



Wealth Design Summary

Analysis of Alternative Planning Scenarios
A COMPARISON OF KEY VALUES

AN ANALYSIS PREPARED EXCLUSIVELY FOR

John & Mary Sample

Current vs. Recommended Allocations

Disclaimer

This financial plan is designed to provide educational and/or general information and is not intended to provide specific legal, accounting and/or tax advice. Any comparisons and projections including expected rates of return are presented for purposes of illustration only. Nevertheless, we believe that the comparisons as well as the other projections shown provide an important and valid basis for consideration when planning for your financial future.

IMPORTANT: *The projections or other information generated by this financial plan regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results herein may vary with each use of the software tool(s) used to generate this financial plan and over time.*

The financial plan may contain ideas for your consideration concerning aspects of your life such as tax, retirement and estate planning, but these are not presented as, and must not be taken for, legal or tax advice. It is your responsibility to determine if, and how, the suggestions contained in the financial plan should be implemented or otherwise followed. You must carefully consider all relevant factors in making these types of decisions. For specific advice on these aspects of your overall financial plan, you should consult your professional tax and legal advisors. The report that follows is based upon:

- information and assumptions that you have provided or reviewed;
- current tax laws;
- appropriate financial planning concepts;
- historic asset class characteristics;
- additional assumptions and information discussed with your advisor.

The outcome of the analysis will be dependent to a significant extent upon the information and the reasonableness of the planning assumptions. It is your responsibility to provide accurate and complete information. Please contact your advisor with any changes to your information and/or planning assumptions. Inaccurate information and/or unreasonable planning assumptions can materially impact the results of this financial plan.

The simulation of returns at the individual asset, account and/or portfolio level drives the investment projections and proposed financial plan. In all cases investment projections are not to be considered definitive estimates of how the individual assets you own now or in the future will perform. Therefore, it is important that you recognize that the comparisons shown may include comparisons of two asset allocation models—the asset allocation of your current portfolio and the asset allocation projected in our proposed plan—and not comparisons of the individual securities you own. Model comparisons and the projected rates of return are based on past performance of the relevant asset classes. Past performance is not a guarantee of future results. No future rate of return can be predicted with certainty.

The report that follows does not make specific investment recommendations or analyze particular securities. Rather, the report typically contains a proposed asset allocation model based upon your stated risk tolerance, age, current asset allocation and value of your assets. The asset allocation models we use are continuously re-evaluated and are periodically changed as a result. We are under no obligation to revise any financial planning report already prepared if an allocation model is changed after it is issued to you.

Actual results are influenced by events that are both within and outside of your control. The rates actually returned by asset classes will differ from our projections. The rates actually returned by any allocation model noted within the financial plan will likely differ from those returned by any individual portfolio of securities constructed to follow a specific allocation model. Any rate of return shown or used in the financial plan is not intended to predict nor guarantee the actual results of an investment product.

Disclaimer

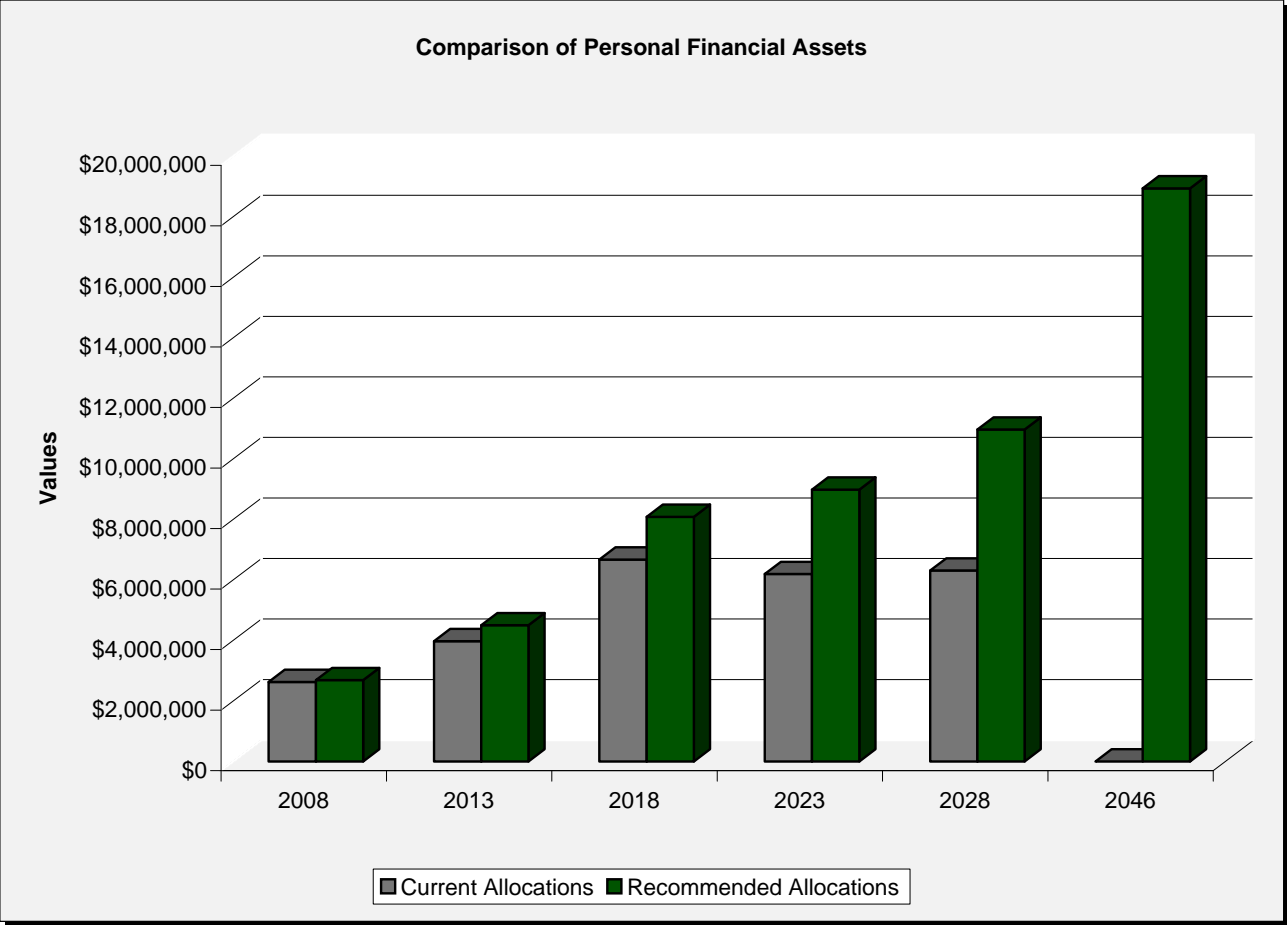
IMPORTANT: *Investments in stocks, bonds, mutual funds, and other securities are not bank products, are not FDIC insured, and may be subject to loss of principal.*

We have read and understand the above information and disclosures. We understand the basis upon which the report that follows was prepared. We recognize the nature of the asset allocation comparisons and estimated returns as illustrations only. We acknowledge that the report may contain a recommendation for adjusting the asset allocation of our current investment portfolio(s), but it does not provide any guaranteed rates of return, advice on particular securities or any specific legal, tax or accounting advice.

Customer Signature

Personal Financial Assets Comparison

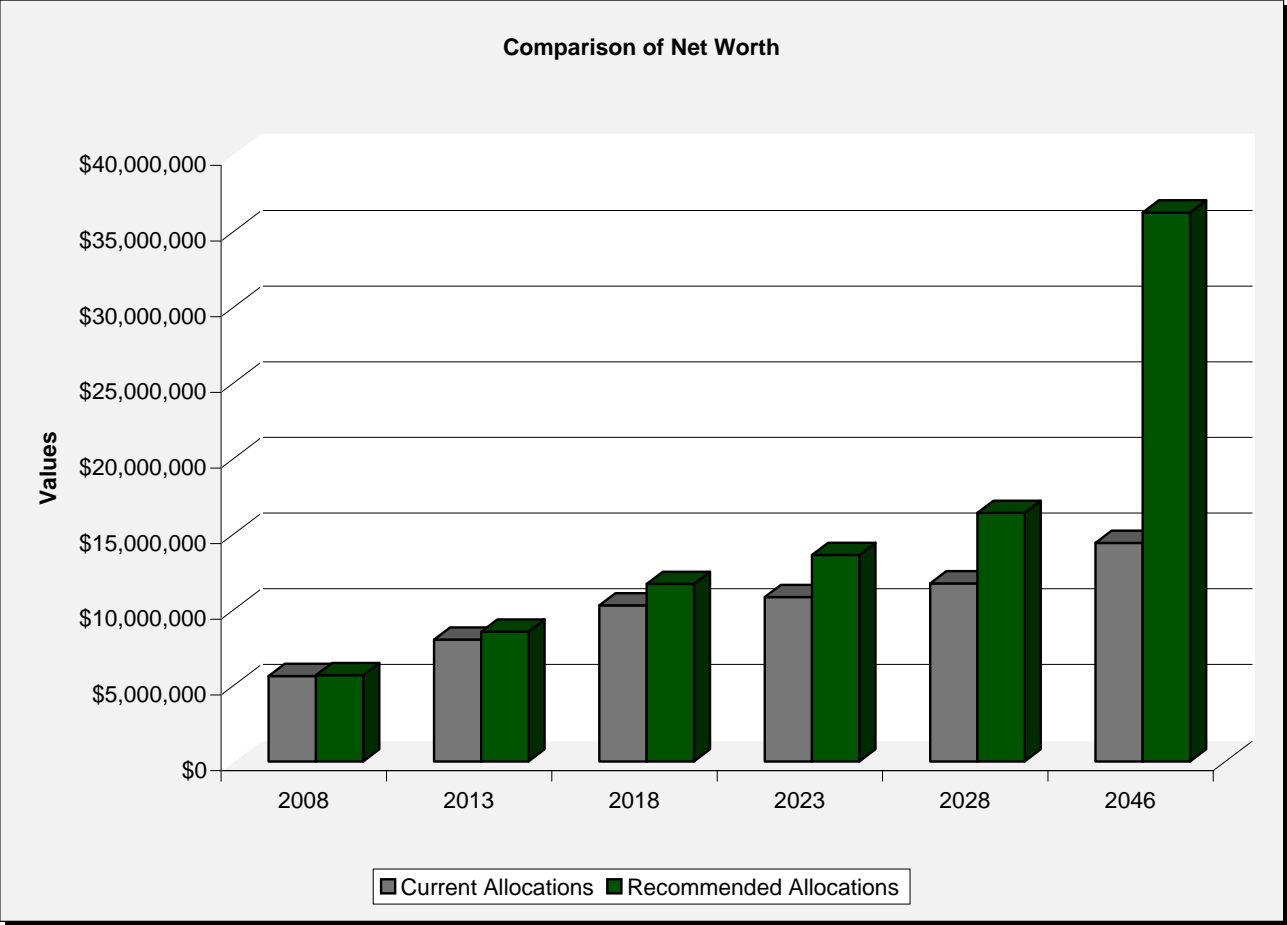
John & Mary Sample



The chart above compares the personal financial assets under alternative planning scenarios.

Net Worth Comparison

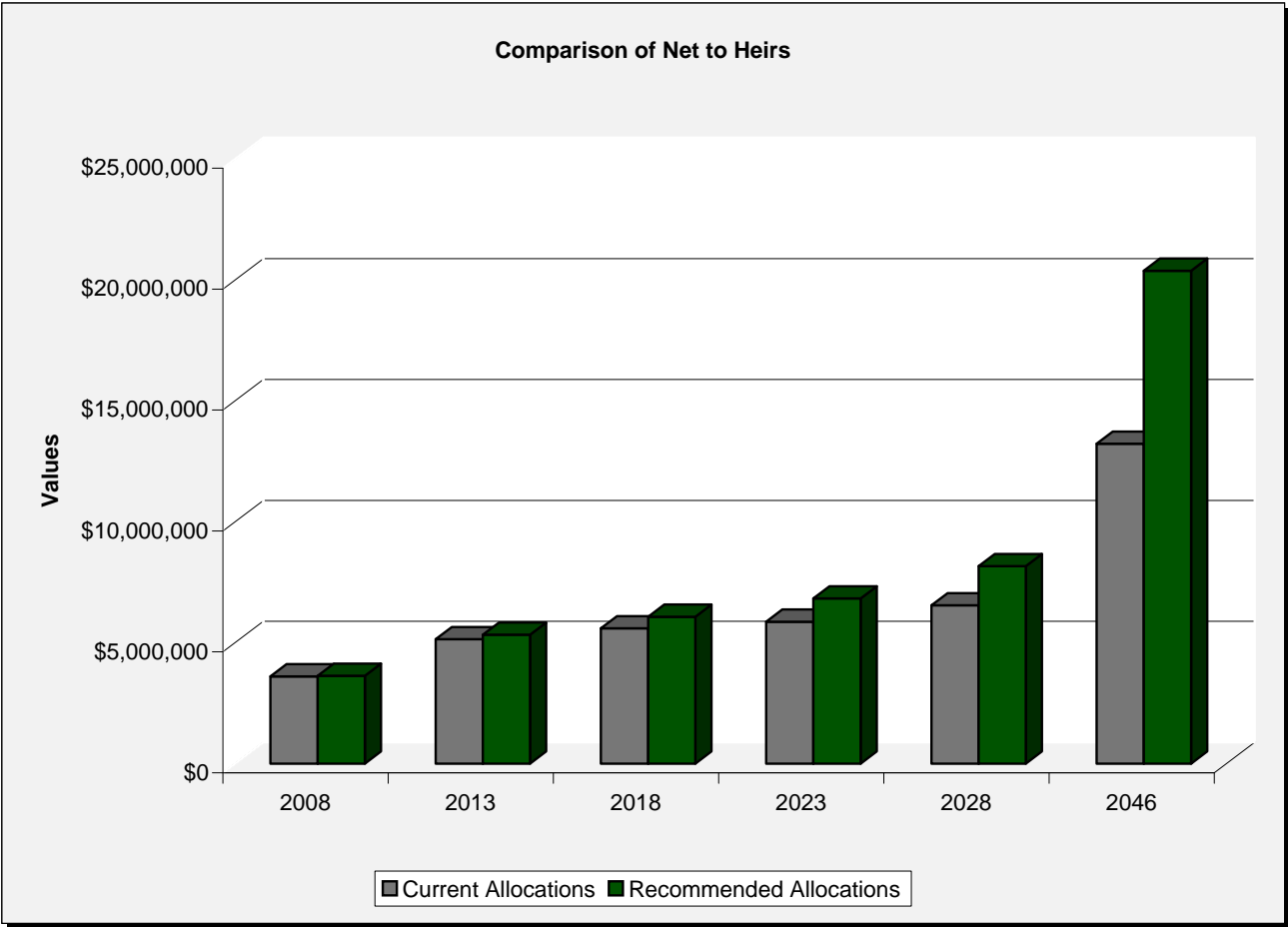
John & Mary Sample



The chart above compares net worth under alternative planning scenarios.

Net to Heirs Comparison

John & Mary Sample



The chart above compares net to heirs under alternative planning scenarios.

Annual Cash Flows, Financial Assets & Net Worth Comparison

John & Mary Sample

Year	After-Tax Cash Inflows			Cash Flow Surplus/-Deficit			Personal Financial Assets			Net Worth		
	Current Allocations	Recommended Allocations	Difference	Current Allocations	Recommended Allocations	Difference	Current Allocations	Recommended Allocations	Difference	Current Allocations	Recommended Allocations	Difference
Start							2,466,595	2,466,595	0	5,304,200	5,304,200	0
2008	389,827	393,017	3,190	-90,387	-87,198	3,190	2,627,373	2,689,654	62,280	5,644,882	5,707,162	62,280
2009	405,836	408,660	2,824	-53,058	-50,234	2,824	2,851,047	2,985,984	134,937	6,026,745	6,161,682	134,937
2010	400,221	402,349	2,128	-70,813	-68,685	2,128	3,073,490	3,291,176	217,687	6,450,750	6,668,437	217,687
2011	423,734	421,089	-2,644	-47,208	-49,852	-2,644	3,339,430	3,646,267	306,837	6,930,226	7,237,063	306,837
2012	444,051	440,467	-3,583	-38,842	-42,425	-3,583	3,635,157	4,043,423	408,267	7,458,191	7,866,458	408,267
2013	466,500	461,905	-4,595	-15,723	-20,318	-4,595	3,976,210	4,500,579	524,369	8,050,589	8,574,958	524,369
2014	493,389	487,696	-5,693	-769	-6,462	-5,693	4,362,716	5,020,363	657,647	8,703,333	9,360,980	657,647
2015	523,895	516,990	-6,905	17,449	10,544	-6,905	4,798,655	5,609,270	810,615	9,421,252	10,231,867	810,615
2016	554,874	546,583	-8,291	36,275	27,984	-8,291	5,286,712	6,273,098	986,386	10,207,949	11,194,336	986,386
2017	2,404,225	2,426,767	22,542	1,308,554	1,331,096	22,542	6,844,335	8,018,876	1,174,541	10,319,326	11,493,867	1,174,541
2018	342,139	378,201	36,062	-168,861	-132,798	36,062	6,671,286	8,084,464	1,413,178	10,315,712	11,728,890	1,413,178
2019	309,204	339,563	30,359	-198,949	-168,591	30,359	6,598,708	8,253,599	1,654,891	10,414,137	12,069,028	1,654,891
2020	321,712	363,531	41,819	-204,366	-162,547	41,819	6,520,612	8,436,721	1,916,108	10,516,194	12,432,303	1,916,108
2021	324,594	372,528	47,934	-230,105	-182,171	47,934	6,416,391	8,607,357	2,190,966	10,632,408	12,823,374	2,190,966
2022	327,079	381,514	54,435	-230,771	-176,337	54,435	6,311,042	8,791,930	2,480,888	10,745,729	13,226,616	2,480,888
2023	335,328	396,680	61,352	-241,370	-180,018	61,352	6,194,533	8,981,039	2,786,506	10,861,161	13,647,667	2,786,506
2024	343,761	412,461	68,700	-208,216	-139,516	68,700	6,111,042	9,222,349	3,111,307	11,056,281	14,167,588	3,111,307
2025	347,420	424,131	76,711	-218,109	-141,397	76,711	6,014,364	9,473,152	3,458,788	11,253,900	14,712,688	3,458,788
2026	350,542	436,311	85,769	-232,945	-147,176	85,769	5,897,058	9,729,727	3,832,670	11,451,865	15,284,534	3,832,670
2027	1,845,148	1,941,231	96,083	1,243,284	1,339,368	96,083	7,263,019	11,497,103	4,234,084	11,620,257	15,854,341	4,234,084
2028	344,640	451,217	106,576	-1,039,629	-933,053	106,576	6,308,727	10,966,985	4,658,257	11,767,687	16,425,945	4,658,257
2029	332,191	450,414	118,223	-303,734	-185,511	118,223	6,191,739	11,325,705	5,133,966	12,009,229	17,143,195	5,133,966
2030	337,149	469,162	132,013	-314,486	-182,473	132,013	6,056,791	11,697,789	5,640,998	12,254,570	17,895,568	5,640,998
2031	341,870	489,045	147,175	-329,947	-182,772	147,175	5,898,586	12,079,527	6,180,941	12,504,176	18,685,117	6,180,941
2032	347,605	511,028	163,423	-344,879	-181,455	163,423	5,715,116	12,470,628	6,755,512	12,757,933	19,513,445	6,755,512
2033	354,270	536,275	182,005	-359,381	-177,375	182,005	5,488,084	12,870,186	7,382,102	12,999,579	20,381,681	7,382,102
2034	360,348	563,365	203,017	-370,984	-167,967	203,017	5,097,711	13,281,658	8,183,947	13,107,208	21,291,155	8,183,947
2035	357,379	593,089	235,710	-396,166	-160,456	235,710	4,657,137	13,700,526	9,043,389	13,200,285	22,243,674	9,043,389
2036	350,871	624,786	273,915	-425,432	-151,517	273,915	4,186,538	14,126,710	9,940,173	13,301,480	23,241,653	9,940,173
2037	341,748	659,017	317,269	-438,626	-121,357	317,269	3,686,966	14,580,324	10,893,358	13,395,277	24,288,635	10,893,358
2038	330,134	696,855	366,721	-474,140	-107,419	366,721	3,131,502	15,041,348	11,909,846	13,475,731	25,385,577	11,909,846
2039	314,865	735,894	421,029	-513,908	-92,879	421,029	2,527,980	15,509,492	12,981,512	13,553,703	26,535,215	12,981,512
2040	303,288	777,779	474,491	-546,598	-72,107	474,491	1,845,756	15,987,985	14,142,229	13,597,487	27,739,716	14,142,229
2041	282,539	822,385	539,846	-593,094	-53,247	539,846	1,183,742	16,470,972	15,287,230	13,713,468	29,000,698	15,287,230
2042	255,919	868,972	613,053	-646,113	-33,060	613,053	441,132	16,956,900	16,515,768	13,804,570	30,320,338	16,515,768
2043	222,180	918,666	696,486	-706,923	-10,437	696,486	0	17,443,861	17,443,861	13,924,824	31,700,737	17,775,913
2044	192,904	896,083	703,178	-763,961	-60,783	703,178	0	17,942,310	17,942,310	14,098,417	33,156,664	19,058,247
2045	199,558	947,201	747,643	-785,783	-38,140	747,643	0	18,441,165	18,441,165	14,271,829	34,681,670	20,409,842
2046	206,458	1,001,669	795,211	-808,093	-12,882	795,211	0	18,938,072	18,938,072	14,445,424	36,278,387	21,832,962

Planning Assumptions

John & Mary Sample

Planning Assumptions	Scenario 1	Scenario 2
1. John retires at age 62 and Mary retires at age 60.	X	X
2. Expenses: \$269K annually (indexed) + education + debt service.	X	X
3. \$20K (indexed for inflation) cash gifts made to charity annually.	X	X
4. Mary divests herself of SoftCo. stock between now and retirement.	X	X
5. John's trading cards are sold over two years starting in 2008.	X	X
6. Qualified plans and Mary's SERP are funded until retirement.	X	X
7. Tax-deferred annuities are funded until John's retirement.	X	X
8. Investment accounts are distributed at 4% of value annually at retirement.	X	X
9. Mary's SERP is distributed annually over 10 years starting at retirement.	X	X
10. John sells ShopRight, Inc. outright at retirement.	X	X
11. John sells 50% of ShopRight's office building at retirement.	X	X
12. Mary winds up MNS Enterprises at retirement.	X	X
13. Family home is sold in 20 years; 50% of proceeds reinvested in new home.	X	X
14. Annual cash flow surpluses are reallocated to the managed accounts.	X	X
15. In-force life insurance coverage terminates at retirement.	X	X
16. \$12K (indexed) annual gifts made to the kids starting at John's retirement.	X	X
17. Projections are based on current asset allocations.	X	
18. Projections are based on recommended asset allocations.		X
Scenario 1 - Current Allocations		
Scenario 2 - Recommended Allocations		



Wealth Design Summary

Analysis of Alternative Planning Scenarios

GRAPHIC ILLUSTRATIONS

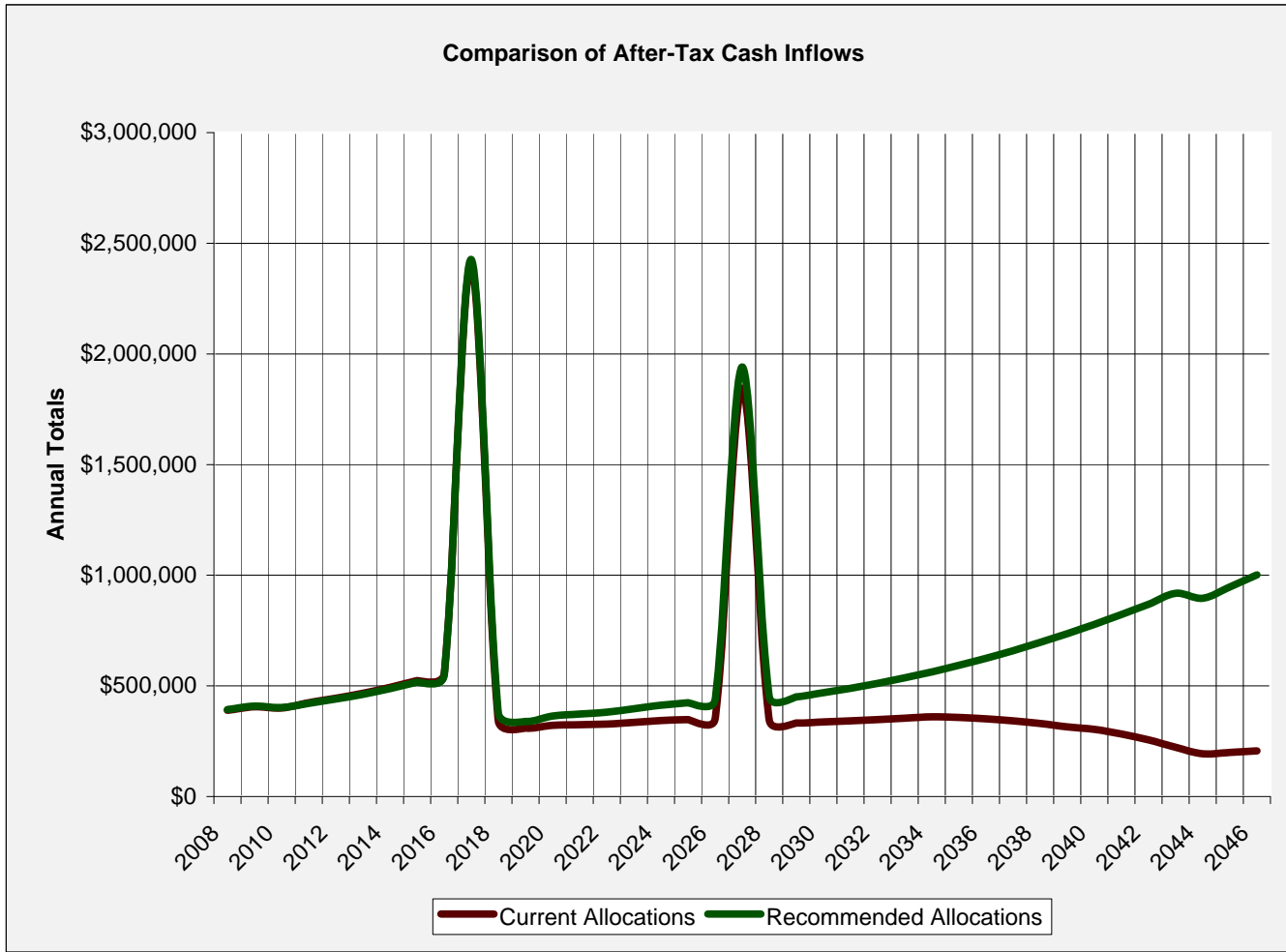
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John & Mary Sample

Current vs. Recommended Allocations

After-Tax Cash Inflows Illustration

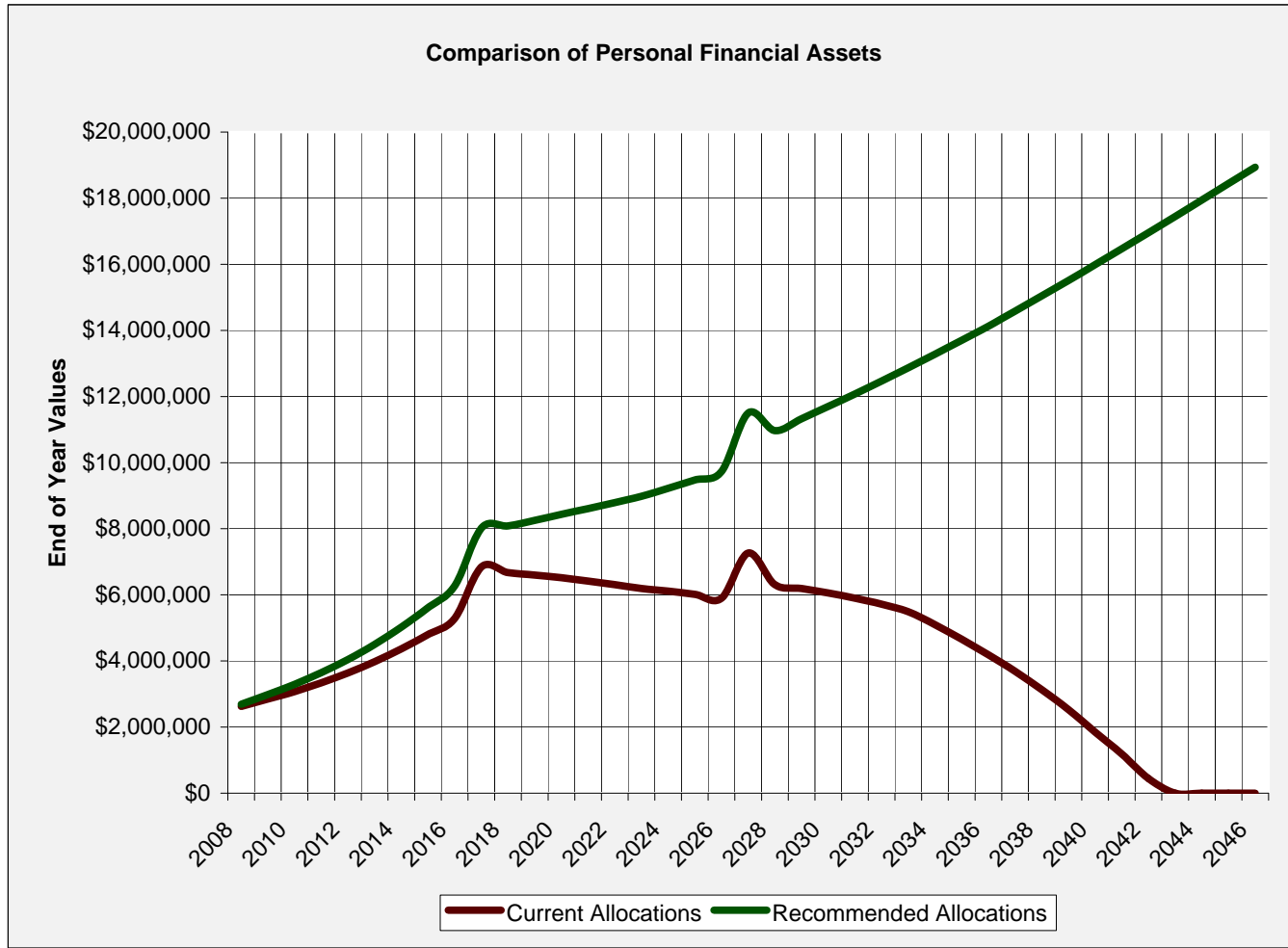
John & Mary Sample



The chart above compares the after-tax cash inflows under alternative planning scenarios.

Personal Financial Assets Illustration

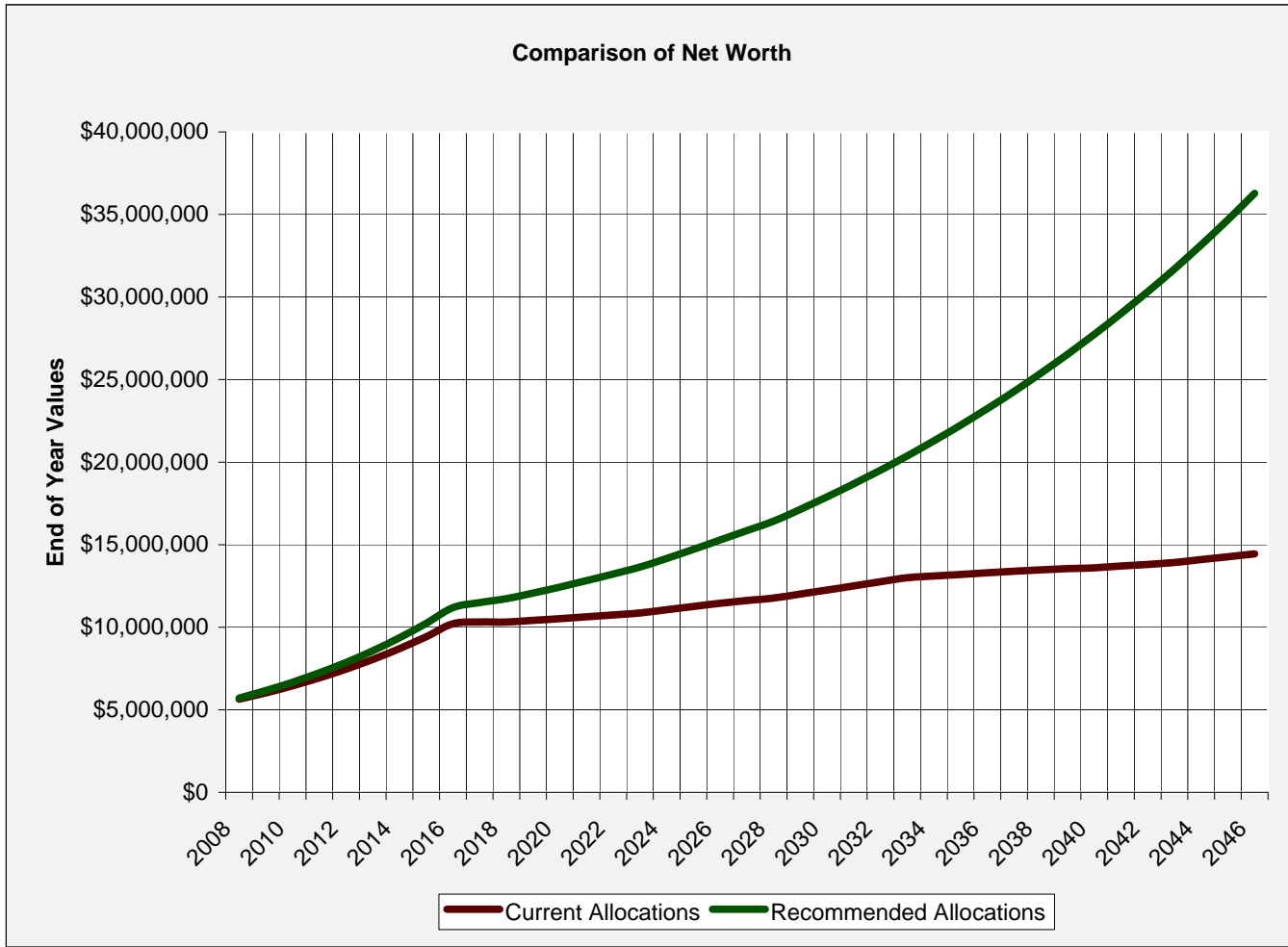
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Net Worth Illustration

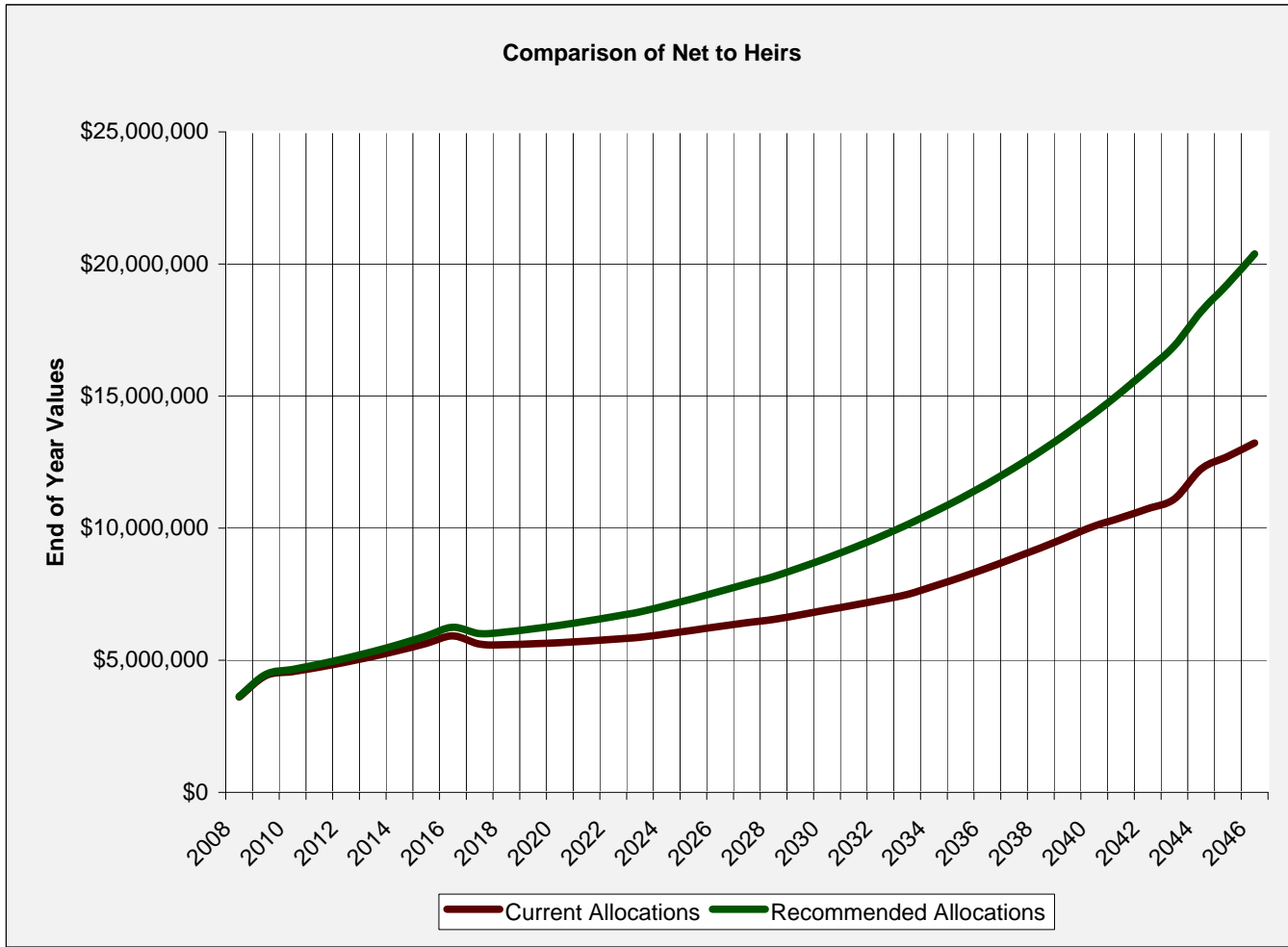
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Net to Heirs Illustration

John & Mary Sample



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