel			
Starting	\$42,000	\$40,000	Decreased \$2,000
	2025	2025	
Total Spending for Life of Plan	\$3,370,980	\$2,752,800	Decreased 18%

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Results

	Current Scenario	Optimized	Changes In Value
\$ Savings			
Qualified	\$19,755	\$26,030	Increased \$6,275
Roth	\$1,080	\$1,080	
Taxable	\$5,000	\$7,500	Increased \$2,500
Total Savings This Year	\$25,835	\$34,610	Increased \$8,775

Portfolios			
Allocation Before Retirement	Current	Total Return I	1% more Stock
Percent Stock	60%	61%	
Total Return	5.77%	6.06%	
Standard Deviation	11.85%	12.09%	
Great Recession Return 11/07 - 2/09	-26%	-26%	
Bond Bear Market Return 7/79 - 2/80	7%	6%	
Allocation During Retirement	Current	Total Return I	1% more Stock
Percent Stock	60%	61%	
Total Return	5.77%	6.06%	
Standard Deviation	11.85%	12.09%	
Great Recession Return 11/07 - 2/09	-26%	-26%	
Bond Bear Market Return 7/79 - 2/80	7%	6%	
Inflation	2.50%	2.50%	

Investments		
Total Investment Portfolio	\$636,089	\$636,089
Current GMWB Investment Strategies	\$103,000	\$103,000
Total Investment Assets	\$739,089	\$739,089

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Stress Tests

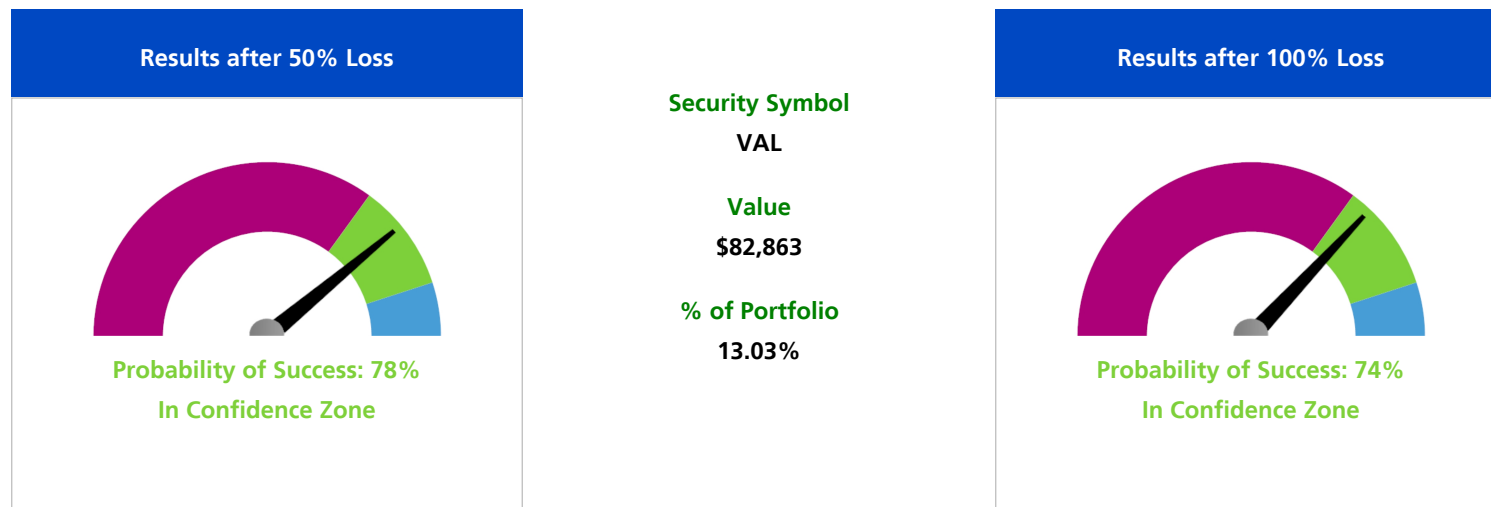
Concentrated Position Test for Recommended Scenario

Are You Taking a Greater Risk Than You Realize?

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

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

You have \$82,863 invested in VAL. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Additional Employment Risk

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

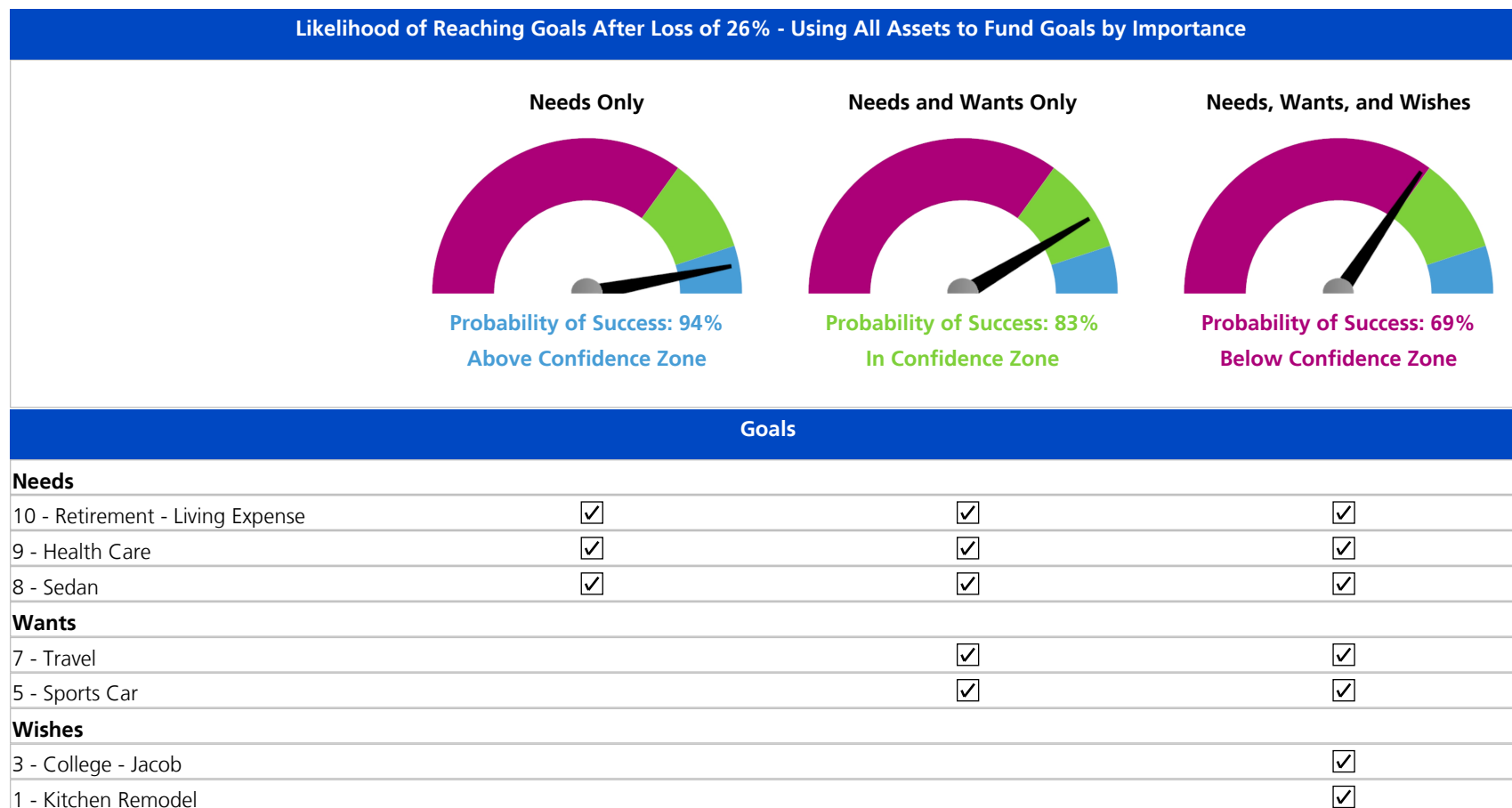
Additional Concentration

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

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Stress Tests

Bear Market Test for Recommended Scenario



This test assumes your investment allocation matches the Total Return I portfolio. If your investments suffered a loss of 26% this year, your portfolio value would be reduced by \$165,383. This is the approximate loss sustained by a portfolio with a similar percentage of stocks, alternatives, bonds, and cash 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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Stress Tests

Special Asset Test for Recommended Scenario



Description	When Sold	Future Amounts		
		Low	Expected	High
Variable Annuity with GMWB	at Tom's retirement	\$6,000	\$6,000	\$7,000
Inheritance from Jane's Mom	in 2025	\$200,000	\$250,000	\$300,000

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

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

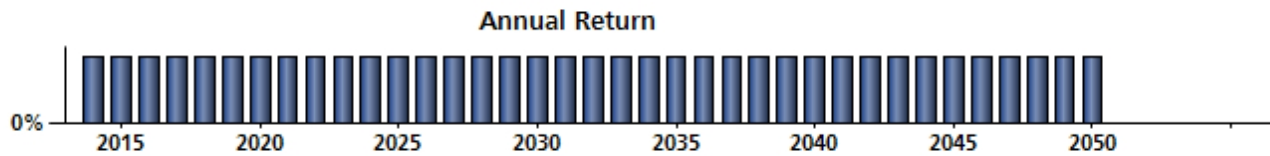
There is a Risk that you will receive the Low values (or less than the Low values). If this causes your Probability of Success to fall below your Confidence Zone, you should consider what adjustments might be necessary.

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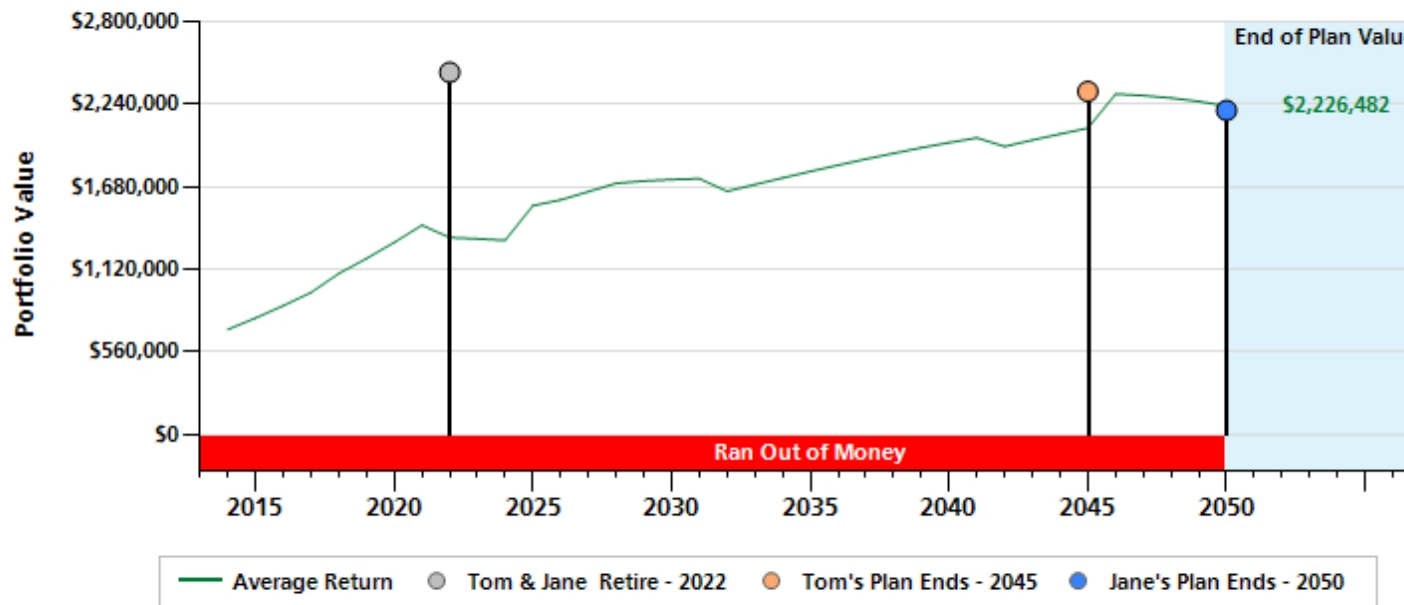
Inside The Numbers

Start with Average Return - Recommended Scenario

- Average Return assumes you receive 6.06% every year before Retirement and 6.06% every year during Retirement.
- This is a good starting point, since it's the calculation method that people find most familiar.
- It provides a good base result for comparison to Bad Timing - a high End of Plan value can help protect against bad returns at retirement.



Return Assumption
Average Return for Entire Plan: 6.06%



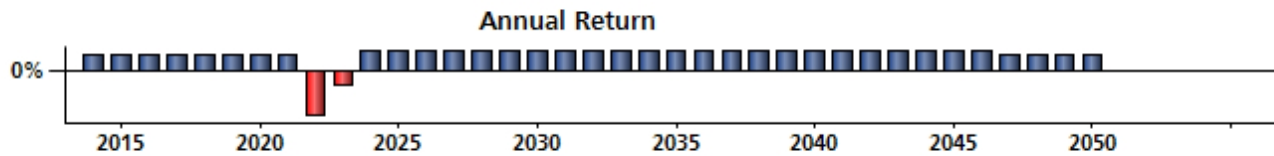
% of All Goals Funded
100%

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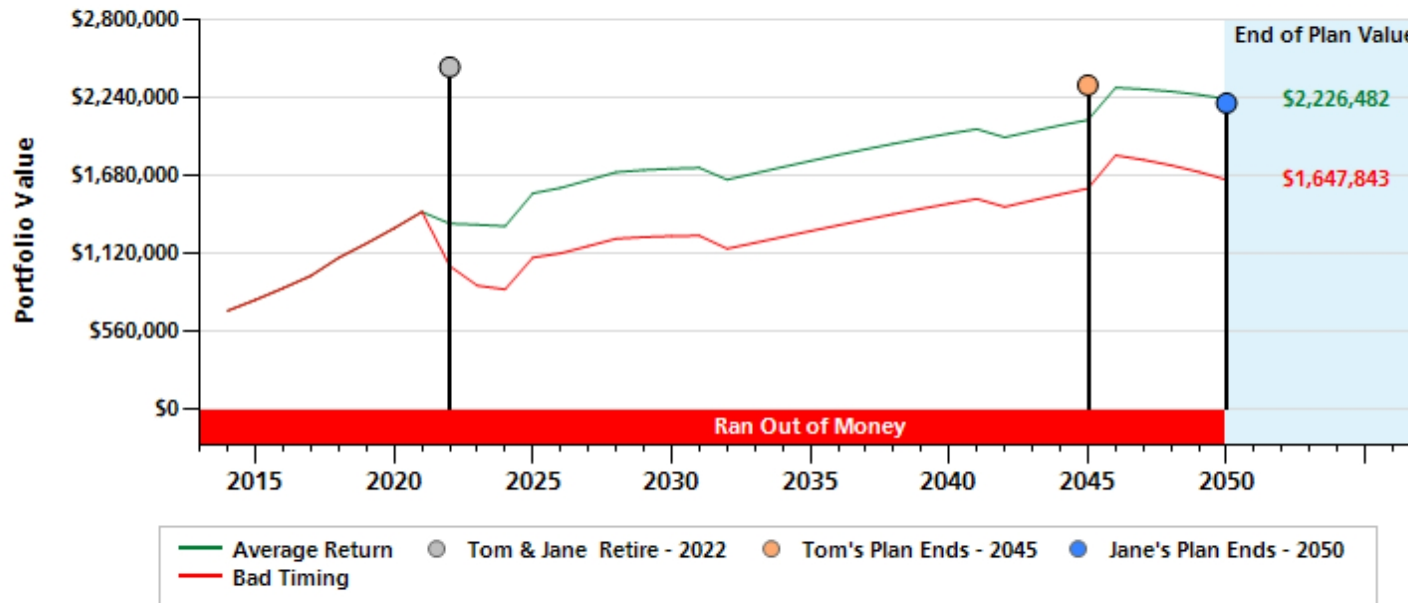
Inside The Numbers

See What Happens if you Experience Bad Timing - Recommended Scenario

- Bad Timing assumes you get the same Average Return over the entire Plan but with 2 year(s) of bad returns at Tom's retirement.
- This illustrates that it's not only the Average Return that matters - the sequence of returns can make a big difference in your results.
- Usually, the worst time to get bad returns is just before or after you retire. That's just bad timing.



Return Assumption
Average Return for Entire Plan: 6.06%
Year(s) of Bad Returns: 2022 : -18.12% 2023 : -6.03%



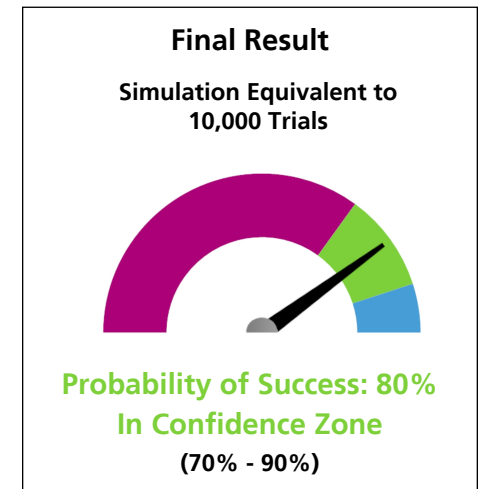
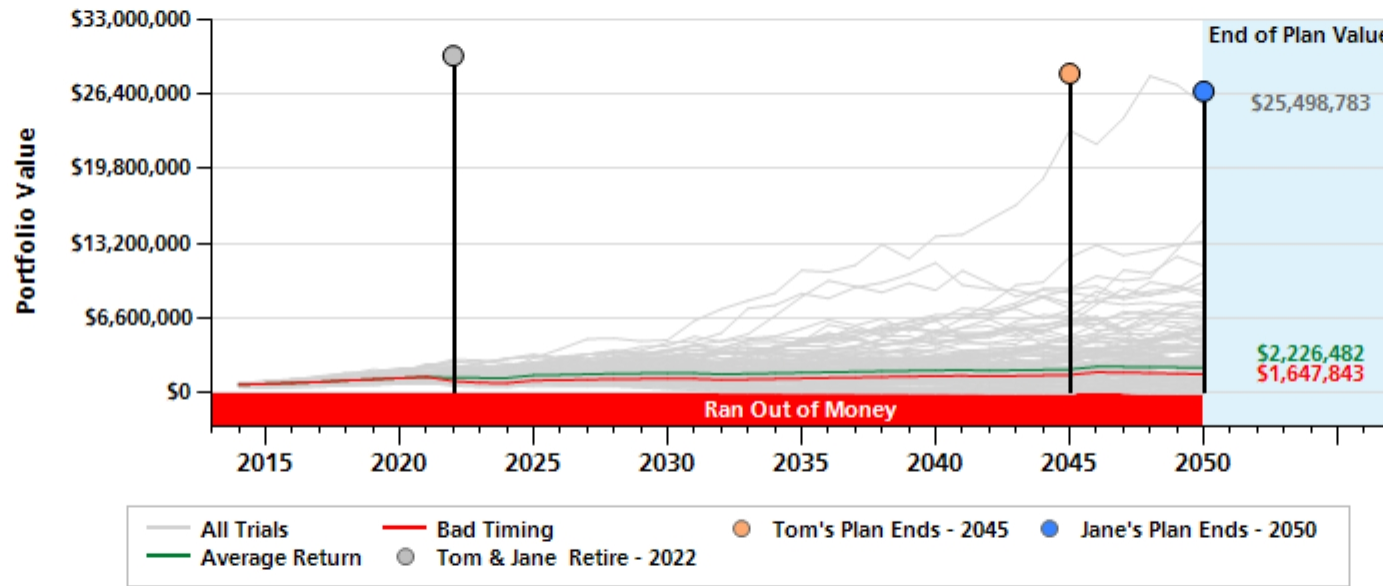
% of All Goals Funded
100%

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Inside The Numbers

Calculate the Probability of Success - Recommended Scenario

- The graph below shows the results for a Sample of 100 Monte Carlo Trials, but that is not enough Trials to determine your Probability of Success.
- Your Probability of Success, as shown by the meter, uses a mathematical simulation, equivalent to 10,000 Trials, to calculate your Final Result.
- Your Probability of Success represents the percentage of 10,000 Trials in which you could expect to attain all your Goals.



The table below is a numerical representation of the above Sample of 100 trials. It is provided for informational purposes to illustrate the general range of results you might expect. However, neither the graph nor the table reflects the Final Result, which is your Probability of Success as shown by the meter to the right.

In the Sample of 100 Trials table, the trials are ranked from best to worst (from 1 to 100) based on the End of Plan value. For each trial listed (1st, 25th, 50th, 75th and 100th), the corresponding portfolio values for that trial will be illustrated in the years of the trial that are indicated.

Trials	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan	Year Money Goes to \$0
Best	\$1,050,236	\$1,771,387	\$4,823,310	\$8,161,411	\$13,107,876	\$25,498,783	
25th	\$1,607,909	\$1,983,902	\$2,733,955	\$4,372,325	\$4,311,379	\$4,542,656	
50th	\$1,416,949	\$1,620,784	\$1,858,448	\$2,723,872	\$3,540,468	\$2,435,033	
75th	\$1,046,023	\$1,136,652	\$1,114,268	\$931,638	\$1,154,130	\$915,907	
Worst	\$885,001	\$722,675	\$543,730	\$0	\$0	\$0	2033

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Inside The Numbers

Results Summary

Goals	Estimated % of Goal Funded			
	Current Scenario		Optimized	
	Average Return	Bad Timing	Average Return	Bad Timing
Needs				
10 Retirement	100%	100%	100%	100%
9 Health Care	100%	100%	100%	100%
8 Sedan	100%	11%	100%	100%
Wants				
7 Travel	16%	0%	100%	100%
5 Sports Car	0%	0%	100%	100%
Wishes				
3 College - Jacob	12%	12%	100%	100%
1 Kitchen Remodel	0%	0%	100%	100%

Safety Margin (Value at End of Plan)

Current dollars (in thousands) :	\$0	\$0	\$893	\$661
Future dollars (in thousands) :	\$0	\$0	\$2,226	\$1,648

Monte Carlo Results	Likelihood of Funding All Goals	
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Your Confidence Zone: 70% - 90%



Probability of Success: < 40%
Below Confidence Zone



Probability of Success: 80%
In Confidence Zone

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Inside The Numbers

Results Summary

Total Spending : \$3,370,980 \$2,752,800

Key Assumptions	Current Scenario	Optimized
Stress Tests		
Method(s)	Bad Timing Program Estimate Years of bad returns: 2020: -17.93% 2021: -6.08%	Bad Timing Program Estimate Years of bad returns: 2022: -18.12% 2023: -6.03%
Funding Order		
Assets - Ignore Earmarks	No	No
Retirement Income - Ignore Earmarks	No	No
Hypothetical Average Rate of Return		
Before Retirement :	Current	• Total Return I
Total Return :	5.77%	• 6.06%
Standard Deviation :	11.85%	• 12.09%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	3.27%	• 3.56%
After Retirement :	Current	• Total Return I
Total Return :	5.77%	• 6.06%
Standard Deviation :	11.85%	• 12.09%
Total Return Adjustment :	0.00%	0.00%
Adjusted Real Return :	3.27%	• 3.56%
Base inflation rate :	2.50%	2.50%
Tax-Free Options		
Before Retirement		
Reallocate a portion of bonds to tax-free:	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%
After Retirement		
Reallocate a portion of bonds to tax-free:	No	No
Percent of bond allocation to treat as tax-free:	0.00%	0.00%

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Inside The Numbers

Results Summary

Key Assumptions	Current Scenario		Optimized
Goals			
Living Expense			
Retirement Age			
Tom	65	•	67
Jane	63	•	65
Planning Age			
Tom	90		90
Jane	93		93
One Retired			
Tom Retired and Jane Employed	\$60,000		\$60,000
Jane Retired and Tom Employed	\$49,200		\$49,200
Both Retired			
Both Retired	\$102,000	•	\$90,000
One Alone - Retired			
Jane Alone Retired	\$81,600	•	\$77,000
Tom Alone Retired	\$87,600	•	\$77,000
One Alone - Employed			
Tom Alone Employed	\$49,200		\$49,200
Jane Alone Employed	\$60,000		\$60,000
Health Care			
Year :	When both are retired		When both are retired
Cost :	\$7,500		\$7,500
Is recurring :	Yes		Yes
Years between occurrences :	1		1
This goal will end at End of plan.			
Sedan			
Year :	At Jane's retirement		At Jane's retirement
Cost :	\$30,000	•	\$27,500

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Inside The Numbers

Results Summary

Key Assumptions	Current Scenario		Optimized
Goals			
Is recurring :	Yes		Yes
Years between occurrences :	8	•	10
Number of occurrences :	3		3
Travel			
Year :	When both are retired		When both are retired
Cost :	\$12,000	•	\$10,000
Is recurring :	Yes		Yes
Years between occurrences :	1		1
Number of occurrences :	20		20
Sports Car			
Year :	At Tom's retirement		At Tom's retirement
Cost :	\$35,000	•	\$25,000
Is recurring :	Yes		Yes
Years between occurrences :	8	•	10
Number of occurrences :	3		3
College - Jacob			
Year :	2029		2029
Years of Education :	4		4
Annual Cost :	\$23,415	•	\$20,000
Kitchen Remodel			
Year :	2025		2025
Cost :	\$42,000	•	\$40,000

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Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	Optimized
Retirement Income		
Pension Income (Jane)		
Annual Income :	\$12,000	\$12,000
Start Year :	Jane's retirement	Jane's retirement
Select when income will end :	End of Plan	End of Plan
Survivor Benefit :	50%	50%
Social Security		
Select Social Security Strategy	At FRA	<ul style="list-style-type: none"> Tom files/suspends, Jane restricted application
Tom		
Select Filing Method:	Normal	<ul style="list-style-type: none"> File And Suspend
Select when benefits will begin:	At Tom's Full Retirement Age	<ul style="list-style-type: none"> Enter Your Own Age
Age to begin retirement benefits:	66 yrs 2 mos	<ul style="list-style-type: none"> 70
Select benefit to use:	Use the Program Estimate	Use the Program Estimate
Social Security Amount:	\$29,982	<ul style="list-style-type: none"> \$39,307
Widower annual benefit:	\$0	\$0
Reduce benefits by:	0%	0%
Jane		
Select Filing Method:	Normal	<ul style="list-style-type: none"> Restricted Application
Select when benefits will begin:	At Jane's Full Retirement Age	<ul style="list-style-type: none"> Enter Your Own Age
Age to begin retirement benefits:	66 yrs 6 mos	<ul style="list-style-type: none"> 70
Select benefit to use:	Use the Program Estimate	Use the Program Estimate
Social Security Amount:	\$28,173	<ul style="list-style-type: none"> \$15,041
Widower annual benefit:	\$0	\$0
Reduce benefits by:	0%	0%

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario		Optimized
Asset Additions			
Tom's 401(k)	5.00%	•	8.00%
Roth:	1.00%		1.00%
Maximum contribution each year:	No		No
% Designated as Roth:	0.00%		0.00%
Plan addition amount:	\$12,960	•	\$18,360
Year additions begin:	2014		2014
Tom - Fund All Goals			
Jane's 403(b)	5.00%	•	6.00%
Maximum contribution each year:	No		No
% Designated as Roth:	0.00%		0.00%
Plan addition amount:	\$7,875	•	\$8,750
Year additions begin:	2014		2014
Jane - Fund All Goals			
Brokerage Account			
After-Tax Addition:	\$5,000		\$5,000
Tax-Free Addition:	\$0		\$0
Year additions begin:	2014		2014
Joint - Fund All Goals			
Extra Savings by Tax Category			
Tom's Qualified			\$0
Jane's Qualified			\$0
Tom's Roth			\$0
Jane's Roth			\$0
Tom's Tax-Deferred			\$0
Jane's Tax-Deferred			\$0
Taxable		•	\$2,500

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

Inside The Numbers

Results Summary

Key Assumptions	Current Scenario	Optimized
Stock Options		
Valspar		
Include in plan :	Yes	Yes
Stock Options Scenario :	Scenario 1	Scenario 1
Vesting Termination Year :	2024	2024
Return :	8.00%	8.00%
Other Assets		
Lump Sum Distribution		
Include in Plan :	Yes	Yes
When received :	Jane's retirement	Jane's retirement
Amount of cash received :	\$0	\$0
Inheritance from Jane's Mom		
Include in Plan :	Yes	Yes
Select special amount :	Expected	Expected
When received :	2025	2025
Amount of cash received :	\$250,000	\$250,000
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%

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

Executive Summary

Reaching Your Goals

Status



Probability of Success: 80%

In Confidence Zone

Net Worth	
Assets	\$1,254,089
Liabilities	\$171,117
Net Worth	\$1,082,972

Results

If you implement the following suggestions, there is a 80% likelihood of funding all of the Financial Goals in your Plan.

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

Executive Summary

Goals

Plan to reduce your Total Goal Spending to \$2,752,800 which is \$618,180, or 18%, less than your Target.

Tom retires at age 67, in the year 2022. This is 2 year(s) later than your retirement age.

Jane retires at age 65, in the year 2022. This is 2 year(s) later than your retirement age.

Your recommended scenario assumes when you are both retired you will spend \$90,000 for annual living expenses.

When both are retired your recommended scenario assumes you withdraw \$7,500 per occurrence for your Health Care goal.

At Jane's retirement your recommended scenario assumes you withdraw \$27,500 per occurrence for your Sedan goal.

When both are retired your recommended scenario assumes you withdraw \$10,000 per occurrence for your Travel goal.

At Tom's retirement your recommended scenario assumes you withdraw \$25,000 per occurrence for your Sports Car goal.

Your recommended scenario assumes you provide college funding for Jacob of \$20,000 for 4 years. This amount is based on the estimated cost you provided.

In 2025 your recommended scenario assumes you withdraw \$40,000 for your Kitchen Remodel goal.

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

Executive Summary

Goal	Amount	Changes
Needs		
10 10 Retirement - Living Expense		
Both Retired	\$90,000	Decreased \$12,000
Jane Alone Retired	\$77,000	Decreased \$4,600
9 9 Health Care		
	\$7,500	
Starting	When both are retired	
Years between occurrences	1	
Ending	End of plan	
8 8 Sedan		
	\$27,500	Decreased \$2,500
Starting	At Jane's retirement	
Years between occurrences	10	Increased 2
Number of occurrences	3	
Wants		
7 7 Travel		
	\$10,000	Decreased \$2,000
Starting	When both are retired	
Years between occurrences	1	
Number of occurrences	20	
5 5 Sports Car		
	\$25,000	Decreased \$10,000
Starting	At Tom's retirement	
Years between occurrences	10	Increased 2
Number of occurrences	3	
Wishes		
3 3 College - Jacob		
	\$20,000	Decreased \$3,415
Years of School	4	
Start Year	2029	
1 1 Kitchen Remodel		
	\$40,000	Decreased \$2,000
Starting	2025	

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

Executive Summary

Save and Invest **Status**

Savings

Consider the following changes in order to increase your savings by \$8,775 to a total of \$34,610 per year.

Tom - Tom's 401(k): Change your qualified contribution from 5% of your salary to 8% of your salary. This will increase savings by \$5,400. Included in this change, Tom's company will increase their contribution by \$2,160. Make this change in 2014.

Jane - Jane's 403(b): Change your qualified contribution from 5% of your salary to 6% of your salary. This will increase savings by \$875. Make this change in 2014.

Increase taxable additions by \$2,500. Make this change in 2014.

Invest

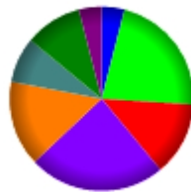
Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation

Current



Total Return I



Changes Required to match Total Return I

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-\$54,806
Short Term Bonds	\$72,690	
Intermediate Term Bonds	\$29,192	
Long Term Bonds		-\$55,750
Large Cap Value Stocks	\$40,411	
Large Cap Growth Stocks		-\$32,813
Mid Cap Stocks		-\$85,113
Small Cap Stocks	\$18,637	
International Developed Stocks	\$52,859	
International Emerging Stocks	\$14,694	
Unclassified		
Total :	\$228,482	-\$228,482

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Executive Summary

Concentrated Positions

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

Security Symbol	\$ Value	% of Portfolio
VAL	\$82,863	13

Risk Management

Status

Life

Your Life Insurance Needs Analysis indicates that your current amount of life insurance is not sufficient to protect your family in the event of premature death.

Tom should consider purchasing \$950,000 of additional life insurance.

Advisor Will Take Action - 07/15/2014

Jane should consider purchasing \$1,000,000 of additional life insurance.

Advisor Will Take Action - 07/15/2014

Long Term Care

Your Long Term Care Analysis shows a significant reduction to your portfolio if you have expenses related to a major health issue.

For Tom, the estimated total cost for a Nursing Home is \$857,224. For Jane the estimated total cost for Nursing Home is \$963,177.

There may be a significant risk to your plan if one of you has expenses related to a major health issue. In Virginia, the average cost for a 3 years of Nursing Home is \$79,205 annually.

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

Advisor Will Take Action - 08/15/2014

Estate

Status

Estate Strategies

Your Estate Analysis indicates that if you both die today, when Tom predeceases Jane there would be no Federal Estate Tax liability and when Jane predeceases Tom there would be no Federal Estate Tax liability.

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

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

Executive Summary

Banking	Status
<p data-bbox="92 297 210 326">Mortgage</p> <p data-bbox="92 337 1470 394">Managing your mortgage is a critical component of your overall plan. Consider refinancing to a 15 year fixed rate mortgage from your current rate of 7.25%. Today's rate is 3.375%, which could reduce your monthly payment by as much as \$1050.</p>	<p data-bbox="1524 337 1906 367">Client Will Take Action - 07/30/2014</p>
Other Suggestions	Status
<p data-bbox="92 470 210 500">Other</p> <p data-bbox="92 511 363 540">Next plan review meeting.</p>	<p data-bbox="1524 511 1927 540">Advisor Will Take Action - 08/15/2014</p>

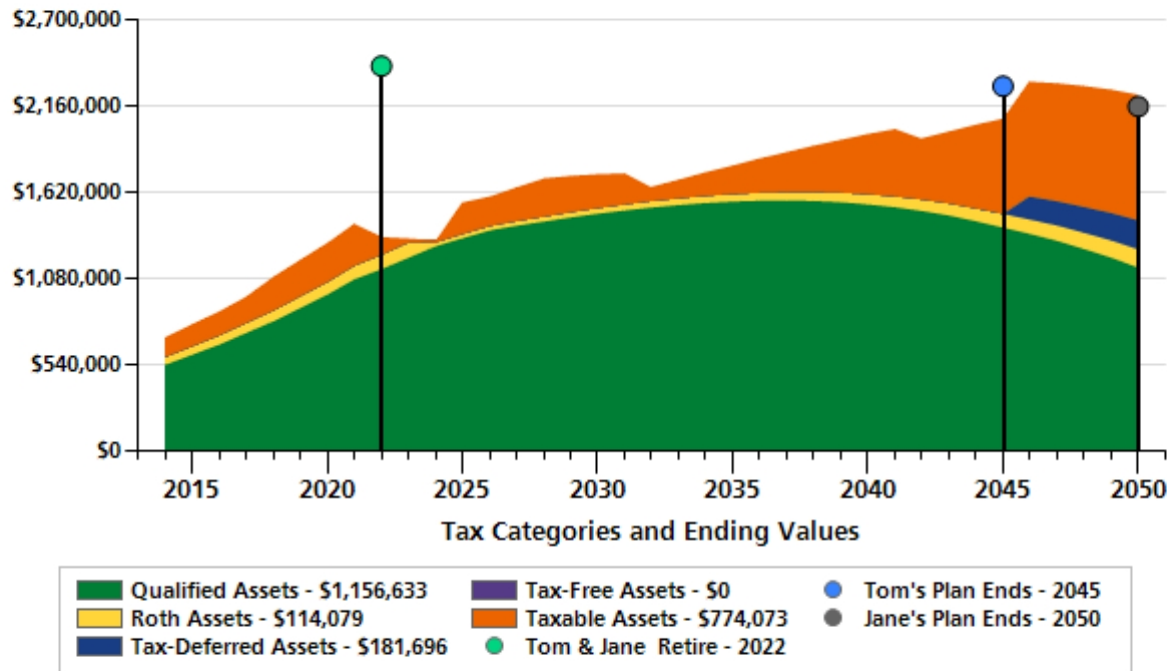
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Presentation - Combined Details

Scenario : Optimized using Average Returns

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

Total Portfolio Value Graph



x - denotes shortfall

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

Presentation - Combined Details

Scenario : Optimized using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Funds Used	Ending Portfolio Value
		Earmarked	Fund All Goals							All Goals	
59/57	2014	0	636,089	34,610	0	0	0	40,644	1,944	0	709,399
60/58	2015	0	709,399	35,288	0	0	0	45,128	2,161	0	787,654
61/59	2016	0	787,654	35,982	0	0	0	49,912	2,388	0	871,161
62/60	2017	0	871,161	36,694	0	0	0	55,016	2,624	0	960,248
63/61	2018	0	960,248	37,424	0	32,038	0	62,400	3,444	0	1,088,667
64/62	2019	0	1,088,667	38,172	0	0	0	68,286	3,725	0	1,191,401
65/63	2020	0	1,191,401	38,939	0	0	0	74,559	4,018	0	1,300,880
66/64	2021	0	1,300,880	39,725	0	0	0	81,241	4,324	0	1,417,522
Tom & Jane Retire	2022	0	1,417,522	0	6,000	0	12,000	76,233	542	177,291	1,333,921
68/66	2023	0	1,333,921	0	6,120	0	30,784	75,733	4,632	116,576	1,325,350
69/67	2024	0	1,325,350	0	6,240	0	31,254	75,120	3,298	119,934	1,314,731
70/68	2025	0	1,314,731	0	256,360	0	83,310	88,703	16,584	175,886	1,550,634
71/69	2026	0	1,550,634	0	6,480	0	85,093	90,898	16,933	126,986	1,589,186
72/70	2027	0	1,589,186	0	6,600	0	116,010	94,189	29,991	130,689	1,645,304
73/71	2028	0	1,645,304	0	6,720	0	118,610	97,458	31,493	134,516	1,702,083
74/72	2029	0	1,702,083	0	6,840	0	121,275	98,295	32,407	179,162	1,716,924
75/73	2030	0	1,716,924	0	6,960	0	124,007	98,886	33,334	185,948	1,727,495
76/74	2031	0	1,727,495	0	7,080	0	126,807	99,200	34,275	193,042	1,733,265
77/75	2032	0	1,733,265	0	7,200	0	129,677	94,246	33,814	282,342	1,648,233
78/76	2033	0	1,648,233	0	7,320	0	132,619	96,873	35,580	155,700	1,693,766
79/77	2034	0	1,693,766	0	7,440	0	135,635	99,460	37,329	160,386	1,738,586
80/78	2035	0	1,738,586	0	7,560	0	138,726	101,994	39,211	165,238	1,782,417
81/79	2036	0	1,782,417	0	7,680	0	141,894	104,461	41,131	170,261	1,825,060
82/80	2037	0	1,825,060	0	7,800	0	145,141	106,848	43,138	175,464	1,866,247
83/81	2038	0	1,866,247	0	7,920	0	148,470	109,137	45,234	180,853	1,905,688
84/82	2039	0	1,905,688	0	8,040	0	151,881	111,311	47,418	186,437	1,943,065
85/83	2040	0	1,943,065	0	8,160	0	155,379	113,356	49,569	192,225	1,978,166
86/84	2041	0	1,978,166	0	8,280	0	158,963	115,255	51,789	198,225	2,010,649
87/85	2042	0	2,010,649	0	8,400	0	162,637	111,848	52,575	289,297	1,951,663

x - denotes shortfall

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

Presentation - Combined Details

Scenario : Optimized using Average Returns

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Stock Options	Post Retirement Income	Investment Earnings	Taxes	Funds Used	
		Earmarked	Fund All Goals							All Goals	Ending Portfolio Value
88/86	2043	0	1,951,663	0	8,520	0	166,403	114,414	55,087	190,435	1,995,478
89/87	2044	0	1,995,478	0	8,640	0	170,263	116,849	57,656	196,618	2,036,955
Tom's Plan Ends	2045	0	2,036,955	0	8,760	0	174,220	119,145	60,087	203,041	2,075,951
-/89	2046	0	2,075,951	0	235,390	0	98,624	132,462	54,264	181,067	2,307,097
-/90	2047	0	2,307,097	0	0	0	100,789	131,902	55,515	187,287	2,296,987
-/91	2048	0	2,296,987	0	0	0	103,009	130,978	56,686	193,765	2,280,523
-/92	2049	0	2,280,523	0	0	0	105,284	129,660	57,758	200,513	2,257,197
Jane's Plan Ends	2050	0	2,257,197	0	0	0	107,617	127,917	58,706	207,543	2,226,482

x - denotes shortfall

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Presentation - Combined Details

Scenario : Optimized using Average Returns

Event or Ages	Year	Funds Used							Ending Portfolio Value
		Retirement	Health Care	Sedan	Travel	Sports Car	College - Jacob	Kitchen Remodel	
59/57	2014	0	0	0	0	0	0	0	709,399
60/58	2015	0	0	0	0	0	0	0	787,654
61/59	2016	0	0	0	0	0	0	0	871,161
62/60	2017	0	0	0	0	0	0	0	960,248
63/61	2018	0	0	0	0	0	0	0	1,088,667
64/62	2019	0	0	0	0	0	0	0	1,191,401
65/63	2020	0	0	0	0	0	0	0	1,300,880
66/64	2021	0	0	0	0	0	0	0	1,417,522
Tom & Jane Retire	2022	89,187	11,954	33,506	12,184	30,460	0	0	1,333,921
68/66	2023	91,417	12,671	0	12,489	0	0	0	1,325,350
69/67	2024	93,702	13,431	0	12,801	0	0	0	1,314,731
70/68	2025	96,045	14,237	0	13,121	0	0	52,483	1,550,634
71/69	2026	98,446	15,091	0	13,449	0	0	0	1,589,186
72/70	2027	100,907	15,997	0	13,785	0	0	0	1,645,304
73/71	2028	103,430	16,957	0	14,130	0	0	0	1,702,083
74/72	2029	106,015	17,974	0	14,483	0	40,690	0	1,716,924
75/73	2030	108,666	19,053	0	14,845	0	43,385	0	1,727,495
76/74	2031	111,382	20,196	0	15,216	0	46,247	0	1,733,265
77/75	2032	114,167	21,408	42,891	15,597	38,991	49,288	0	1,648,233
78/76	2033	117,021	22,692	0	15,987	0	0	0	1,693,766
79/77	2034	119,947	24,054	0	16,386	0	0	0	1,738,586
80/78	2035	122,945	25,497	0	16,796	0	0	0	1,782,417
81/79	2036	126,019	27,027	0	17,216	0	0	0	1,825,060
82/80	2037	129,170	28,648	0	17,646	0	0	0	1,866,247
83/81	2038	132,399	30,367	0	18,087	0	0	0	1,905,688
84/82	2039	135,709	32,189	0	18,539	0	0	0	1,943,065
85/83	2040	139,101	34,120	0	19,003	0	0	0	1,978,166
86/84	2041	142,579	36,168	0	19,478	0	0	0	2,010,649

x - denotes shortfall

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Presentation - Combined Details

Scenario : Optimized using Average Returns

Event or Ages	Year	Funds Used							Ending Portfolio Value
		Retirement	Health Care	Sedan	Travel	Sports Car	College - Jacob	Kitchen Remodel	
87/85	2042	146,143	38,338	54,904	0	49,912	0	0	1,951,663
88/86	2043	149,797	40,638	0	0	0	0	0	1,995,478
89/87	2044	153,542	43,076	0	0	0	0	0	2,036,955
Tom's Plan Ends	2045	157,380	45,661	0	0	0	0	0	2,075,951
-/89	2046	132,666	48,400	0	0	0	0	0	2,307,097
-/90	2047	135,983	51,304	0	0	0	0	0	2,296,987
-/91	2048	139,382	54,383	0	0	0	0	0	2,280,523
-/92	2049	142,867	57,646	0	0	0	0	0	2,257,197
Jane's Plan Ends	2050	146,439	61,104	0	0	0	0	0	2,226,482

x - denotes shortfall

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

x - denotes shortfall

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Worksheet Detail - Allocation Comparison

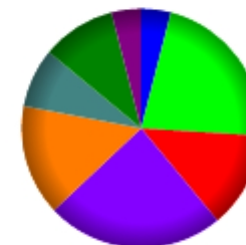
Scenario: Optimized

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

Current Portfolio



**Target Portfolio
Total Return I**



Projected Assumptions		
5.77%	Total Return	6.06%
2.50%	Base Inflation Rate	2.50%
3.27%	Real Return	3.56%
11.85%	Standard Deviation	12.09%
Bear Market Returns		
-26%	Great Recession	-26%
7%	Bond Bear Market	6%

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Target Amount	Increase / Decrease
\$80,250	13%	Cash & Cash Alternatives	4%	\$25,444	-\$54,806
\$67,250	11%	Short Term Bonds	22%	\$139,940	\$72,690
\$53,500	8%	Intermediate Term Bonds	13%	\$82,692	\$29,192
\$55,750	9%	Long Term Bonds	0%	\$0	-\$55,750
\$112,250	18%	Large Cap Value Stocks	24%	\$152,661	\$40,411
\$128,226	20%	Large Cap Growth Stocks	15%	\$95,413	-\$32,813
\$85,113	13%	Mid Cap Stocks	0%	\$0	-\$85,113
\$32,250	5%	Small Cap Stocks	8%	\$50,887	\$18,637
\$10,750	2%	International Developed Stocks	10%	\$63,609	\$52,859
\$10,750	2%	International Emerging Stocks	4%	\$25,444	\$14,694
\$0	0%	Unclassified	0%	\$0	\$0
\$636,089				\$636,089	\$0

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

Worksheet Detail - Allocation Comparison

Scenario: Optimized

Effect of Investment Strategies		
Current Value	Changes to the Investable Assets	Target Value
\$636,089	Total Investment Portfolio	\$636,089
\$103,000	Current GMWB Investment Strategies	\$103,000
\$739,089	Total Investment Assets	\$739,089

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

Worksheet Detail - Allocation Comparison by Asset Class Group

Scenario: Optimized



Asset Class Group	Current Portfolio		Target Portfolio		Difference	
	\$	%	\$	%	\$	%
Cash	\$80,250	13%	\$25,444	4%	-\$54,806	-9%
Bond	\$176,500	28%	\$222,631	35%	\$46,131	7%
Stock	\$379,339	60%	\$388,014	61%	\$8,675	1%
Alternative					\$0	0%
Unclassified					\$0	0%
Total:	\$636,089	100%	\$636,089	100%		

Effect of Investment Strategies

Current Value	Changes to the Investable Assets	Target Value
\$636,089	Total Investment Portfolio	\$636,089
\$103,000	Current GMWB Investment Strategies	\$103,000
\$739,089	Total Investment Assets	\$739,089

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