

Financial Goal Plan

John and Jane Firefighter



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Personal Information and Summary of Financial Goals

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John and Jane Firefighter

Needs

10 Retirement - Basic Living Expense



John (2031)	55
Jane (2031)	53
Child Care Reduction of \$18,000 (2025)	
Both Retired (2031-2070)	\$78,000
Mortgage Reduction of \$24,000 (2042)	
	Base Inflation Rate (2.25%)

10 Health Care



Both Retired Before Medicare (2031-2040)	\$20,769
John Medicare / Jane Retired Before Medicare (2041-2042)	\$19,227
Both Medicare (2043-2070)	\$10,616
	Base Inflation Rate plus 2.80% (5.05%)

Wants

7 Travel



When both are retired	\$6,000
Recurring every year for a total of 15 times	Base Inflation Rate (2.25%)

Personal Information

Participant Name	Date of Birth	Age	Relationship
------------------	---------------	-----	--------------

Andrew	01/15/2006	13	Child
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John

Male - born 01/01/1976, age 43

Employed - \$100,000

Jane

Female - born 01/08/1978, age 41

Employed - \$80,000

Married, US Citizens living in CA

- 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.

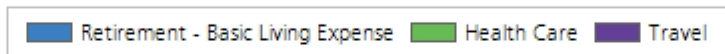
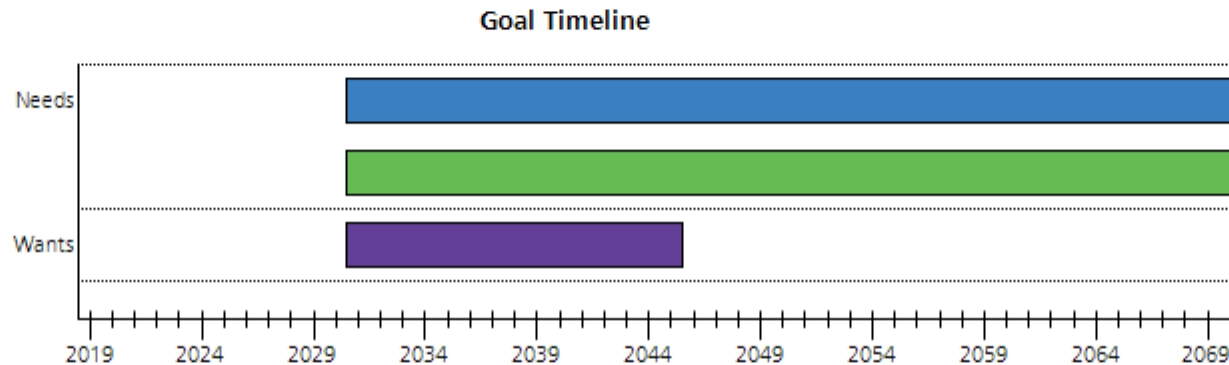
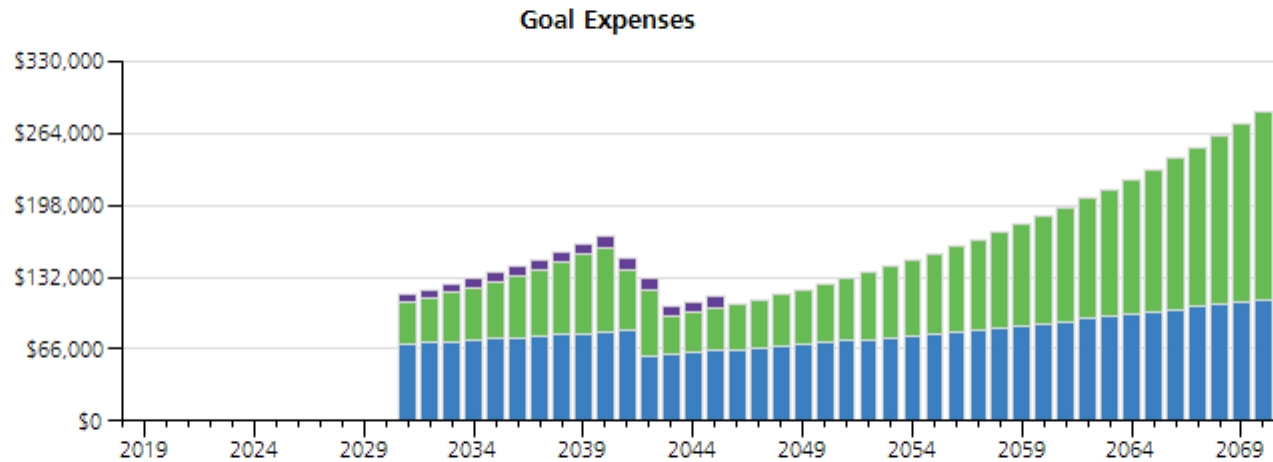
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See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Current Financial Goals Graph

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



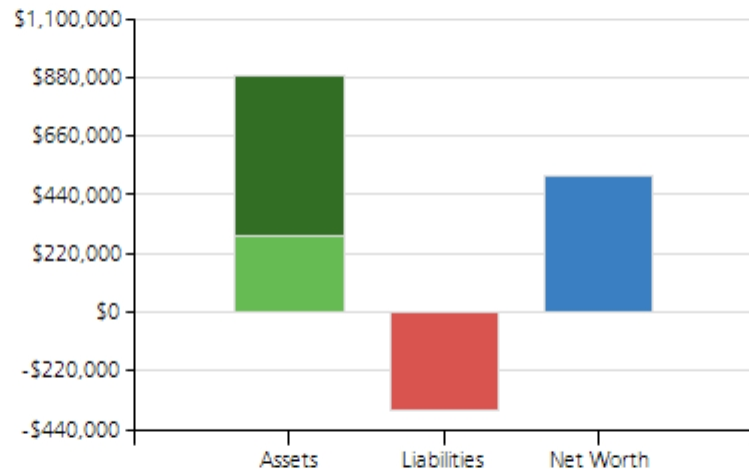
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Net Worth Summary - All Resources

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This is your Net Worth Summary as of 03/18/2019. 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		\$286,000
Other Assets	+	\$600,000
Total Assets		\$886,000
Total Liabilities	-	\$371,300
Net Worth		\$514,700

Description	Total
Investment Assets	
Employer Retirement Plans	\$180,000
Individual Retirement Accounts	\$6,000
Taxable and/or Tax-Free Accounts	\$100,000
Total Investment Assets:	\$286,000
Other Assets	
Home and Personal Assets	\$600,000
Total Other Assets:	\$600,000
Liabilities	
Personal Real Estate Loan:	\$351,300
Other Personal Debt:	\$20,000
Total Liabilities:	\$371,300
Net Worth:	\$514,700

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Goal Assignment Summary

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Goal	Category	Description	Value	Annual Additions	Future Value	
Fund All Goals	Investment	401(k)--John	\$120,000	\$8,000		
		401(k)--Jane	\$60,000	\$6,400		
		Account	\$100,000			
		Roth IRA - Account	\$6,000			
	Retirement Income	Social Security				John is ineligible for benefits.
		Social Security				Jane will file a normal application at age 67. She will receive \$18,000 in retirement benefits at age 67.
		Pension Income				\$66,000 from John's Retirement to End of John's Plan

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Risk Assessment

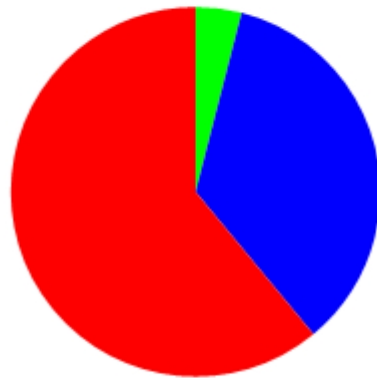
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You chose a Risk Score of 60.

Appropriate Portfolio: Total Return I

Percentage Stock: 61%

Average Return: 6.66%



Cash: 4% Bond: 35% Stock: 61%

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.

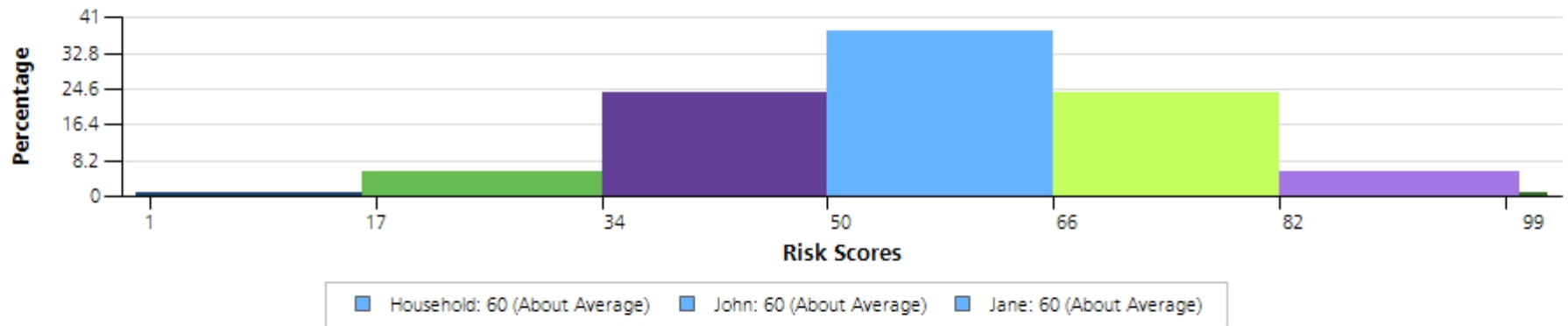
During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

-26%

If you invest \$286,000 in this portfolio and the same loss occurred again, you would lose:

-\$72,997

Risk Score Chart for Ages Under 50
Your Risk Tolerance is About Average when compared to others in your age group

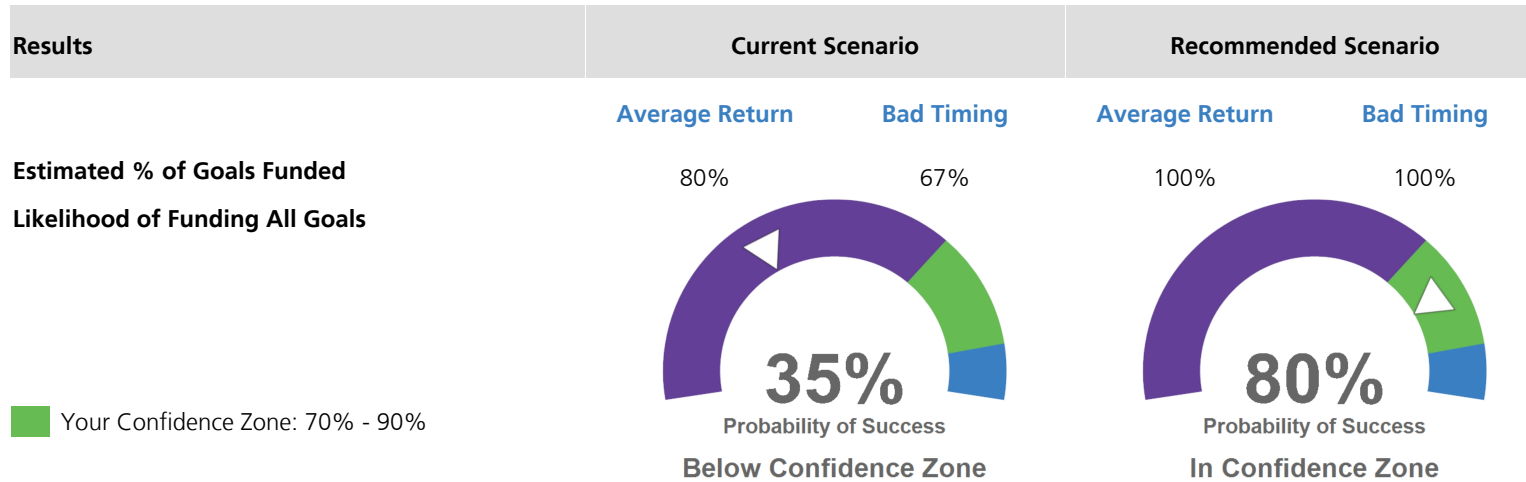


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Results - Current and Recommended

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	Current Scenario	What If Scenario 1	Changes In Value
Retirement			
Retirement Age			
John	55 in 2031	58 in 2034	3 year(s) later
Jane	53 in 2031	56 in 2034	3 year(s) later
Planning Age			
John	94 in 2070	94 in 2070	
Jane	92 in 2070	92 in 2070	

Goals

Needs

Retirement - Basic Living Expense Both Retired	\$78,000	\$72,638	Decreased \$5,363
Health Care Both Retired Before Medicare	\$20,769	\$23,232	Increased \$2,463
John Medicare / Jane Retired Before Medicare	\$19,227	\$19,227	
Both Medicare	\$10,616	\$10,616	

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Results - Current and Recommended

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	Current Scenario	What If Scenario 1	Changes In Value
Wants			
Travel	\$6,000	\$6,000	
Starting	When both are retired	When both are retired	
Years between occurrences	1	1	
Number of occurrences	15	15	
Total Spending for Life of Plan	\$2,427,407	\$1,984,288	Decreased 18%
\$ Savings			
Qualified	\$14,400	\$19,200	Increased \$4,800
Taxable	\$0	\$4,200	Increased \$4,200
Total Savings This Year	\$14,400	\$23,400	Increased \$9,000
Portfolios			
Allocation Before Retirement	CURRENT	Total Return I	18% More Stock
Percent Stock	43%	61%	
Composite Return	6.66%	6.66%	
Composite Standard Deviation	10.13%	11.85%	
Great Recession Return 11/07 - 2/09	-13%	-26%	
Bond Bear Market Return 7/79 - 2/80	1%	6%	
Allocation During Retirement	CURRENT	Total Return I	18% More Stock
Percent Stock	43%	61%	
Composite Return	6.66%	6.66%	
Composite Standard Deviation	10.13%	11.85%	
Great Recession Return 11/07 - 2/09	-13%	-26%	
Bond Bear Market Return 7/79 - 2/80	1%	6%	
Inflation	2.25%	2.25%	

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Results - Current and Recommended

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	Current Scenario	What If Scenario 1	Changes In Value
 Investments			
Total Investment Portfolio	\$286,000	\$286,000	
 Social Security			
Social Security Strategy	Current	Current	
Jane			
Filing Method	Normal	Normal	
Age to File Application	67	67	
Age Retirement Benefits Begin	67	67	
First Year Benefit	\$18,000	\$18,000	

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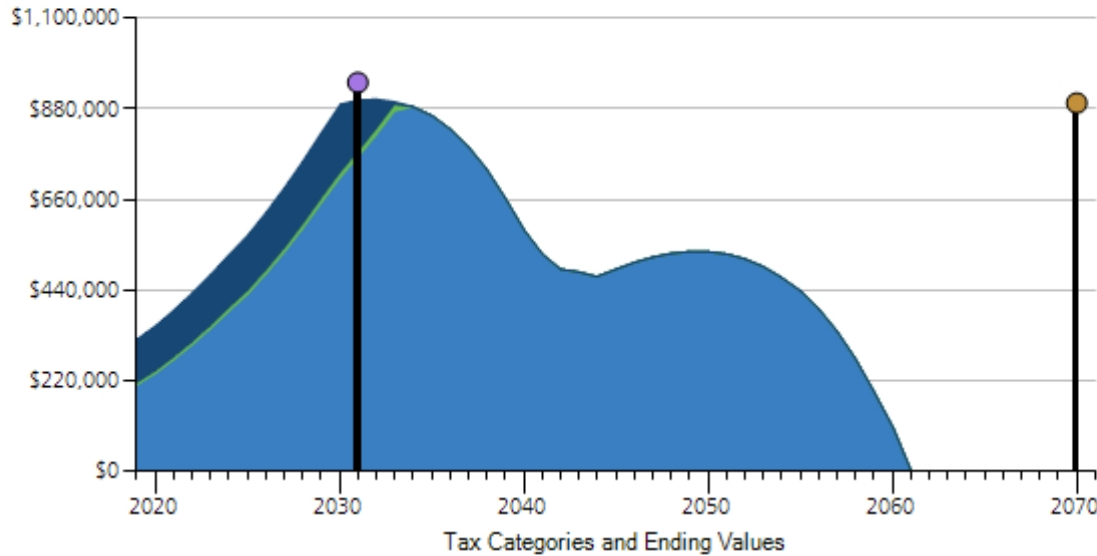
Worksheet Detail - Combined Details

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Scenario : Current Scenario using Average Return

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

Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

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Scenario : Current Scenario using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
43/41	2019	0	286,000	14,400	0	0	20,066	6.68%	1,792	0	0	0	318,674
44/42	2020	0	318,674	14,724	0	0	22,340	6.70%	1,868	0	0	0	353,871
45/43	2021	0	353,871	15,055	0	0	24,790	6.72%	1,946	0	0	0	391,770
46/44	2022	0	391,770	15,394	0	0	27,428	6.74%	2,028	0	0	0	432,564
47/45	2023	0	432,564	15,740	0	0	30,268	6.75%	2,113	0	0	0	476,460
48/46	2024	0	476,460	16,094	0	0	33,324	6.77%	2,202	0	0	0	523,677
49/47	2025	0	523,677	16,457	0	0	36,612	6.78%	2,294	0	0	0	574,452
50/48	2026	0	574,452	16,827	0	0	40,149	6.79%	2,391	0	0	0	629,036
51/49	2027	0	629,036	17,206	0	0	43,951	6.80%	2,491	0	0	0	687,701
52/50	2028	0	687,701	17,593	0	0	48,037	6.81%	2,596	0	0	0	750,735
53/51	2029	0	750,735	17,988	0	0	52,429	6.82%	2,705	0	0	0	818,448
54/52	2030	0	818,448	18,393	0	0	57,147	6.83%	2,819	0	0	0	891,169
John & Jane Retire	2031	0	891,169	0	0	66,000	58,075	6.88%	5,441	71,018	37,512	x0	901,274
56/54	2032	0	901,274	0	0	66,000	58,676	6.94%	9,497	72,076	40,919	x0	903,458
57/55	2033	0	903,458	0	0	66,000	58,828	7.02%	13,190	73,157	44,588	x0	897,351
58/56	2034	0	897,351	0	0	66,000	58,123	7.02%	12,717	74,263	48,644	x0	885,848
59/57	2035	0	885,848	0	0	66,000	56,613	7.02%	17,626	75,394	52,608	x0	862,833
60/58	2036	0	862,833	0	0	66,000	54,484	7.02%	19,036	76,551	57,349	x0	830,381
61/59	2037	0	830,381	0	0	66,000	51,693	7.02%	20,621	77,733	61,879	x0	787,840
62/60	2038	0	787,840	0	0	66,000	48,140	7.02%	22,419	78,942	66,925	x0	733,694
63/61	2039	0	733,694	0	0	66,000	43,696	7.02%	24,528	80,178	72,712	x0	665,973
64/62	2040	0	665,973	0	0	66,000	38,311	7.02%	26,573	81,442	78,374	x0	583,894
65/63	2041	0	583,894	0	0	66,000	34,558	7.02%	18,182	82,735	56,837	x0	526,699
66/64	2042	0	526,699	0	0	66,000	32,168	7.02%	13,783	60,056	60,752	x0	490,275
67/65	2043	0	490,275	0	0	66,000	31,741	7.02%	8,219	61,408	34,632	x0	483,757
68/66	2044	0	483,757	0	0	66,000	31,001	7.02%	8,671	62,789	36,816	x0	472,482
69/67	2045	0	472,482	0	0	98,101	32,226	7.02%	8,246	64,202	39,205	x0	491,156
70/68	2046	0	491,156	0	0	98,823	33,268	7.02%	8,759	65,647	41,805	0	507,036
71/69	2047	0	507,036	0	0	99,562	34,095	7.02%	9,312	67,124	44,615	0	519,643
72/70	2048	0	519,643	0	0	100,317	34,674	7.02%	9,905	68,634	47,631	0	528,463
73/71	2049	0	528,463	0	0	101,089	34,974	7.02%	10,526	70,178	50,790	0	533,032
74/72	2050	0	533,032	0	0	101,879	34,957	7.02%	11,185	71,757	54,151	0	532,774
75/73	2051	0	532,774	0	0	102,686	34,587	7.02%	11,873	73,372	57,660	0	527,143
76/74	2052	0	527,143	0	0	103,511	33,822	7.02%	12,602	75,023	61,381	0	515,470
77/75	2053	0	515,470	0	0	104,355	32,612	7.02%	13,373	76,711	65,323	0	497,031

x - denotes shortfall

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Worksheet Detail - Combined Details

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Scenario : Current Scenario using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
78/76	2054	0	497,031	0	0	105,218	30,911	7.02%	14,178	78,437	69,438	0	471,108
79/77	2055	0	471,108	0	0	106,101	28,662	7.02%	15,050	80,201	73,785	0	436,833
80/78	2056	0	436,833	0	0	107,003	25,804	7.02%	16,022	82,006	78,331	0	393,281
81/79	2057	0	393,281	0	0	107,926	22,272	7.02%	17,050	83,851	83,132	0	339,445
82/80	2058	0	339,445	0	0	108,869	17,993	7.02%	18,136	85,738	88,204	0	274,229
83/81	2059	0	274,229	0	0	109,833	12,897	7.02%	19,264	87,667	93,467	0	196,562
84/82	2060	0	196,562	0	0	110,820	6,900	7.02%	20,456	89,639	99,023	0	105,164
85/83	2061	0	105,164	0	0	111,828	0	0.00%	21,486	x91,228	x104,278	0	0
86/84	2062	0	0	0	0	112,859	0	0.00%	4,768	x49,520	x58,572	0	0
87/85	2063	0	0	0	0	113,914	0	0.00%	4,697	x49,109	x60,108	0	0
88/86	2064	0	0	0	0	114,992	0	0.00%	4,624	x48,698	x61,669	0	0
89/87	2065	0	0	0	0	116,094	0	0.00%	4,550	x48,299	x63,245	0	0
90/88	2066	0	0	0	0	117,221	0	0.00%	4,474	x47,890	x64,856	0	0
91/89	2067	0	0	0	0	118,374	0	0.00%	4,397	x47,514	x66,463	0	0
92/90	2068	0	0	0	0	119,552	0	0.00%	4,317	x47,131	x68,104	0	0
93/91	2069	0	0	0	0	120,757	0	0.00%	4,236	x46,776	x69,745	0	0
John & Jane's Plan Ends	2070	0	0	0	0	121,989	0	0.00%	4,153	x46,448	x71,387	0	0

x - denotes shortfall

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Worksheet Detail - Combined Details

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Scenario : Current Scenario using Average Return

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.

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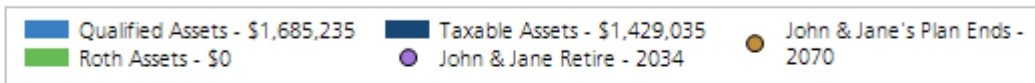
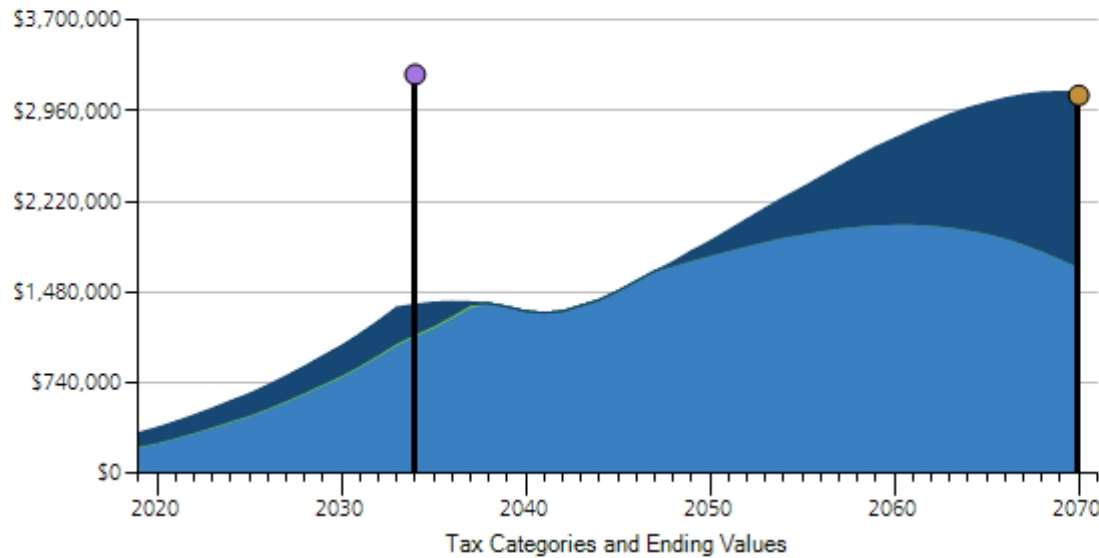
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Total Portfolio Value Graph



x - denotes shortfall

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Worksheet Detail - Combined Details

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Scenario : What If Scenario 1 using Average Return

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		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
43/41	2019	0	286,000	23,400	0	0	20,634	6.67%	2,078	0	0	0	327,956
44/42	2020	0	327,956	23,832	0	0	23,461	6.67%	2,259	0	0	0	372,990
45/43	2021	0	372,990	24,274	0	0	26,494	6.67%	2,448	0	0	0	421,309
46/44	2022	0	421,309	24,725	0	0	29,746	6.67%	2,646	0	0	0	473,134
47/45	2023	0	473,134	25,187	0	0	33,233	6.67%	2,854	0	0	0	528,701
48/46	2024	0	528,701	25,659	0	0	36,970	6.67%	3,071	0	0	0	588,260
49/47	2025	0	588,260	26,142	0	0	40,974	6.67%	3,298	0	0	0	652,078
50/48	2026	0	652,078	26,636	0	0	45,263	6.67%	3,536	0	0	0	720,442
51/49	2027	0	720,442	27,141	0	0	49,856	6.67%	3,785	0	0	0	793,653
52/50	2028	0	793,653	27,657	0	0	54,773	6.67%	4,046	0	0	0	872,038
53/51	2029	0	872,038	28,185	0	0	60,036	6.67%	4,319	0	0	0	955,939
54/52	2030	0	955,939	28,724	0	0	65,667	6.67%	4,604	0	0	0	1,045,726
55/53	2031	0	1,045,726	29,276	0	0	71,692	6.67%	4,903	0	0	0	1,141,791
56/54	2032	0	1,141,791	29,840	0	0	78,136	6.67%	5,216	0	0	0	1,244,551
57/55	2033	0	1,244,551	30,417	0	0	85,028	6.67%	5,544	0	0	0	1,354,452
John & Jane Retire	2034	0	1,354,452	0	0	66,000	86,199	6.67%	6,147	66,776	48,644	8,377	1,376,706
59/57	2035	0	1,376,706	0	0	66,000	87,349	6.67%	5,514	67,739	52,608	8,566	1,395,629
60/58	2036	0	1,395,629	0	0	66,000	87,680	6.67%	13,147	68,723	57,349	8,758	1,401,331
61/59	2037	0	1,401,331	0	0	66,000	87,409	6.67%	16,330	69,729	61,879	8,956	1,397,846
62/60	2038	0	1,397,846	0	0	66,000	86,794	6.67%	15,556	70,758	66,925	9,157	1,388,245
63/61	2039	0	1,388,245	0	0	66,000	85,057	6.67%	24,954	71,810	72,712	9,363	1,360,462
64/62	2040	0	1,360,462	0	0	66,000	82,604	6.67%	27,009	72,886	78,374	9,574	1,321,223
65/63	2041	0	1,321,223	0	0	66,000	81,909	6.67%	18,411	73,986	56,837	9,789	1,310,110
66/64	2042	0	1,310,110	0	0	66,000	82,710	6.67%	14,017	51,110	60,752	10,009	1,322,931
67/65	2043	0	1,322,931	0	0	66,000	85,588	6.67%	8,426	52,260	34,632	10,235	1,368,967
68/66	2044	0	1,368,967	0	0	66,000	88,389	6.67%	8,883	53,436	36,816	10,465	1,413,755
69/67	2045	0	1,413,755	0	0	98,101	93,289	6.67%	8,463	54,639	39,205	10,700	1,492,139
70/68	2046	0	1,492,139	0	0	98,823	98,259	6.67%	8,981	55,868	41,805	10,941	1,571,626
71/69	2047	0	1,571,626	0	0	99,562	103,284	6.67%	9,539	57,125	44,615	11,187	1,652,006
72/70	2048	0	1,652,006	0	0	100,317	107,964	6.67%	16,247	58,410	47,631	11,439	1,726,560
73/71	2049	0	1,726,560	0	0	101,089	113,416	6.67%	17,207	59,725	50,790	0	1,813,343
74/72	2050	0	1,813,343	0	0	101,879	118,904	6.67%	18,226	61,068	54,151	0	1,900,681
75/73	2051	0	1,900,681	0	0	102,686	124,416	6.67%	19,305	62,442	57,660	0	1,988,376
76/74	2052	0	1,988,376	0	0	103,511	129,934	6.67%	20,450	63,847	61,381	0	2,076,143
77/75	2053	0	2,076,143	0	0	104,355	135,440	6.67%	21,642	65,284	65,323	0	2,163,690

x - denotes shortfall

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

Worksheet Detail - Combined Details

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Scenario : What If Scenario 1 using Average Return

Event or Ages	Year	Beginning Portfolio Value		Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Funds Used			Ending Portfolio Value
		Earmarked	Fund All Goals							Retirement	Health Care	Travel	
78/76	2054	0	2,163,690	0	0	105,218	140,913	6.67%	22,925	66,753	69,438	0	2,250,706
79/77	2055	0	2,250,706	0	0	106,101	146,338	6.67%	24,199	68,255	73,785	0	2,336,906
80/78	2056	0	2,336,906	0	0	107,003	151,686	6.67%	25,700	69,790	78,331	0	2,421,774
81/79	2057	0	2,421,774	0	0	107,926	156,930	6.67%	27,211	71,361	83,132	0	2,504,926
82/80	2058	0	2,504,926	0	0	108,869	162,037	6.67%	28,793	72,966	88,204	0	2,585,868
83/81	2059	0	2,585,868	0	0	109,833	166,980	6.67%	30,658	74,608	93,467	0	2,663,948
84/82	2060	0	2,663,948	0	0	110,820	171,709	6.67%	33,238	76,287	99,023	0	2,737,929
85/83	2061	0	2,737,929	0	0	111,828	176,151	6.67%	35,635	78,003	104,767	0	2,807,503
86/84	2062	0	2,807,503	0	0	112,859	180,273	6.67%	38,074	79,758	110,849	0	2,871,954
87/85	2063	0	2,871,954	0	0	113,914	184,035	6.67%	40,369	81,553	117,290	0	2,930,692
88/86	2064	0	2,930,692	0	0	114,992	187,390	6.67%	42,694	83,388	124,081	0	2,982,910
89/87	2065	0	2,982,910	0	0	116,094	190,288	6.67%	45,038	85,264	131,189	0	3,027,802
90/88	2066	0	3,027,802	0	0	117,221	192,671	6.67%	47,263	87,182	138,734	0	3,064,515
91/89	2067	0	3,064,515	0	0	118,374	194,492	6.67%	49,459	89,144	146,522	0	3,092,256
92/90	2068	0	3,092,256	0	0	119,552	195,698	6.67%	51,273	91,150	154,765	0	3,110,317
93/91	2069	0	3,110,317	0	0	120,757	196,241	6.67%	52,946	93,201	163,290	0	3,117,879
John & Jane's Plan Ends	2070	0	3,117,879	0	0	121,989	196,074	6.67%	54,273	95,298	172,101	0	3,114,270

x - denotes shortfall

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

Worksheet Detail - Combined Details

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Scenario : What If Scenario 1 using Average Return

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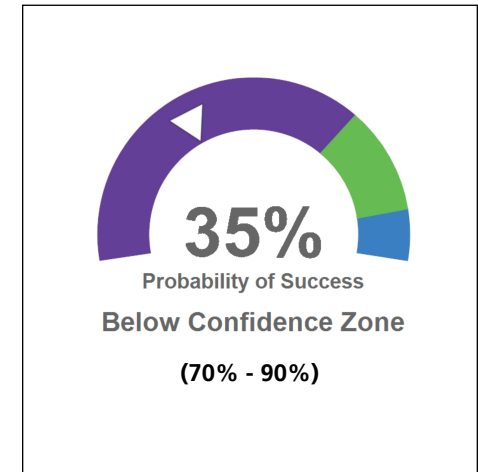
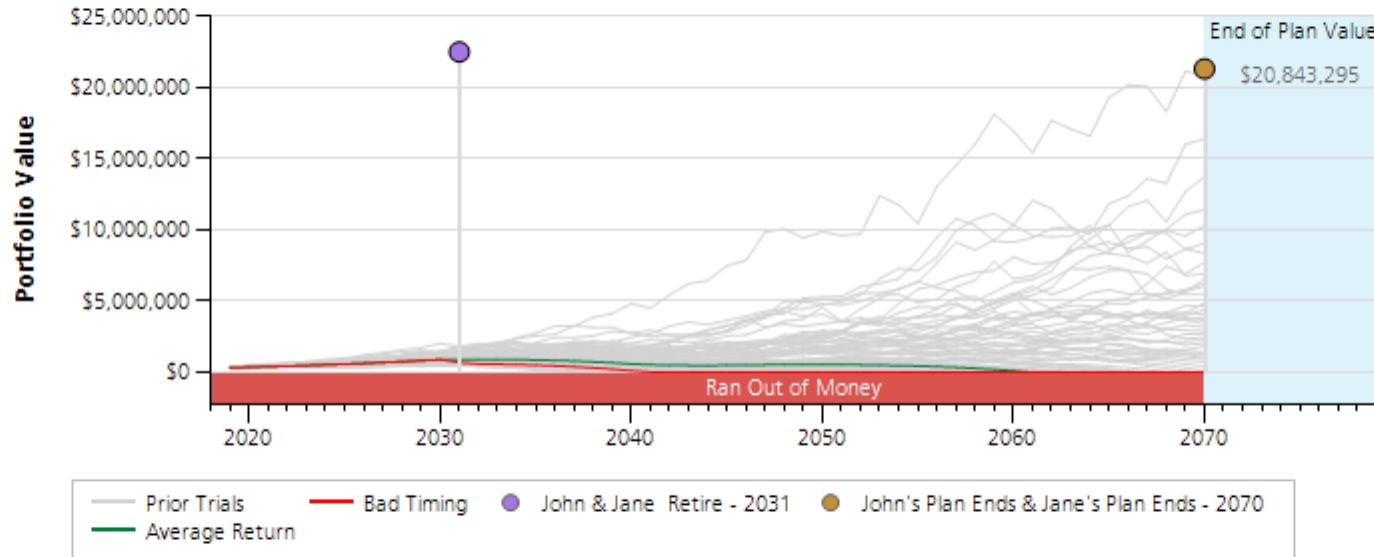
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Inside the Numbers Final Result

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Inside the Numbers - Final Result For Current Scenario

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



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

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

Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$682,926	\$1,127,548	\$2,092,703	\$3,853,632	\$6,226,344	\$20,843,295	\$6,700,963	
250	75th Percentile	\$525,503	\$670,028	\$1,298,334	\$994,276	\$1,129,527	\$2,251,157	\$723,730	
500	50th Percentile	\$526,238	\$696,384	\$1,042,443	\$940,105	\$473,438	\$0	\$0	2059
750	25th Percentile	\$456,815	\$653,539	\$911,150	\$443,273	\$0	\$0	\$0	2043
990	1st Percentile	\$368,443	\$456,089	\$286,277	\$0	\$0	\$0	\$0	2037

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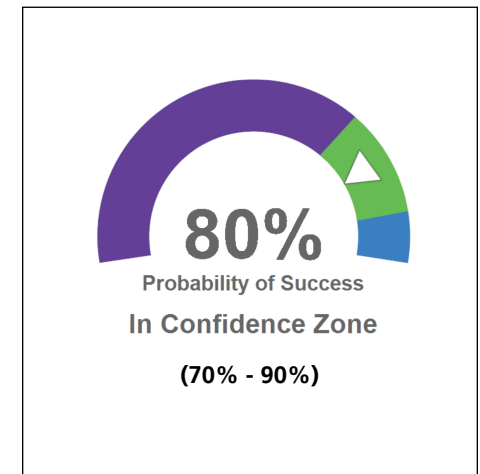
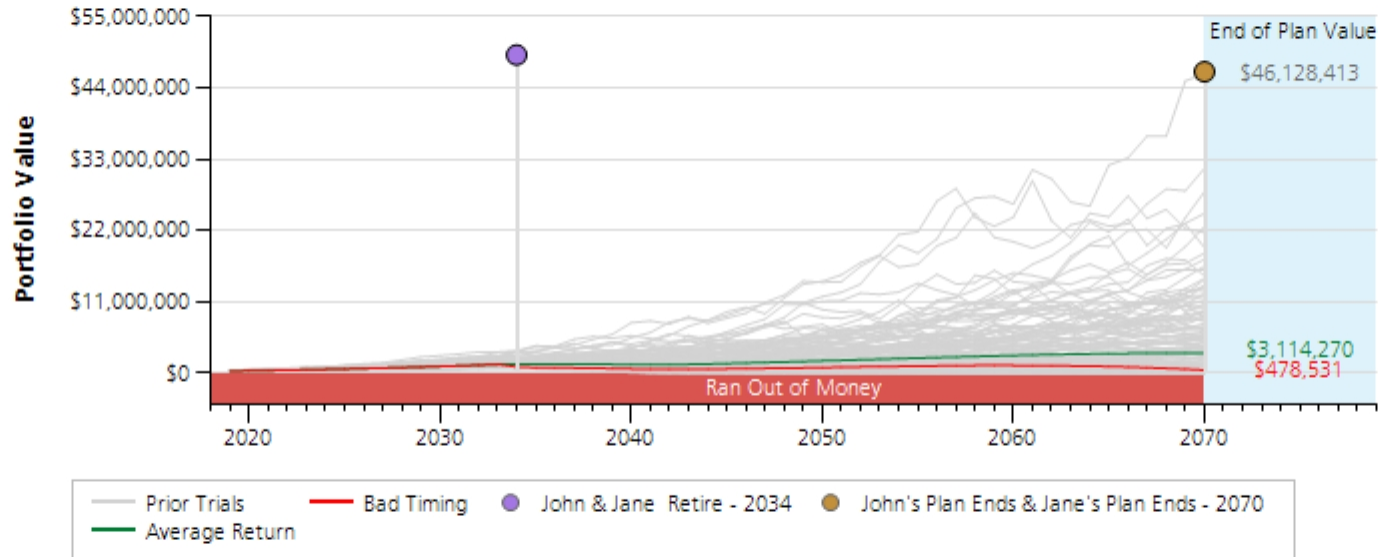
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Inside the Numbers Final Result

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Inside the Numbers - Final Result For What If Scenario 1

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



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

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

Trial Number	Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	End of Plan Future Dollars	End of Plan Current Dollars	Year Money Goes to \$0
10	99th Percentile	\$744,728	\$1,125,871	\$2,305,410	\$4,253,905	\$8,478,530	\$46,128,413	\$14,829,939	
250	75th Percentile	\$719,866	\$2,034,092	\$3,283,892	\$5,649,504	\$5,190,999	\$10,003,871	\$3,216,170	
500	50th Percentile	\$607,307	\$732,367	\$943,253	\$950,734	\$1,076,782	\$4,240,117	\$1,363,166	
750	25th Percentile	\$352,925	\$522,361	\$973,314	\$835,760	\$720,431	\$970,859	\$312,124	
990	1st Percentile	\$431,801	\$506,965	\$716,588	\$346,095	\$0	\$0	\$0	2042

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

IMPORTANT DISCLOSURE INFORMATION

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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.

CUSO Financial Services, L.P. (CFS):

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

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.

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IMPORTANT DISCLOSURE INFORMATION

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
5-7 Year Index Annuity w/ Particip. Rate 1 year PTP	4.32%	3.48%
5 -7 Year Index Annuity w/ Cap Rate 1 year PTP	3.60%	2.90%
5-7 Year 1 year Index with Fixed Rate	3.00%	0.00%
10 Year Index Annuity w/ Particip. Rate 1 year PTP	4.75%	3.83%
10 Year Index Annuity w/ Cap Rate 1 year PTP	3.96%	3.19%
10 Year 1 year Index with Fixed Rate	3.30%	0.00%
Fixed MYGA 3 year	2.75%	0.00%
Fixed MYGA 5 year	3.25%	0.00%
Fixed MYGA 7 year	3.50%	0.00%
Fixed MYGA 10 year	3.60%	0.00%
Cash and Cash Equivalents	0.97%	1.67%
Cash and Cash Equivalents (Tax-Free)	0.67%	1.67%
3-5 Yr Duration	3.50%	2.00%
7+ Yr Duration	4.10%	2.00%
US High Yield Bonds	7.37%	11.33%
US Inflation Protected Bonds	2.74%	2.75%
US Short Term Bonds	1.74%	3.64%
US Intermediate Term Bonds	2.55%	5.39%
US Long Term Bonds	4.27%	10.88%
US Long Term Bonds (Tax-Free)	3.30%	10.88%
World Government Bonds	2.79%	6.50%
Emerging Markets Sovereign Debt	7.01%	10.50%
Emerging Markets Corporate Bonds	6.88%	9.00%
World ex-US Government Bonds	2.54%	8.00%

Asset Class Name	Projected Return Assumption	Projected Standard Deviation
Non - US Emerging Stock	14.35%	29.65%
Non - US Developed Stock	10.02%	20.62%
US Small Cap Value	13.29%	22.46%
US Small Cap Growth	9.98%	27.62%
US Mid Cap Value	12.48%	17.17%
US Mid Cap Growth	10.41%	23.22%
US Large Cap Value	9.60%	17.47%
US Large Cap Growth	8.25%	21.82%
European Direct Real Estate	8.92%	23.55%
Commodities	4.48%	17.86%
Inflation	2.34%	2.03%
Private Equity	10.58%	21.80%
US Direct Real Estate	6.12%	11.50%
US REITS	7.48%	18.00%
Gold	5.58%	21.30%
Gold Infrastructure	7.22%	12.50%

IMPORTANT DISCLOSURE INFORMATION

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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.

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IMPORTANT DISCLOSURE INFORMATION

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

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

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IMPORTANT DISCLOSURE INFORMATION

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:

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IMPORTANT DISCLOSURE INFORMATION

Asset Class	Index	Great Recession Return 11/2007 – 02/2009	Bond Bear Market Return 07/1979 – 02/1980	Fixed MYGA 3 year	N/A	0.00%	0.00%
Cash	Ibbotson U.S. 30-day Treasury Bills	2.31%	7.08%	Fixed MYGA 5 year	N/A	0.00%	0.00%
Bond	Ibbotson Intermediate-Term Government Bonds – Total Return	15.61%	-8.89%	Fixed MYGA 7 year	N/A	0.00%	0.00%
Stock	S&P 500 - Total Return	-50.95%	14.61%	Fixed MYGA 10 year	N/A	0.00%	0.00%
Alternative	HFRI FOF: Diversified* S&P GSCI Commodity - Total Return**	-19.87% N/A	N/A 23.21%	*Hedge Fund Research Indices Fund of Funds			
5-7 Year Index Annuity w/ Particip. Rate 1year PTP	N/A	0.00%	0.00%	**S&P GSCI was formerly the Goldman Sachs Commodity Index			
5 -7 Year Index Annuity w/ Cap Rate 1 year PTP	N/A	0.00%	0.00%	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.			
5-7 Year 1 year Index with Fixed Rate	N/A	3.00%	3.00%				
10 Year Index Annuity w/ Particip. Rate 1 year PTP	N/A	0.00%	0.00%				
10 Year Index Annuity w/ Cap Rate 1 year PTP	N/A	0.00%	0.00%				
10 Year 1 year Index with Fixed Rate	N/A	3.30%	3.30%				

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IMPORTANT DISCLOSURE INFORMATION

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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.

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