MoneyGuidePro®

Anthony and Denise Martin

Prepared by:

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IMPORTANT DISCLOSURE INFORMATION

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

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

MoneyGuidePro results may vary with each use and over time.

MoneyGuidePro Assumptions and Limitations

Information Provided by You

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

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

Assumptions and Limitations

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

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

MoneyGuidePro does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Cash & 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.

MoneyGuidePro Methodology

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

Results Using Average Returns

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

Results Using Historical Test

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

Results with Bad Timing

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

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.

IMPORTANT DISCLOSURE INFORMATION

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

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

MoneyGuidePro Presentation of Results

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

Estimated % of Goal Funded

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

Safety Margin

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

Bear Market Loss and Bear Market Test

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

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

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

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

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

IMPORTANT DISCLOSURE INFORMATION

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

MoneyGuidePro Risk Assessment

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

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

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

Plan Summary

Plan Summary

Reaching Your Goals	Status

Net Worth	
Assets	$3,114,291
Liabilities	$150,000
Net Worth	**$2,964,291**

Results

If you implement the following suggestions, there is a 76% likelihood of funding all of the Financial Goals in your Plan.

Plan Summary

Goals

Plan to reduce your Total Goal Spending to $4,974,193 which is $113,600, or 2%, less than your Target.

Anthony retires at age 60, in the year 2020.

Denise retires at age 65, in the year 2025.

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 Expense		
Anthony Retired and Denise Employed	$0	
Both Retired	$140,000	
Denise Alone Retired	$125,000	Increased $5,000
10 Health Care		
Anthony Retired Before Medicare / Denise Employed	$15,170	
Both Medicare	$10,234	
Denise Alone Medicare	$6,504	
10 Provide Care	$50,000	
Starting	2035	
Years between occurrences	1	
Number of occurrences	3	
Wants		
7 College - Allison	$25,000	Decreased $25,900
Years of School	4	
Start Year	2018	
7 Car / Truck	$20,000	Decreased $10,000
Starting	At Denise's retirement	
Years between occurrences	5	
Ending	End of plan	
7 Long-Term Care Insurance Premiums	$3,000	
Starting	2019	
Years between occurrences	1	
Number of occurrences	20	

Plan Summary

Goal	Amount	Changes
Wishes		
3 Kitchen Remodel	$50,000	
Starting	At Anthony's retirement	
3 Allison's Wedding	$50,000	Increased $40,000
Starting	2032	

Save and Invest	Status
Invest	

Your Investment Portfolio should be re-allocated to your Target Portfolio, which is Total Return I, by making the following changes:

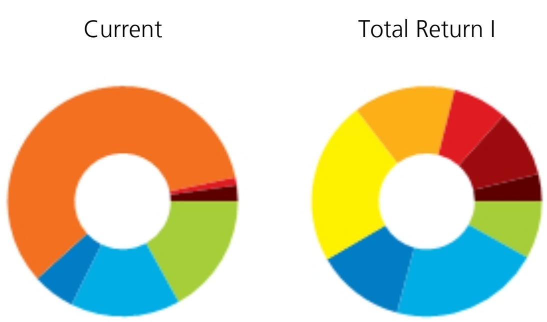
Reduce Cash by $206,030

Increase Bond by $283,052

Reduce Stock by $77,021

Your Portfolio should be re-allocated

Investment Portfolio Asset Allocation



Changes Required to match Total Return I

Asset Class	Increase By	Decrease By
Cash & Cash Alternatives		-$206,030
Short Term Bonds	$132,204	
Intermediate Term Bonds	$150,848	
Large Cap Value Stocks	$536,950	
Large Cap Growth Stocks	$335,594	
Mid Cap Stocks		-$1,363,769
Small Cap Stocks	$152,983	
International Developed Stocks	$223,729	
International Emerging Stocks	$37,492	
Total :	**$1,569,799**	**-$1,569,799**

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

Plan 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
CTXS	$1,413,769	62

Banking	Status

Mortgage

Managing your mortgage is a critical component of your overall plan. Consider refinancing to lower your monthly payment or shorten the length of your term.

Consider a Home Equity Line of Credit

You have indicated that your current mortgage balance is $100,000 with an interest rate of 6.50%.

Liability Management

You have indicated that your total liabilities are $150,000. In this current rate environment, we would like to review your liabilities as part of your overall wealth management strategy.

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.

Anthony's FRA is 67 and 0 months in 2027.

Denise's FRA is 67 and 0 months in 2027.

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.

Anthony's estimated annual PIA is $35,312

Denise's estimated annual PIA is $31,526

Plan Summary

Strategy Information

Anthony files a normal application at 67 in 2027.

Denise files a normal application at 66 in 2026.

Using this strategy, your household's total lifetime benefit is estimated to be $1,718,475 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.

Summary of Goals and Resources

Personal Information and Summary of Financial Goals

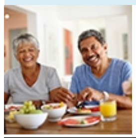
Anthony and Denise Martin

Needs

10 Retirement - Basic Living Expense

Anthony (2020)	60
Denise (2025)	65
Both Retired (2025-2051)	$140,000
Denise Alone Retired (2052-2053)	$120,000
	Base Inflation Rate (2.25%)

10 Health Care



Anthony Retired Before Medicare / Denise Employed (2020-2024)	$15,170
Both Medicare (2025-2051)	$10,234
Denise Alone Medicare (2052-2053)	$6,504
	Base Inflation Rate plus 4.00% (6.25%)

10 Provide Care

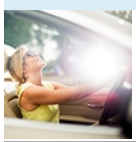
In 2035	$50,000
Recurring every year for a total of 3 times	Base Inflation Rate (2.25%)

Wants

7 College - Allison

4 years starting in 2018	$50,900
Attending College - Private (4 years)	Base Inflation Rate plus 3.50% (5.75%)

7 Car / Truck

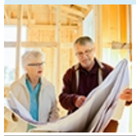
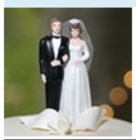


When Denise retires	$30,000
Recurring every 5 years until end of plan	Base Inflation Rate (2.25%)

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

Personal Information and Summary of Financial Goals

Anthony and Denise Martin

7	**Long-Term Care Insurance Premiums**	
	In 2019 Recurring every year for a total of 20 times	$3,000 Base Inflation Rate (2.25%)
Wishes		
3	**Kitchen Remodel**	
	When Anthony retires	$50,000 Base Inflation Rate (2.25%)
3	**Allison's Wedding**	
	In 2032	$10,000 Base Inflation Rate (2.25%)

Personal Information

Anthony

Male - born 12/02/1960, age 57

Employed - $143,000

Denise

Female - born 04/15/1960, age 58

Employed - $87,000

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
Allison	05/02/2004	14	Child

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

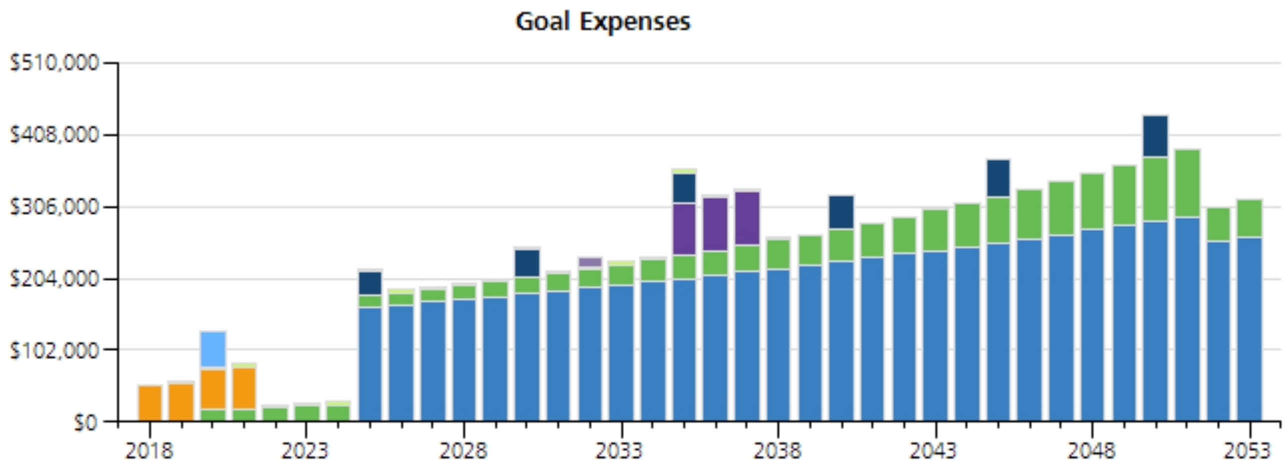
Expectations and Concerns

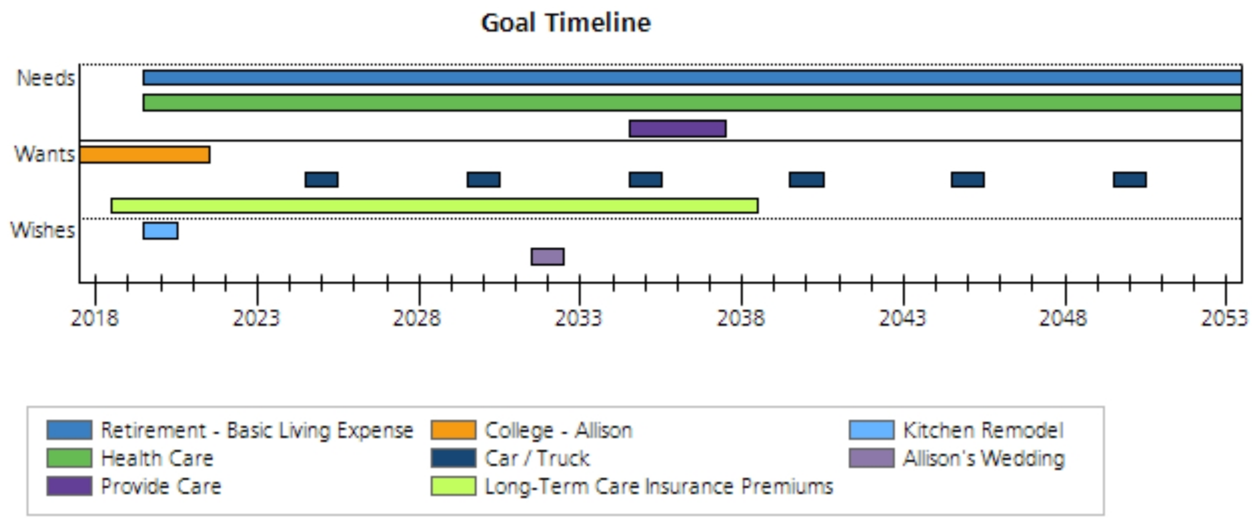
Expectation
Anthony
Active Lifestyle
Opportunity to Help Others
Work by Choice
Start a Business
Denise
Quiet Lifestyle
Less Stress - Peace of Mind
Both Anthony and Denise
Time to Travel
Time with Friends & Family

Owner	Concern	What Would Help
High		
Joint	Not having a paycheck anymore	Consider strategies that create a regular source of income.
Medium		
Joint	Running out of money	If your plan is in the Confidence Zone, there's less reason to worry.
Joint	Being bored	A good plan could allow you to have the money for new Goals to keep you busy and engaged.
Low		
Joint	Suffering investment losses	Find out if you can meet your Goals with less risk.
Joint	Parents needing care	You can include a Goal for the cost of care for your parents and see its impact on your lifestyle.

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.

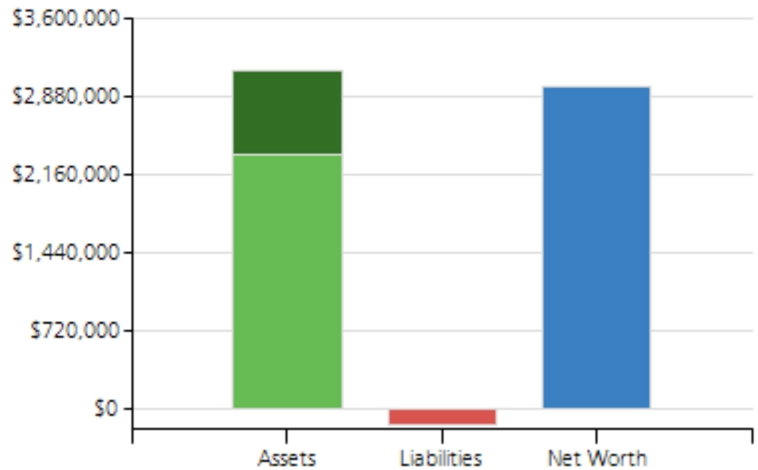




See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Net Worth Summary - All Resources

This is your Net Worth Summary as of 10/29/2018. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



Investment Assets		$2,337,291
Other Assets	+	$777,000
Total Assets		$3,114,291
Total Liabilities	-	$150,000
Net Worth		$2,964,291

Description	Total
Investment Assets	
Employer Retirement Plans	$500,000
Individual Retirement Accounts	$1,000
Annuities & Tax-Deferred Products	$101,000
Taxable and/or Tax-Free Accounts	$1,735,291
Total Investment Assets:	**$2,337,291**
Other Assets	
Home and Personal Assets	$602,000
Cash Value Life	$125,000
Stock Options	$50,000
Total Other Assets:	**$777,000**
Liabilities	
Personal Real Estate Loan:	$100,000
Vehicle Loan:	$50,000
Total Liabilities:	**$150,000**
Net Worth:	**$2,964,291**

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

Resources Summary

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Manually Entered				
Anthony Brokerage Account	Anthony	$1,363,769		Fund All Goals
Citrix Systems Inc	$1,363,769			
Community Checking Account	Anthony	$36,522		Fund All Goals
Taxable Account Total	$36,522			
Company 401(k)	Anthony	$360,000		Fund All Goals
Account Total	$360,000			
Company 401(k)	Denise	$140,000		Fund All Goals
Account Total	$140,000			
Fixed Annuity	Anthony	$1,000		Fund All Goals
Account Total	$1,000			
Joint Brokerage Account	Joint Survivorship	$260,000		Fund All Goals
Taxable Account Total	$260,000			
Traditional IRA - Account	Anthony	$1,000		Fund All Goals
Account Total	$1,000			
Vacation Savings	Joint Survivorship	$75,000		Fund All Goals
Taxable Account Total	$75,000			
Variable Annuity with GMWB	Anthony	$100,000		Fund All Goals
Account Total	$100,000			
	Total Investment Assets :	**$2,337,291**		

Other Assets

Description	Owner	Current Value	Future Value	Assign to Goal
Manually Entered				
Home	Joint Survivorship	$300,000	$322,247	Not Used In Plan
Rental Property	Joint Survivorship	$150,000		Not Funding Goals
Universal Life	Anthony	$75,000		Not Funding Goals
Universal Life	Denise	$50,000		Not Funding Goals

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				
Anthony's Sports Car	Anthony	$80,000		Not Funding Goals
Denise's SUV	Denise	$72,000		Not Funding Goals
Long Term Care Benefit	Anthony			Fund All Goals
	Total of Other Assets :	**$727,000**		

Insurance Policies

Description	Owner	Insured	Beneficiary	Annual Premium	Cash Value	Death Benefit	Premium Paid
Manually Entered							
Cash Value Life Insurance Policies Summary (included in Assets)							
Universal Life Universal Life	Anthony	Anthony	Estate - 100%	$200	$75,000	$600,000	Until Insured Dies
Universal Life Universal Life	Denise	Denise	Co-Client of Insured - 100%	$2,400	$50,000	$500,000	Until Insured Dies
Insurance Policies Summary (not included in Assets)							
Disability Insurance Personal		Anthony					
Disability Insurance Personal		Denise					
LTC Insurance Nursing Home Care		Anthony					
LTC Insurance Nursing Home Care		Denise					
					Total Death Benefit of All Policies :	**$1,100,000**	

Social Security

Description	Value	Assign to Goal
Social Security	Anthony will file a normal application at age 67. He will receive $35,312 in retirement benefits at age 67.	Fund All Goals
Social Security	Denise will file a normal application at age 66. She will receive $29,425 in retirement benefits at age 66.	Fund All Goals

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

Resources Summary

Retirement Income

Description	Owner	Value	Inflate?	Assign to Goal
Rental Property Income	Anthony	$10,000 from Anthony's Retirement to End of Anthony's Plan	No	Fund All Goals

Liabilities

Type	Description	Owner	Outstanding Balance	Interest Rate	Monthly Payment
Manually Entered					
Car	Loan - SUV / Sports Car	Joint	$50,000	4.00%	$299
1st Mortgage	123 Cherry Main Lane	Anthony	$100,000	6.50%	$2,000
		Total Outstanding Balance :	**$150,000**		

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

Risk and Portfolio Information

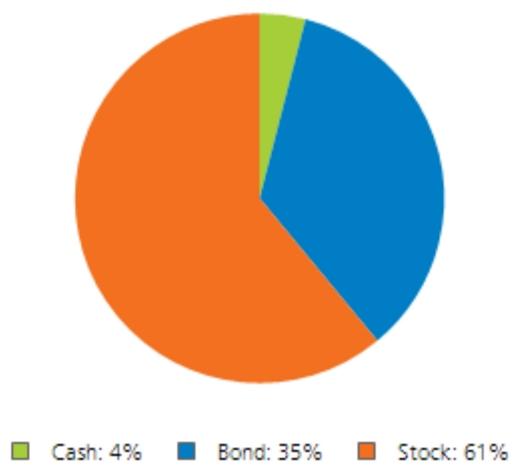
Risk Assessment

You chose a Risk Score of 59.

Appropriate Portfolio: Total Return I

Percentage Stock: 61%

Average Return: 5.35%



Great Recession Return Loss for this Portfolio

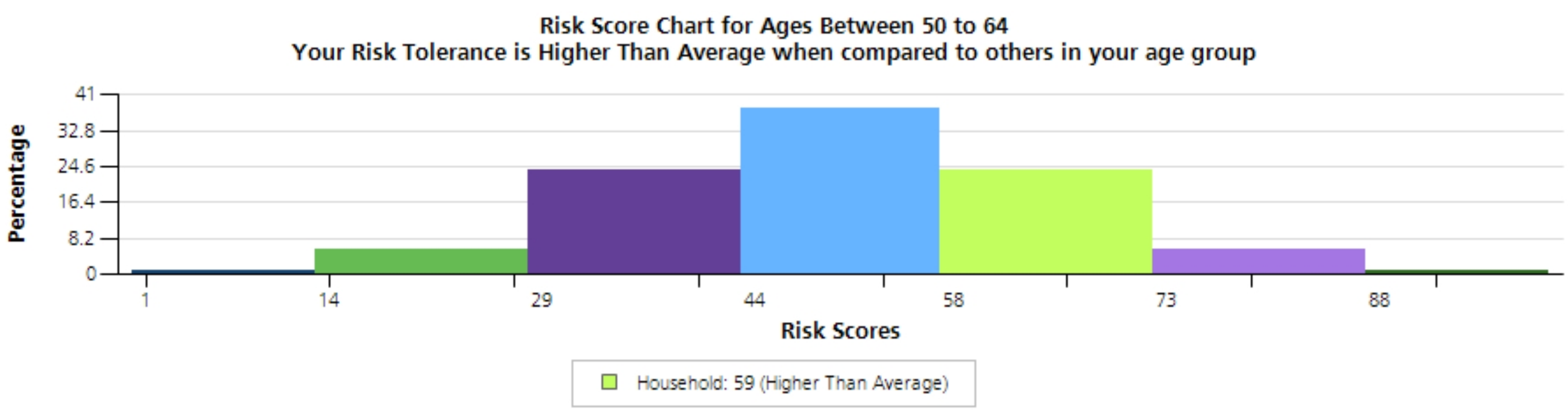
If this loss would cause you to sell your investments, you should select a lower score. Don't go past your Breaking Point.

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

-26%

If you invest $2,337,291 in this portfolio and the same loss occurred again, you would lose:

-$596,561

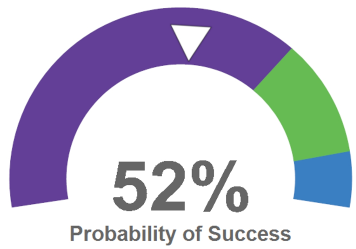


See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

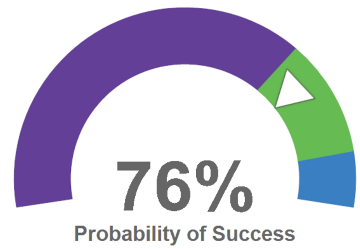
Results

Results - Current and Recommended

Results	Current Scenario		Recommended Scenario	
	Average Return	Bad Timing	Average Return	Bad Timing
Estimated % of Goals Funded	100%	85%	100%	100%
Likelihood of Funding All Goals				



Below Confidence Zone



In Confidence Zone

Your Confidence Zone: 70% - 90%

	Current Scenario	Bigger Wedding	Changes In Value
Retirement			
Retirement Age			
Anthony	60 in 2020	60 in 2020	
Denise	65 in 2025	65 in 2025	
Planning Age			
Anthony	91 in 2051	91 in 2051	
Denise	93 in 2053	93 in 2053	

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

Results - Current and Recommended

	Current Scenario	Bigger Wedding	Changes In Value
Goals			
Needs			
Retirement - Basic Living Expense			
Anthony Retired and Denise Employed	$0	$0	
Both Retired	$140,000	$140,000	
Denise Alone Retired	$120,000	$125,000	Increased $5,000
Health Care			
Anthony Retired Before Medicare / Denise Employed	$15,170	$15,170	
Both Medicare	$10,234	$10,234	
Denise Alone Medicare	$6,504	$6,504	
Provide Care	$50,000	$50,000	
Starting	2035	2035	
Years between occurrences	1	1	
Number of occurrences	3	3	
Wants			
College - Allison	$50,900	$25,000	Decreased $25,900
Years of School	4	4	
Start Year	2018	2018	
Car / Truck	$30,000	$20,000	Decreased $10,000
Starting	At Denise's retirement	At Denise's retirement	
Years between occurrences	5	5	
Ending	End of plan	End of plan	
Long-Term Care Insurance Premiums	$3,000	$3,000	
Starting	2019	2019	
Years between occurrences	1	1	
Number of occurrences	20	20	
Wishes			
Kitchen Remodel	$50,000	$50,000	
Starting	At Anthony's retirement	At Anthony's retirement	
Allison's Wedding	$10,000	$50,000	Increased $40,000
Starting	2032	2032	
Total Spending for Life of Plan	**$5,087,793**	**$4,974,193**	**Decreased 2%**
Savings			
Total Savings This Year	**$0**	**$0**	

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Results - Current and Recommended

Portfolios

Allocation Before Retirement	CURRENT	Total Return I	3% Less Stock
Percent Stock	62%	58%	
Composite Return	5.64%	5.22%	
Composite Standard Deviation	11.22%	10.81%	
Great Recession Return 11/07 - 2/09	-28%	-24%	
Bond Bear Market Return 7/79 - 2/80	8%	6%	
Allocation During Retirement	**CURRENT**	**Total Return I**	**3% Less Stock**
Percent Stock	62%	58%	
Composite Return	5.64%	5.22%	
Composite Standard Deviation	11.22%	10.81%	
Great Recession Return 11/07 - 2/09	-28%	-24%	
Bond Bear Market Return 7/79 - 2/80	8%	6%	
Inflation	**2.25%**	**2.25%**	

Investments

Total Investment Portfolio	**$2,237,291**	**$2,237,291**
Current GMWB Investment Strategies	$100,000	$100,000
Total Investment Assets	**$2,337,291**	**$2,337,291**

Social Security

Social Security Strategy	Current	Current
Anthony		
Filing Method	Normal	Normal
Age to File Application	67	67
Age Retirement Benefits Begin	67	67
First Year Benefit	$35,312	$35,312

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

Results - Current and Recommended

	Current Scenario	Bigger Wedding	Changes In Value
Denise			
Filing Method	Normal	Normal	
Age to File Application	66	66	
Age Retirement Benefits Begin	66	66	
First Year Benefit	$29,425	$29,425	

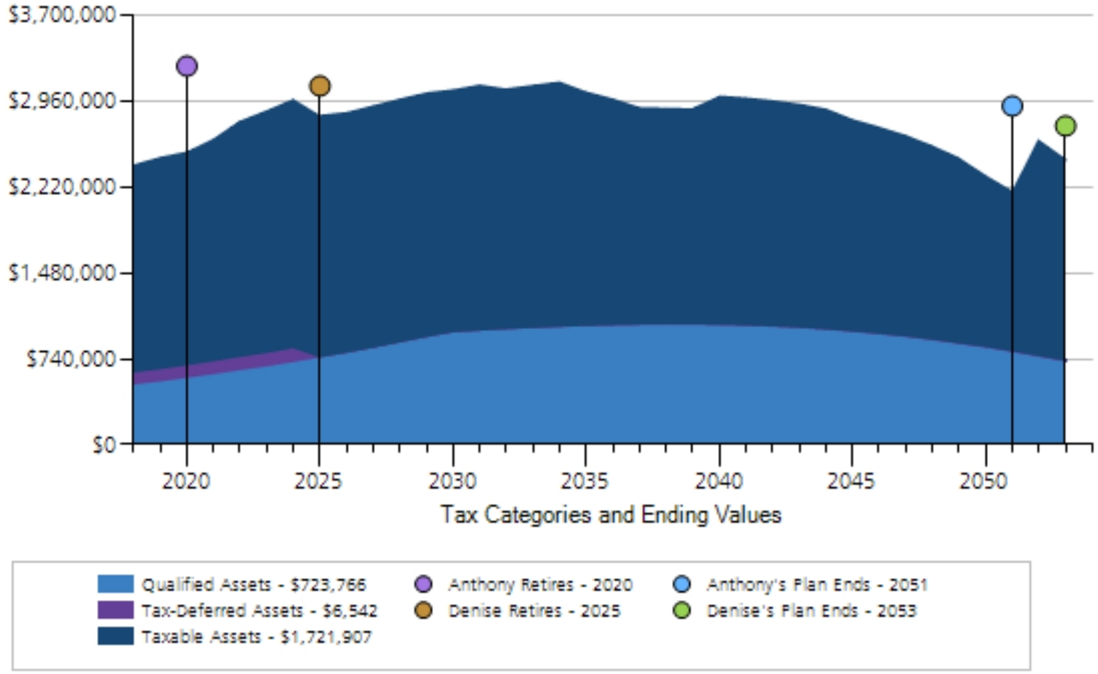
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Bigger Wedding 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 : Bigger Wedding using Average Return

		Beginning Portfolio Value											Funds Used	
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stk Opt & Res Stk	Strategy Reductions	Strategy Income	Post Retirement Income	Investment Earnings	Investment Return	Taxes	All Goals	Ending Portfolio Value
58/58	2018	100,000	2,237,291	0	0	0	0	0	0	120,740	5.22%	26,519	25,000	2,406,512
59/59	2019	102,250	2,304,262	0	0	0	0	0	0	124,137	5.22%	27,071	29,505	2,474,073
Anthony Retires	2020	104,551	2,369,522	0	40,000	0	0	0	10,000	126,400	5.22%	30,247	100,495	2,519,732
61/61	2021	106,903	2,412,829	0	50,000	0	0	0	10,000	131,927	5.22%	31,369	51,595	2,628,695
62/62	2022	109,308	2,519,386	0	60,000	0	0	0	10,000	139,715	5.23%	33,120	23,768	2,781,521
63/63	2023	111,768	2,669,753	0	0	0	0	0	10,000	144,495	5.23%	33,974	25,908	2,876,133
64/64	2024	114,283	2,761,851	0	0	0	0	0	10,000	149,370	5.23%	34,828	28,058	2,972,617
Denise Retires	2025	116,854	2,855,763	0	0	0	116,854	60,000	10,000	145,254	5.36%	30,731	206,116	2,834,169
66/66	2026	0	2,834,169	0	0	0	0	60,000	45,157	146,701	5.36%	38,140	187,639	2,860,249
67/67	2027	0	2,860,249	0	0	0	0	60,000	89,090	149,775	5.36%	48,343	192,735	2,918,037
68/68	2028	0	2,918,037	0	0	0	0	60,000	90,870	152,680	5.36%	48,519	198,041	2,975,026
69/69	2029	0	2,975,026	0	0	0	0	60,000	92,689	155,533	5.36%	48,650	203,567	3,031,033
70/70	2030	0	3,031,033	0	0	0	0	60,000	94,550	156,783	5.36%	51,110	235,437	3,055,818
71/71	2031	0	3,055,818	0	0	0	0	60,000	96,452	158,884	5.36%	59,306	215,294	3,096,554
72/72	2032	0	3,096,554	0	0	0	0	60,000	98,397	157,152	5.36%	59,125	289,780	3,063,199
73/73	2033	0	3,063,199	0	0	0	0	60,000	100,386	158,758	5.36%	59,920	227,887	3,094,536
74/74	2034	0	3,094,536	0	0	0	0	60,000	102,420	160,160	5.36%	60,704	234,511	3,121,901
75/75	2035	0	3,121,901	0	0	0	0	60,000	104,499	155,863	5.36%	59,985	343,574	3,038,704
76/76	2036	0	3,038,704	0	0	0	0	60,000	106,626	152,580	5.36%	59,666	323,170	2,975,075
77/77	2037	0	2,975,075	0	0	0	0	60,000	108,800	148,770	5.36%	59,195	332,274	2,901,175
78/78	2038	0	2,901,175	0	0	0	0	60,000	111,023	148,572	5.36%	59,796	263,614	2,897,359
79/79	2039	0	2,897,359	0	0	0	0	60,000	113,296	148,286	5.36%	60,356	266,772	2,891,813
80/80	2040	0	2,891,813	0	0	150,000	0	60,000	115,620	153,928	5.36%	62,530	307,554	3,001,278
81/81	2041	0	3,001,278	0	0	0	0	60,000	117,996	153,142	5.36%	63,064	283,403	2,985,950
82/82	2042	0	2,985,950	0	0	0	0	60,000	120,426	151,942	5.36%	63,545	292,226	2,962,547
83/83	2043	0	2,962,547	0	0	0	0	60,000	122,911	150,300	5.36%	63,968	301,260	2,930,530
84/84	2044	0	2,930,530	0	0	0	0	60,000	125,451	148,179	5.36%	64,325	310,663	2,889,173
85/85	2045	0	2,889,173	0	0	0	0	60,000	128,049	143,592	5.36%	63,960	356,937	2,799,917
86/86	2046	0	2,799,917	0	0	0	0	60,000	130,705	140,326	5.36%	63,984	330,696	2,736,268
87/87	2047	0	2,736,268	0	0	0	0	60,000	133,421	136,459	5.36%	63,891	341,361	2,660,897
88/88	2048	0	2,660,897	0	0	0	0	60,000	136,198	131,945	5.36%	63,665	352,454	2,572,921
89/89	2049	0	2,572,921	0	0	0	0	60,000	139,037	126,738	5.36%	63,292	363,941	2,471,464
90/90	2050	0	2,471,464	0	0	0	0	60,000	141,941	118,606	5.36%	61,980	416,840	2,313,192
Anthony's Plan Ends	2051	0	2,313,192	0	0	0	0	60,000	144,909	111,781	5.36%	61,015	388,632	2,180,235
-/92	2052	0	2,180,235	0	600,000	0	0	0	75,245	134,671	5.36%	49,067	317,446	2,623,638

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 : Bigger Wedding using Average Return

		Beginning Portfolio Value											Funds Used	
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Stk Opt & Res Stk	Strategy Reductions	Strategy Income	Post Retirement Income	Investment Earnings	Investment Return	Taxes	All Goals	Ending Portfolio Value
Denise's Plan Ends	2053	0	2,623,638	0	0	0	0	0	76,938	125,859	5.36%	47,414	326,806	2,452,216

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Bigger Wedding using Average Return

		Funds Used								
Event or Ages	Year	Retirement	Health Care	Provide Care	College - Allison	Car / Truck	Long-Term Care Insurance Premiums	Kitchen Remodel	Allison's Wedding	Ending Portfolio Value
58/58	2018	0	0	0	25,000	0	0	0	0	2,406,512
59/59	2019	0	0	0	26,438	0	3,068	0	0	2,474,073
Anthony Retires	2020	0	17,125	0	27,958	0	3,137	52,275	0	2,519,732
61/61	2021	0	18,823	0	29,565	0	3,207	0	0	2,628,695
62/62	2022	0	20,489	0	0	0	3,279	0	0	2,781,521
63/63	2023	0	22,555	0	0	0	3,353	0	0	2,876,133
64/64	2024	0	24,630	0	0	0	3,428	0	0	2,972,617
Denise Retires	2025	163,595	15,644	0	0	23,371	3,506	0	0	2,834,169
66/66	2026	167,276	16,778	0	0	0	3,584	0	0	2,860,249
67/67	2027	171,040	18,029	0	0	0	3,665	0	0	2,918,037
68/68	2028	174,888	19,405	0	0	0	3,748	0	0	2,975,026
69/69	2029	178,823	20,911	0	0	0	3,832	0	0	3,031,033
70/70	2030	182,847	22,551	0	0	26,121	3,918	0	0	3,055,818
71/71	2031	186,961	24,327	0	0	0	4,006	0	0	3,096,554
72/72	2032	191,168	26,241	0	0	0	4,096	0	68,274	3,063,199
73/73	2033	195,469	28,229	0	0	0	4,189	0	0	3,094,536
74/74	2034	199,867	30,361	0	0	0	4,283	0	0	3,121,901
75/75	2035	204,364	32,649	72,987	0	29,195	4,379	0	0	3,038,704
76/76	2036	208,962	35,101	74,629	0	0	4,478	0	0	2,975,075
77/77	2037	213,664	37,723	76,309	0	0	4,579	0	0	2,901,175
78/78	2038	218,471	40,462	0	0	0	4,682	0	0	2,897,359
79/79	2039	223,387	43,385	0	0	0	0	0	0	2,891,813
80/80	2040	228,413	46,510	0	0	32,630	0	0	0	3,001,278
81/81	2041	233,552	49,851	0	0	0	0	0	0	2,985,950
82/82	2042	238,807	53,419	0	0	0	0	0	0	2,962,547
83/83	2043	244,180	57,079	0	0	0	0	0	0	2,930,530
84/84	2044	249,675	60,988	0	0	0	0	0	0	2,889,173
85/85	2045	255,292	65,175	0	0	36,470	0	0	0	2,799,917
86/86	2046	261,036	69,660	0	0	0	0	0	0	2,736,268
87/87	2047	266,910	74,451	0	0	0	0	0	0	2,660,897
88/88	2048	272,915	79,539	0	0	0	0	0	0	2,572,921
89/89	2049	279,056	84,885	0	0	0	0	0	0	2,471,464
90/90	2050	285,334	90,743	0	0	40,762	0	0	0	2,313,192

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Bigger Wedding using Average Return

		Funds Used								
Event or Ages	Year	Retirement	Health Care	Provide Care	College - Allison	Car / Truck	Long-Term Care Insurance Premiums	Kitchen Remodel	Allison's Wedding	Ending Portfolio Value
Anthony's Plan Ends	2051	291,754	96,878	0	0	0	0	0	0	2,180,235
-/92	2052	266,356	51,090	0	0	0	0	0	0	2,623,638
Denise's Plan Ends	2053	272,349	54,457	0	0	0	0	0	0	2,452,216

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 - Allocation Comparison

Scenario : Bigger Wedding

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	
5.64%	Total Return	**5.22%**
2.25%	Base Inflation Rate	**2.25%**
3.39%	Real Return	**2.83%**
11.22%	Standard Deviation	**10.81%**

	Bear Market Returns	
-28%	Great Recession	**-24%**
8%	Bond Bear Market	**6%**

Composite Portfolio
Total Return I

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
$395,522	17%	Cash & Cash Alternatives	8%	$181,384	-$214,138
$360,000	15%	Short Term Bonds	21%	$471,145	$111,145
$140,000	6%	Intermediate Term Bonds	12%	$278,404	$138,404
$0	0%	Long Term Bonds	0%	$0	$0
$0	0%	Large Cap Value Stocks	23%	$513,977	$513,977
$0	0%	Large Cap Growth Stocks	14%	$321,235	$321,235
$1,363,769	58%	Mid Cap Stocks	0%	$0	-$1,363,769
$26,000	1%	Small Cap Stocks	8%	$171,326	$145,326
$0	0%	International Developed Stocks	10%	$214,157	$214,157
$52,000	2%	International Emerging Stocks	4%	$85,663	$33,663
$0	0%	REITs	0%	$0	$0
$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 : Bigger Wedding

Portfolio Comparison with Allocation Changes

Current Amount	% of Total	Asset Class	% of Total	Composite Amount	Increase / Decrease
$0	0%	Unclassified	0%	$0	$0
$2,337,291				**$2,237,291**	**-$100,000**

Effect of Investment Strategies

Current Value	Changes to the Investable Assets	Target Value
$2,237,291	**Total Investment Portfolio**	**$2,237,291**
$100,000	Current GMWB Investment Strategies	$100,000
$2,337,291	**Total Investment Assets**	**$2,337,291**

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Bear Market Test for Bigger Wedding

Likelihood of Reaching Goals After Loss of 24% - Using All Assets to Fund Goals by Importance

Goals	Needs Only	Needs & Wants Only	Needs, Wants, & Wishes
Needs			
10 - Retirement - Basic Living Expense	☑	☑	☑
10 - Health Care	☑	☑	☑
10 - Provide Care	☑	☑	☑
Wants			
7 - College - Allison		☑	☑
7 - Car / Truck		☑	☑
7 - Long-Term Care Insurance Premiums		☑	☑
Wishes			
3 - Kitchen Remodel			☑
3 - Allison's Wedding			☑

This test assumes your investment allocation matches the Total Return I portfolio. If your investments suffered a loss of 24% this year, your portfolio value would be reduced by $560,950. 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.

Worksheet Detail - Concentrated Position Test

Concentrated Position Test for Bigger Wedding

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?

While included in the Concentrated Position, values entered as a cash receipt schedule are considered to have lost all value and are excluded from these results.

You have $1,413,769 invested in CTXS. If it suffered a major loss, how would it affect the Probability of Success for your Goals?

Results after 50% Loss

Security Symbol
CTXS

Value
$1,413,769

% of Portfolio
61.81%

Results after 100% Loss

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

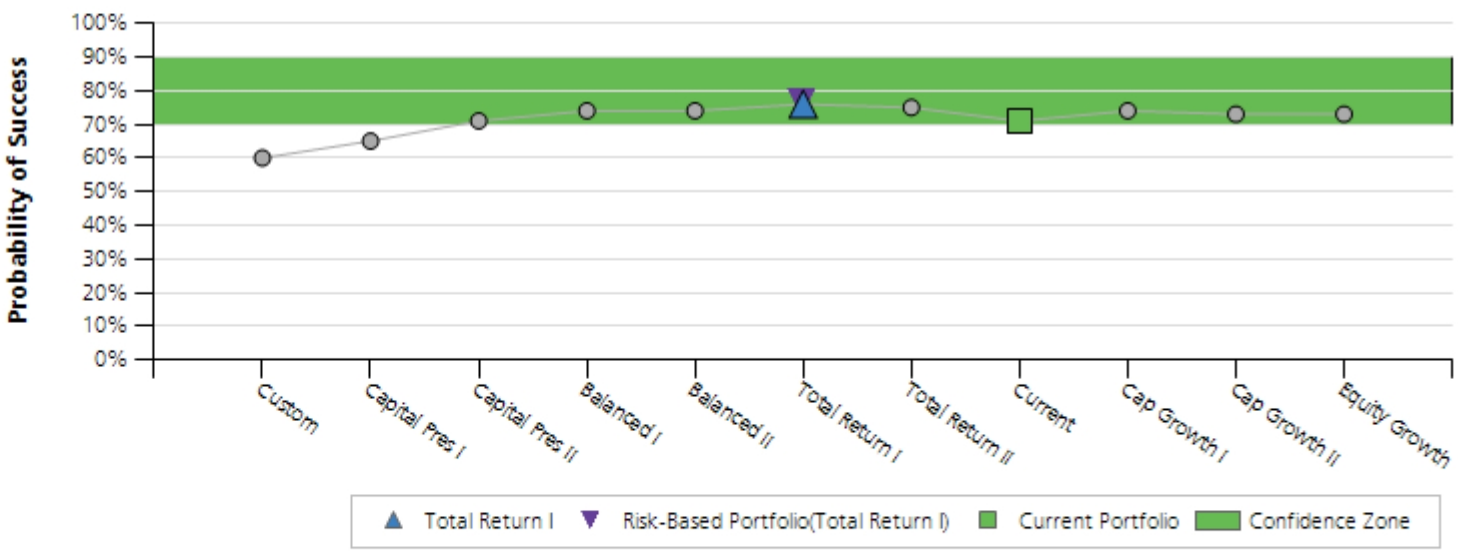
Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

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

Worksheet Detail - Risk/Reward

Risk / Reward for Bigger Wedding

Risk Based Portfolio	Portfolio used in Bigger Wedding	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
		Custom	60%	$91,033	-4%	-1%
		Capital Preservation I	65%	$151,768	-3%	-1%
		Capital Preservation II	71%	$417,768	-10%	1%
		Balanced I	74%	$615,378	-14%	3%
		Balanced II	74%	$897,388	-20%	5%
→	→	Total Return I	76%	$1,125,492	-24%	6%
		Total Return II	75%	$1,470,139	-31%	8%
		CURRENT	71%	$1,332,677	-28%	8%
		Capital Growth I	74%	$1,835,207	-37%	11%
		Capital Growth II	73%	$2,212,630	-43%	12%
		Equity Growth	73%	$2,607,692	-49%	14%



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

Worksheet Detail - Social Security Analysis

Social Security Analysis for Bigger Wedding

Social Security Strategy	Selected Strategy	As Soon As Possible	At Retirement	At FRA	At Age 70	Anthony begins at age 70 and Denise begins at FRA
Start age						
Anthony	67	62	62	67	70	70
Denise	66	62	65	67	70	67
First year benefit in current dollars						
Anthony	$35,312	$24,719	$24,719	$35,312	$43,787	$43,787
Denise	$29,425	$0	$27,323	$31,526	$39,093	$31,526
Total lifetime benefit in current dollars	$1,718,475	$1,386,847	$1,533,924	$1,741,595	$1,910,937	$1,839,057
Probability of success	76%	69%	72%	77%	80%	79%
Break Even Point						
Anthony	73	N/A	65	74	77	76
Denise	73	N/A	65	74	77	76

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

Social Security Analysis for Bigger Wedding

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.

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.

Asset Mix

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

Glossary

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. MoneyGuidePro 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 MoneyGuidePro 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 MoneyGuidePro 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 MoneyGuidePro 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.

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. MoneyGuidePro 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.

Glossary

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 MoneyGuidePro, 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 MoneyGuidePro, 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 MoneyGuidePro, 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.

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 MoneyGuidePro begins when both the client and spouse are retired. For single, divorced, or widowed clients, retirement begins when the client retires.

Glossary

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 MoneyGuidePro, 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 MoneyGuidePro, 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.