



Retirement Plan Simulator

For William and Margaret Test

Presented by:

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Important Notes

This analysis provides only broad, general guidelines, which may be helpful in shaping your thinking about your retirement needs. It can serve as a guide for discussions with your professional advisors. This report reflects the provisions and restrictions included in the Bipartisan Budget Act of 2015.

Each scenario shown illustrates your current situation or an alternative strategy and its possible effects on the financial situation you provided. Inclusion of one or more of these strategies does not constitute a recommendation of that strategy over any other strategy.

Calculations contained in this analysis are estimates only based on the information you provided, such as the value of your assets today, and the rate at which the assets appreciate. The actual values, rates of growth, and tax rates may be significantly different from those illustrated. These assumptions are only a "best guess."

Strategies may be proposed to support the purchase of various products such as insurance and annuities. When this occurs, additional information about the specific product (including a prospectus, if required, or an insurer provided policy illustration) will be provided for your review.

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

This tool and support materials are designed to provide general information on the subjects covered. It is not intended to provide specific legal or tax advice. You should discuss all strategies with your legal, tax, and financial advisors.

Disclosure: Information presented here is for illustrative purposes only and should not be considered as a recommendation or solicitation for any investment product, nor should it be construed as investment advice. Hypothetical growth rates are for illustrative purposes only and cannot be guaranteed. These are not representative of any specific investment option. Investment products are not FDIC insured, not a bank deposit and may lose value. Investors should carefully consider their personal situation before investing. Neither Woodbury Financial Services, Inc. nor its representatives offer tax or legal advice. Securities and Investment Advisory Services offered through Woodbury Financial Services, Inc., Member FINRA, SIPC, and Registered Investment Advisor. 430 N. Main St., East Peoria, IL 61611. 309-699-8888

Confirmation of Facts

Basic Information

William Test

Birthdate: May 13, 1959
 Gender: Male
 Marital Status: Married

Margaret Test

Birthdate: Dec. 19, 1959
 Gender: Female

Salary

William Test

Annual Salary: \$100,000.00
 Annual Increase: 0%

Margaret Test

Annual Salary: \$30,000.00
 Annual Increase: 0%

Social Security

William Test

Monthly Benefit at FRA: \$2,000.00
 Start SS at Age: 67
 Retire at Age: 70

Margaret Test

Monthly Benefit at FRA: \$1,400.00
 Start SS at Age: 67
 Retire at Age: 67

Other Income

Pension	Owner	Income Amount	Frequency	Percent Increase	Starting at Age	Continue Until Age	% after Death
Cat Pension	William	\$100.00	Monthly	2%	60	100	50%

Expenses

Description	Owner	Amount	Frequency	Percent Increase	Starting at Age	Continue Until Age	Essential
Household Expenses	William	\$6,000.00	Monthly	0%	69	100	Yes

Retirement Goals

After-tax Income Needed at Retirement:	\$12,000.00	Monthly
Percent Needed After First Death:	75%	
Income Tax Rate:	15%	
Capital Gains Tax Rate:	20%	
Percent of Retirement Income You Want Guaranteed or Protected:	60%	
Additional Savings:	\$0.00	Monthly
Short Term Assets Goal:	\$50,000.00	Emergencies & Travel
Number of Years to Reserve Funds Needed to Pay Bills as Cash Equivalents:	1	
Number of Additional Years to Reserve Funds to Pay Bills as Fixed Income:	2	
Target Investment Risk Profile:	Moderate, Riskalyze Score (40-60), AssetMark (4)	

Other Assumptions

Inflation Rate:	2%
Social Security Cost of Living Adjustment:	2%
William lives to age:	99
Margaret lives to age:	100

Current Plan

Current Plan Asset Summary

Annuity: Variable

Asset Details		Value		Contributions		Withdrawals		
Prudential	Owner	William	Initial Premium	\$0.00	Contributions	\$0.00	Income Percent	5%
	Investment	30% to 50% Equity	Basis	\$0.00			Start Age	65
	Category		Market Value	\$20,000.00			Income Period	Single Life
	Qualified?	No	Growth Rate	5%			Guar Income Rider?	Yes
	Surrender Period	7	Additional Fees	1.25%			Benefit Base	\$20,000.00
	Free Withdrawal	10%					Rider Fees	1.7%
							Credit Rollup	6%
							Apply Credit Using	Simple
							Benefit Determination Base	\$20,000.00
							Remaining Credit	Stops at First Withdrawal

Cash

Asset Details		Value		Contributions		Withdrawals		
CDs (laddered)	Owner	William	Current Value	\$60,000.00	Contribution	\$0.00	Monthly Income	\$0.00
	Qualified?	No	Growth Rate	1%				
Bank Savings	Owner	William	Current Value	\$1,000,000.00	Contribution	\$0.00	Monthly Income	\$0.00
	Qualified?	No	Growth Rate	1%				

Employer Plan

Asset Details		Value		Contributions		Withdrawals		
Fidelity 401 (Fixed Income)	Owner	William	Basis	\$0.00	Contribution	\$0.00	Monthly Income	\$0.00
	Investment	Multisector Bond	Market Value	\$500,000.00	Employer Contribution	\$0.00		
	Category		Growth Rate	2%				
	Taxation Type	Traditional						
Fidelity 401 (Equity)	Owner	William	Basis	\$0.00	Contribution	\$0.00	Monthly Income	\$0.00
	Investment	85% Plus Equity	Market Value	\$300,000.00	Employer Contribution	\$0.00		
	Category		Growth Rate	6%				
	Taxation Type	Traditional						

Mutual Fund

Edward Jones (Equities)

Asset Details		Value		Contributions		Withdrawals	
Owner	William	Basis	\$0.00	Contribution	\$0.00	Monthly Income	\$0.00
Investment	85% Plus Equity	Market Value	\$50,000.00				
Category		Growth Rate	5%				
Qualified?	No						

Edward Jones (Bonds)

Owner	William	Basis	\$0.00	Contribution	\$0.00	Monthly Income	\$0.00
Investment	Multisector Bond	Market Value	\$50,000.00				
Category		Growth Rate	2%				
Qualified?	No						

Real Property

Northstar Income REIT

Asset Details		Value		Contributions		Income	
Owner	William	Basis	\$12,000.00			Guaranteed?	No
Investment	REITs	Market Value	\$11,000.00			Monthly Income	\$0.00
Category		Growth Rate	1%			Start Age	70
Qualified?	No					End Age	100

SS Global REIT (BDC)

Owner	William	Basis	\$18,000.00			Guaranteed?	No
Investment	REITs	Market Value	\$21,000.00			Monthly Income	\$0.00
Category		Growth Rate	5%			Start Age	72
Qualified?	No					End Age	100

Steadfast REIT

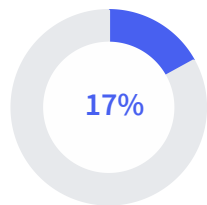
Owner	William	Basis	\$20,000.00			Guaranteed?	No
Investment	REITs	Market Value	\$26,000.00			Monthly Income	\$0.00
Category		Growth Rate	7%			Start Age	72
Qualified?	No					End Age	100

Savings

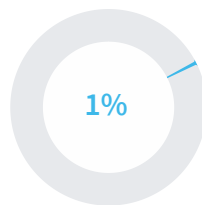
Bank Checking

Asset Details		Value		Contributions		Withdrawals	
Owner	William	Current Value	\$400,000.00	Contribution	\$0.00	Monthly Income	\$0.00
Qualified?	No	Growth Rate	0.5%				

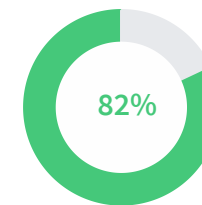
Current Plan Assets



Total Assets Invested:
\$408,000



Total Assets Invested:
\$20,000



Total Assets Invested:
\$2,010,000

Long Term/Higher Risk	
Fidelity 401 (Equity)	\$300,000
Edward Jones (Equities)	\$50,000
Steadfast REIT	\$26,000
SS Global REIT (BDC)	\$21,000
Northstar Income REIT	\$11,000

Baseline Income	
Prudential	\$20,000

Short Term/Lower Risk	
Bank Savings	\$1,000,000
Fidelity 401 (Fixed Income)	\$500,000
Bank Checking	\$400,000
CDs (laddered)	\$60,000
Edward Jones (Bonds)	\$50,000

Current Plan

Portfolio Total: **\$2,438,000**

17%

Long Term/Higher Risk

Fidelity 401 (Equity)	\$300,000
Edward Jones (Equities)	\$50,000
Steadfast REIT	\$26,000
SS Global REIT (BDC)	\$21,000
Northstar Income REIT	\$11,000

Total Assets Invested:
\$408,000

1%

Baseline Income

Prudential	\$20,000
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Total Assets Invested:
\$20,000

Annual Protected Income

SS, Pensions, etc.	\$42,543
Annuities	\$1,000
Total Protected:	\$43,543

Your Annual Goal: **\$86,400**

82%

Short Term/Lower Risk

Bank Savings	\$1,000,000
Fidelity 401 (Fixed Income)	\$500,000
Bank Checking	\$400,000
CDs (laddered)	\$60,000
Edward Jones (Bonds)	\$50,000

Total Assets Invested:
\$2,010,000

Short Term/Lower Risk Goals

Short Term Goal	\$50,000
Cash Equivalents	\$152,097
Fixed Income	\$228,200

Your Annual Goal: **\$430,298**

Income Later



Protected Income

Remaining Annual Need: **\$42,857**



Income Now

Remaining Annual Need: **\$0**



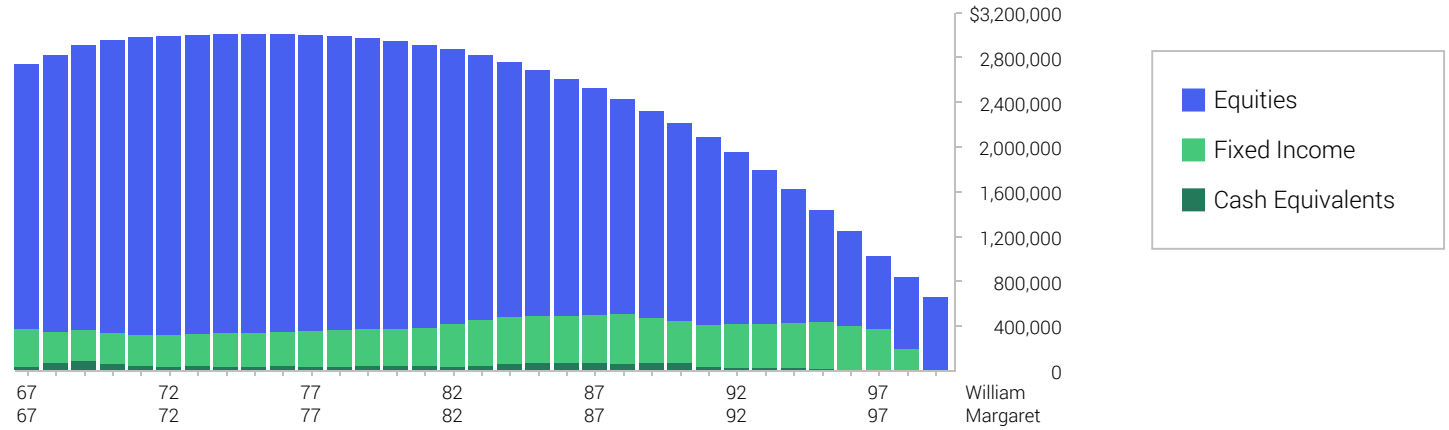
Current Cash Flow

Ages	Desired Retirement Income	Desired Protected Income	Contributions	Taxes Paid	Protected Income		At Risk Income			Surplus/Shortfall
					Social Security, Pensions, etc.	Annuity Income	Salary & Other Income	Low Risk Assets	High Risk Assets	
67/67	\$165,411	\$99,246	\$0	\$103,823	\$18,747	\$1,295	\$127,500	\$121,692	\$0	\$0
68/68	168,719	101,231	0	47,012	53,034	1,295	100,000	61,402	0	0
69/69	172,093	103,256	0	37,920	54,095	1,295	100,000	54,624	0	0
70/70	175,535	105,321	0	24,863	55,177	1,295	33,333	91,549	19,045	0
71/71	179,046	107,428	0	15,312	56,280	1,295	0	121,890	20,154	0
72/72	182,627	109,576	0	18,145	57,406	1,295	0	124,318	21,327	0
73/73	186,279	111,768	0	19,991	58,554	1,295	0	126,792	22,567	0
74/74	190,005	114,003	0	21,805	59,725	1,295	0	129,314	23,878	0
75/75	193,805	116,283	0	23,629	60,919	1,295	0	131,885	25,263	0
76/76	197,681	118,609	0	25,473	62,138	1,295	0	134,504	26,725	0
77/77	201,635	120,981	0	27,276	63,381	1,295	0	137,119	28,137	0
78/78	205,667	123,400	0	29,166	64,648	1,295	0	139,838	29,762	0
79/79	209,781	125,868	0	31,008	65,941	1,295	0	142,548	31,316	0
80/80	213,976	128,386	0	32,879	67,260	1,295	0	145,361	32,940	0
81/81	218,256	130,954	0	35,138	68,605	1,295	0	148,857	34,637	0
82/82	222,621	133,573	0	39,473	69,977	1,295	0	154,415	36,407	0
83/83	227,073	136,244	0	42,047	71,377	1,295	0	158,196	38,252	0
84/84	231,615	138,969	0	43,373	72,804	1,295	0	160,717	40,172	0
85/85	236,247	141,748	0	42,533	74,260	1,295	0	161,343	41,882	0
86/86	240,972	144,583	0	43,043	75,746	1,295	0	163,346	43,628	0
87/87	245,792	147,475	0	45,221	77,261	1,295	0	167,051	45,406	0
88/88	250,707	150,424	0	47,038	78,806	1,295	0	170,437	47,208	0
89/89	255,722	153,433	0	43,531	80,382	1,295	0	171,888	49,026	0
90/90	260,836	156,502	0	44,324	81,989	1,295	0	174,929	50,402	0
91/91	266,053	159,632	0	45,433	83,629	1,295	0	178,014	51,727	0
92/92	271,374	162,824	0	53,475	85,302	1,295	0	185,267	52,985	0
93/93	276,801	166,081	0	55,948	87,008	1,295	0	190,291	54,155	0
94/94	282,337	169,402	0	57,461	88,748	1,295	0	195,148	54,607	0
95/95	287,984	172,790	0	58,619	90,523	1,295	0	199,885	54,899	0
96/96	293,744	176,246	0	52,582	92,333	1,295	0	252,697	0	0

Current Cash Flow (Continued)

Ages	Desired Retirement Income	Desired Protected Income	Contributions	Taxes Paid	Protected Income		At Risk Income			Surplus/Shortfall
					Social Security, Pensions, etc.	Annuity Income	Salary & Other Income	Low Risk Assets	High Risk Assets	
97/97	299,619	179,771	0	62,253	94,180	1,295	0	266,396	0	0
98/98	305,611	183,367	0	24,706	96,064	1,295	0	232,958	0	0
99/99	266,264	159,758	0	28,270	71,891	540	0	197,908	24,195	0

Current Liquid Asset Drawdown



Ages	Equities	Fixed Income	Cash Equivalents
67/67	\$2,376,882	\$337,406	\$31,046
68/68	2,480,706	278,529	68,560
69/69	2,558,158	285,561	77,856
70/70	2,628,284	279,356	56,842
71/71	2,668,320	282,052	33,287
72/72	2,678,434	287,762	32,118
73/73	2,683,469	293,610	32,038
74/74	2,684,132	299,600	32,081
75/75	2,680,217	305,666	32,208
76/76	2,671,311	311,880	32,414
77/77	2,657,254	318,293	32,507
78/78	2,637,308	324,803	32,869
79/79	2,611,272	331,675	33,092
80/80	2,578,555	338,774	33,448
81/81	2,535,132	349,521	33,569

Current Liquid Asset Drawdown (Continued)

Ages	Equities	Fixed Income	Cash Equivalents
82/82	2,461,917	381,355	31,701
83/83	2,373,981	412,821	35,100
84/84	2,282,475	420,123	56,928
85/85	2,202,350	425,172	63,017
86/86	2,122,777	429,208	61,562
87/87	2,030,665	433,199	62,249
88/88	1,927,435	442,196	58,378
89/89	1,851,923	408,740	64,569
90/90	1,772,420	374,829	65,911
91/91	1,683,643	382,994	25,069
92/92	1,541,209	391,339	18,248
93/93	1,378,348	399,536	16,911
94/94	1,199,959	408,048	15,682
95/95	1,005,631	417,087	14,303
96/96	850,383	391,559	0
97/97	653,252	368,543	0
98/98	644,598	185,811	0
99/99	646,757	0	687

Proposed Plan

Proposed Transfers

	Transfer Amount	From	To	Notes
1	\$150,000	Bank Savings	AssetMark Clark FITR	Hold asset for short term spending. Prep paperwork to transfer funds.
2	\$500,000	Bank Savings	AIG Indexed Choice 10	Take 5% rising income for life at age 65. Prep. ppw. Call to complete an inservice rollover
3	\$350,000	Bank Savings	AssetMark Moderate Blend	Aggressive allocation. Hold for long term.
4	\$60,000	CDs (laddered)	AssetMark Moderate Blend	Addition
5	\$410,000	Fidelity 401 (Fixed Income)	Allianz Index Advantage	Hold for 6 years. 10% Buffer, 10% Cap.
6	\$300,000	Fidelity 401 (Equity)	AIG Indexed Choice 10	Addition to AIG

Proposed Plan Asset Summary

Annuity: Indexed

AIG Indexed Choice 10

NEW!

Asset Details		Value and Other Rates		Contributions	Withdrawals	
Owner	Joint	Initial Premium	\$500,000.00	Contributions	\$0.00	
Investment Category	Large Blend	Basis	\$800,000.00		Income Percent	5%
Category Qualified?	No	Market Value	\$800,000.00		Start Age	69
Surrender Period	10	Growth Rate	6%		Income Period	Single Life
Free Withdrawal	10%	Additional Fees	0%		Guar Income Rider?	Yes
		Rate Cap Allocation	0%		Benefit Base	\$0.00
		Rate Cap	0%		Rider Fees	1%
		Participation Rate Allocation	100%		Income Bonus	0%
		Participation Rate	40%		(Bonus Years)	(None)
		Spread	0%		Credit Rollup Option	Enhanced Value Index %
					Credit Enhancement	200%
					Credit Enhancement after First Withdrawal	100%
					Remaining Credit	Stops at \$0 Fund Balance

Mutual Fund

Edward Jones (Equities)

Asset Details		Value		Contributions		Withdrawals	
Owner	William	Basis	\$0.00	Contribution	\$0.00	Monthly Income	\$0.00
Investment	85% Plus Equity	Market Value	\$50,000.00				
Category		Growth Rate	5%				
Qualified?	No						

Edward Jones (Bonds)

Owner	William	Basis	\$0.00	Contribution	\$0.00	Monthly Income	\$0.00
Investment	Multisector Bond	Market Value	\$50,000.00				
Category		Growth Rate	2%				
Qualified?	No						

Real Property

Northstar Income REIT

Asset Details		Value		Contributions		Income	
Owner	William	Basis	\$12,000.00			Guaranteed?	No
Investment	REITs	Market Value	\$11,000.00			Monthly Income	\$0.00
Category		Growth Rate	1%			Start Age	70
Qualified?	No					End Age	100

SS Global REIT (BDC)

Owner	William	Basis	\$18,000.00			Guaranteed?	No
Investment	REITs	Market Value	\$21,000.00			Monthly Income	\$0.00
Category		Growth Rate	5%			Start Age	72
Qualified?	No					End Age	100

Steadfast REIT

Owner	William	Basis	\$20,000.00			Guaranteed?	No
Investment	REITs	Market Value	\$26,000.00			Monthly Income	\$0.00
Category		Growth Rate	7%			Start Age	72
Qualified?	No					End Age	100

Savings

Bank Checking

Asset Details		Value		Contributions		Withdrawals	
Owner	William	Current Value	\$400,000.00	Contribution	\$0.00	Monthly Income	\$0.00
Qualified?	No	Growth Rate	0.5%				

Third-Party Management

AssetMark Clark FITR

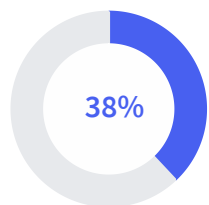
NEW!

Asset Details		Value		Contributions		Withdrawals	
Owner	William	Basis	\$150,000.00	Contribution	\$0.00	Monthly Income	\$0.00
Investment Category	Multisector Bond	Market Value	\$150,000.00				
Qualified?	No	Growth Rate	4%				
<hr/>							
Owner	William	Basis	\$410,000.00	Contribution	\$0.00	Monthly Income	\$0.00
Investment Category	50% to 70% Equity	Market Value	\$410,000.00				
Qualified?	No	Growth Rate	6%				

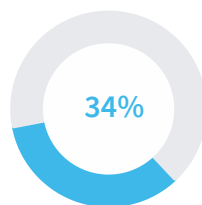
AssetMark Moderate Blend

NEW!

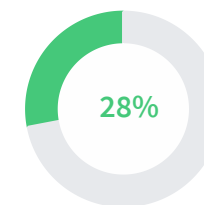
Proposed Plan Assets



Total Assets Invested:
\$928,000



Total Assets Invested:
\$820,000



Total Assets Invested:
\$690,000

Long Term/Higher Risk

AssetMark Moderate Blend	\$410,000
Edward Jones (Equities)	\$50,000
Steadfast REIT	\$26,000
SS Global REIT (BDC)	\$21,000
Northstar Income REIT	\$11,000
Allianz Index Advantage	\$410,000
Fidelity 401 (Equity)	\$0

Baseline Income

Prudential	\$20,000
AIG Indexed Choice 10	\$800,000

Short Term/Lower Risk

Bank Checking	\$400,000
AssetMark Clark FITR	\$150,000
Fidelity 401 (Fixed Income)	\$90,000
Edward Jones (Bonds)	\$50,000
CDs (laddered)	\$0
Bank Savings	\$0

Proposed Plan

Long Term/Higher Risk

AssetMark Moderate Blend	\$410,000
Edward Jones (Equities)	\$50,000
Steadfast REIT	\$26,000
SS Global REIT (BDC)	\$21,000
Northstar Income REIT	\$11,000
Allianz Index Advantage	\$410,000
Fidelity 401 (Equity)	\$0

38%

Baseline Income

Prudential	\$20,000
AIG Indexed Choice 10	\$800,000

34%

Short Term/Lower Risk

Bank Checking	\$400,000
AssetMark Clark FITR	\$150,000
Fidelity 401 (Fixed Income)	\$90,000
Edward Jones (Bonds)	\$50,000
CDs (laddered)	\$0
Bank Savings	\$0

28%

Total Assets Invested:
\$928,000

Total Assets Invested:
\$820,000

Annual Protected Income

SS, Pensions, etc.	\$42,543
Annuities	\$41,000
Total Protected:	\$83,543

Your Annual Goal: **\$86,400**

Total Assets Invested:
\$690,000

Short Term/Lower Risk Goals

Short Term Goal	\$50,000
Cash Equivalents	\$150,421
Fixed Income	\$173,637

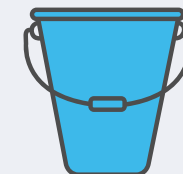
Your Annual Goal: **\$374,058**

Income Later



Protected Income

Remaining Annual Need: **\$2,857**



Income Now

Remaining Annual Need: **\$0**



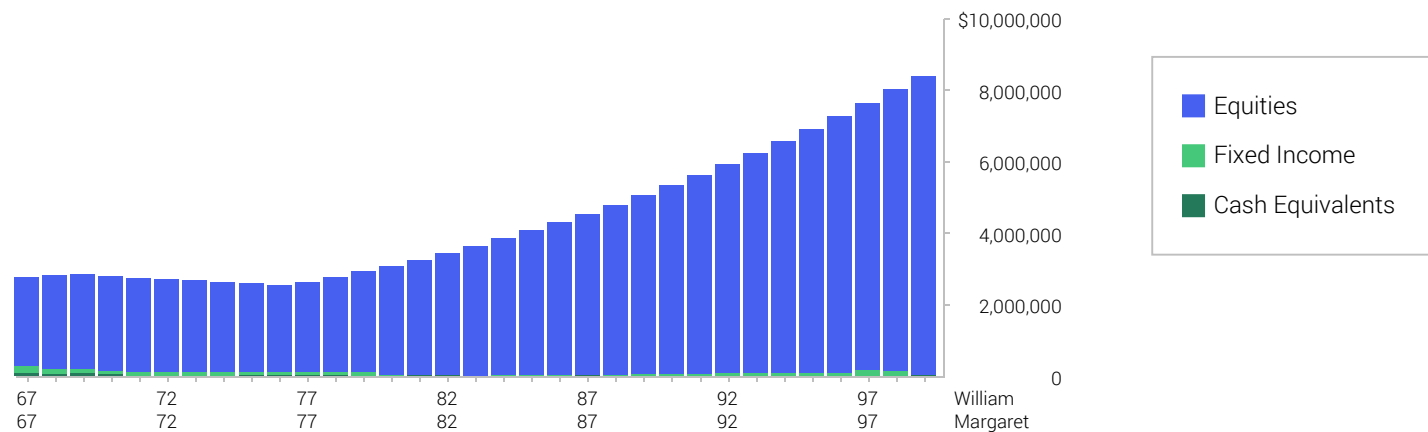
Proposed Cash Flow

Ages	Desired Retirement Income	Desired Protected Income	Contributions	Taxes Paid	Protected Income		At Risk Income			Surplus/Shortfall
					Social Security, Pensions, etc.	Annuity Income	Salary & Other Income	Low Risk Assets	High Risk Assets	
67/67	\$165,411	\$99,246	\$0	\$49,519	\$18,747	\$1,295	\$127,500	\$67,388	\$0	\$0
68/68	168,719	101,231	0	41,115	53,034	1,295	100,000	55,505	0	0
69/69	172,093	103,256	0	50,668	54,095	71,170	100,000	13,118	0	0
70/70	175,535	105,321	0	47,679	55,177	114,975	33,333	6,442	13,287	0
71/71	179,046	107,428	0	32,633	56,280	121,795	0	20,537	13,066	0
72/72	182,627	109,576	0	22,393	57,406	129,025	0	5,742	12,847	0
73/73	186,279	111,768	0	22,422	58,554	136,689	0	4,168	12,630	0
74/74	190,005	114,003	0	22,028	59,725	144,813	0	4,237	12,414	0
75/75	193,805	116,283	0	21,499	60,919	153,424	0	4,306	12,199	0
76/76	197,681	118,609	0	20,829	62,138	162,552	0	4,376	11,986	0
77/77	201,635	120,981	0	24,006	63,381	172,227	0	4,426	11,718	0
78/78	205,667	123,400	0	25,917	64,648	176,428	0	4,496	11,508	0
79/79	209,781	125,868	0	30,471	65,941	176,428	0	4,544	11,241	0
80/80	213,976	128,386	0	34,463	67,260	176,428	0	0	10,976	0
81/81	218,256	130,954	0	15,056	68,605	176,428	0	0	10,710	0
82/82	222,621	133,573	0	11,798	69,977	176,428	0	0	10,446	0
83/83	227,073	136,244	0	11,909	71,377	176,428	0	0	10,181	0
84/84	231,615	138,969	0	12,023	72,804	176,428	0	0	9,917	0
85/85	236,247	141,748	0	12,123	74,260	176,428	0	0	9,587	0
86/86	240,972	144,583	0	12,227	75,746	176,428	0	0	9,258	0
87/87	245,792	147,475	0	12,548	77,261	176,428	0	0	8,929	0
88/88	250,707	150,424	0	13,136	78,806	176,428	0	9	8,601	0
89/89	255,722	153,433	0	13,843	80,382	176,428	0	4,482	8,273	0
90/90	260,836	156,502	0	14,613	81,989	176,428	0	9,157	7,875	0
91/91	266,053	159,632	0	15,453	83,629	176,428	0	13,969	7,480	0
92/92	271,374	162,824	0	16,340	85,302	176,428	0	18,896	7,088	0
93/93	276,801	166,081	0	17,226	87,008	176,428	0	23,893	6,699	0
94/94	282,337	169,402	0	18,175	88,748	176,428	0	29,094	6,243	0
95/95	287,984	172,790	0	18,858	90,523	176,428	0	34,093	5,798	0
96/96	293,744	176,246	0	19,926	92,333	176,428	0	39,545	5,364	0

Proposed Cash Flow (Continued)

Ages	Desired Retirement Income	Desired Protected Income	Contributions	Taxes Paid	Protected Income		At Risk Income			Surplus/Shortfall
					Social Security, Pensions, etc.	Annuity Income	Salary & Other Income	Low Risk Assets	High Risk Assets	
97/97	299,619	179,771	0	33,047	94,180	176,428	0	57,118	4,940	0
98/98	305,611	183,367	0	15,115	96,064	176,428	0	43,708	4,526	0
99/99	266,264	159,758	0	10,787	71,891	73,512	0	104,551	27,097	0

Proposed Liquid Asset Drawdown



Ages	Equities	Fixed Income	Cash Equivalents
67/67	\$2,485,216	\$205,385	\$83,666
68/68	2,623,204	112,915	73,064
69/69	2,653,930	108,629	74,113
70/70	2,658,913	106,837	36,994
71/71	2,637,795	104,942	8,730
72/72	2,600,506	102,941	7,245
73/73	2,563,259	100,832	6,384
74/74	2,523,647	98,612	9,155
75/75	2,482,041	96,279	15,544
76/76	2,442,033	93,828	22,541
77/77	2,506,614	91,278	26,111
78/78	2,653,302	88,608	25,496
79/79	2,810,332	85,836	17,903
80/80	3,048,560	12,124	6,223
81/81	3,224,463	0	22,432

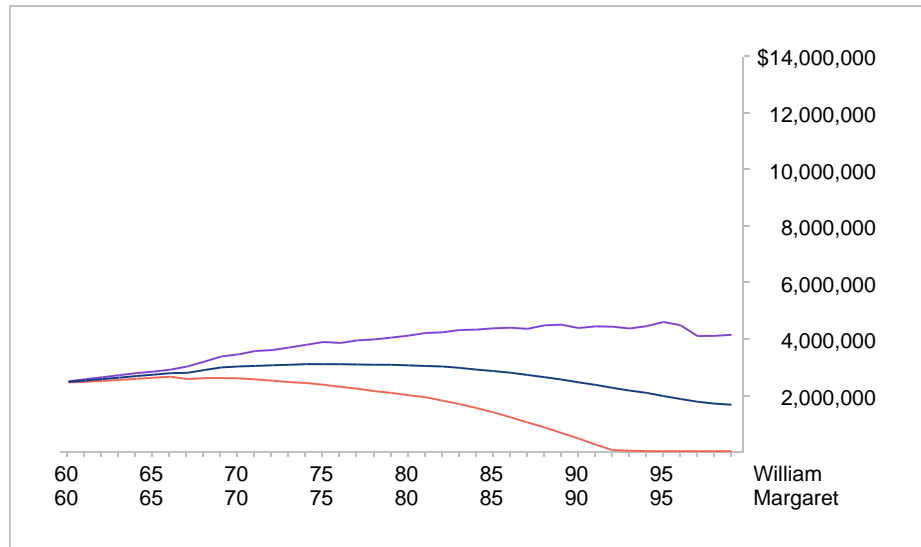
Proposed Liquid Asset Drawdown (Continued)

Ages	Equities	Fixed Income	Cash Equivalents
82/82	3,416,517	0	22,431
83/83	3,621,335	0	19,004
84/84	3,833,281	2,639	15,511
85/85	4,051,936	8,759	11,905
86/86	4,277,550	15,790	10,820
87/87	4,513,130	22,961	10,278
88/88	4,759,782	30,245	9,472
89/89	5,017,788	37,644	8,549
90/90	5,287,674	45,193	7,464
91/91	5,569,872	52,896	6,316
92/92	5,864,975	60,721	5,127
93/93	6,173,955	68,335	3,943
94/94	6,497,283	76,080	2,601
95/95	6,835,693	84,291	1,207
96/96	7,190,918	92,401	0
97/97	7,478,802	168,043	0
98/98	7,911,041	133,371	3,783
99/99	8,364,979	0	26,205

Summary Comparisons

Current Net Worth

Trials ¹ 500	Relative Error ² 20.350%	Standard Deviation ³ \$2,501,337
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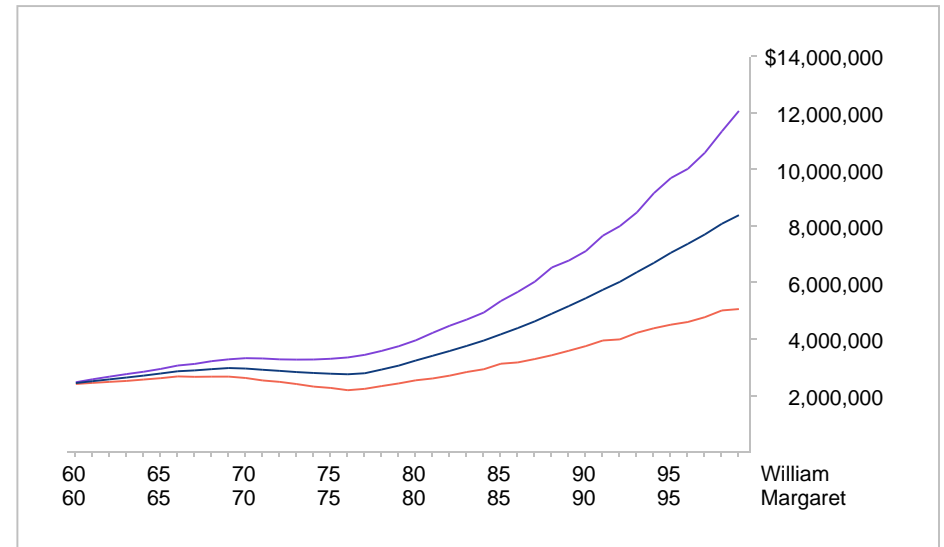
■ If things go really well
85% of the trials will fall below this value.

■ Typical results
This value is the average of all trials.

■ If things go really bad
15% of the trials will fall below this value.

Proposed Net Worth

Trials ¹ 500	Relative Error ² 5.410%	Standard Deviation ³ \$3,377,151
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¹ A trial is one simulation of results, based on how much you save for retirement, how long you save, and the rate of return associated with your risk tolerance level.

² Relative error is expressed as a percent and is useful to determine how close an approximation is to the true quantity being measured. The smaller the relative error, the closer to the true value.

³ Standard deviation is a statistic that tells you how tightly all the various trials are clustered around the average in a set of data.

Current Plan

Total Assets Invested:
\$408,000

Total Assets Invested:
\$20,000

Annual Protected Income

SS, Pensions, etc.	\$42,543
Annuities	\$1,000
Total Protected:	\$43,543

Your Annual Goal: **\$86,400**

Total Assets Invested:
\$2,010,000

Short Term/Lower Risk Goals

Short Term Goal	\$50,000
Cash Equivalents	\$152,097
Fixed Income	\$228,200

Your Annual Goal: **\$430,298**

Income Later



Protected Income

Remaining Annual Need: **\$42,857**



Income Now

Remaining Annual Need: **\$0**

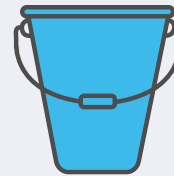


Income Later



Protected Income

Remaining Annual Need: **\$2,857**



Income Now

Remaining Annual Need: **\$0**



Proposed Plan

Total Assets Invested:
\$928,000

Total Assets Invested:
\$820,000

Annual Protected Income

SS, Pensions, etc.	\$42,543
Annuities	\$41,000
Total Protected:	\$83,543

Your Annual Goal: **\$86,400**

Total Assets Invested:
\$690,000

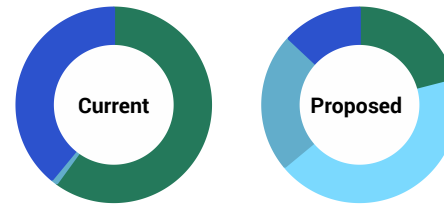
Short Term/Lower Risk Goals

Short Term Goal	\$50,000
Cash Equivalents	\$150,421
Fixed Income	\$173,637

Your Annual Goal: **\$374,058**

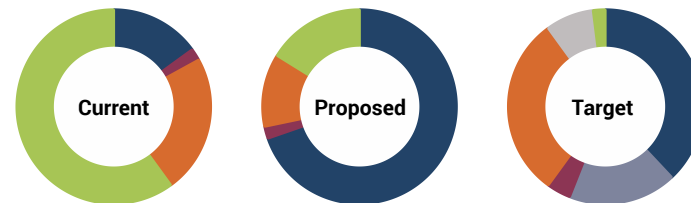
Product Weighting

	Current	Proposed
Cash Equivalents	60%	21%
Fixed Income	0%	0%
Fixed/Indexed Annuities	0%	43%
Variable Annuities	1%	23%
Equity	39%	13%



Asset Allocation

	Current	Proposed	Target
U.S. Stocks	15%	69%	38%
International Stocks	0%	0%	18%
Real Estate REITS	2%	2%	4%
Taxable Bonds	23%	12%	30%
Alternatives	0%	0%	8%
Short Term Reserves	60%	16%	2%



Protected Income Goal

	Current	Proposed
Annual Goal	\$86,400	\$86,400
Annual Have	\$43,543	\$83,543
Progress to Goal	50%	97%

