

Full Sample Envision Report

October 19, 2009

Prepared for:
Jim and Susan Taylor

Prepared by:
Financial Advisor

This report is not complete unless all pages, as noted, are included. Please read the information in 'Disclosures' found within this report for an explanation of the terms and concepts presented in this report. Envision is not a financial plan. It does not include a detailed analysis of insurance, real estate investment or savings strategies. It also does not cover estate and tax planning. The Envision Process and delivery of this report do not create an advisory relationship between the firm and you.

This is a preliminary report. It may not accurately reflect your current situation and life goals. It is intended as a discussion document. Your Financial Advisor can work with you to create or modify an Investment Plan to specifically suit your needs.

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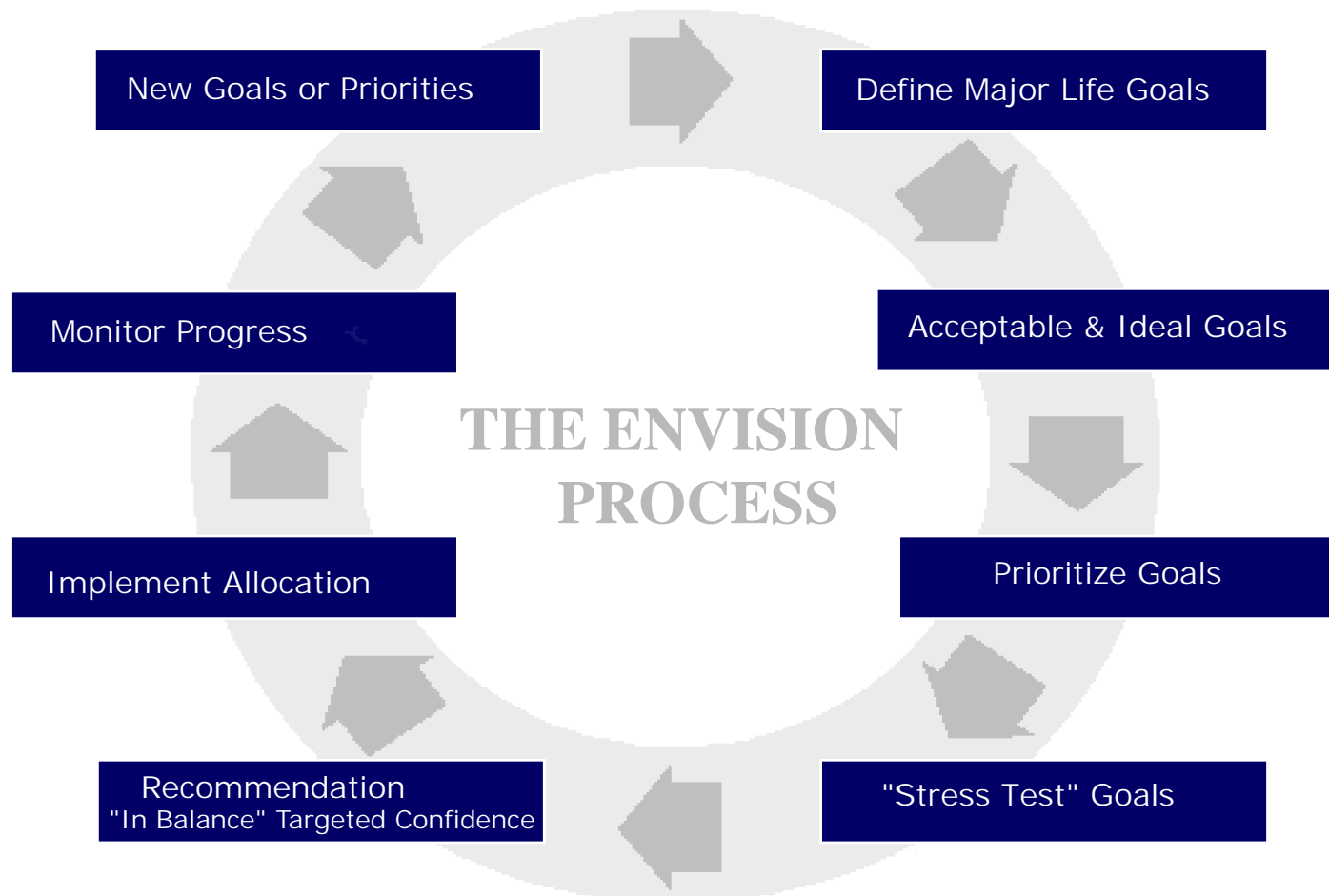
Note: This is a sample report and does not contain actual client data and/or securities information.

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The Envision Process



The Envision process begins by identifying a range of financial goals. Your Ideal Investment Plan reflects your optimal goals. Your Acceptable Investment Plan reflects goals that are satisfactory. The next step is evaluating the variables that may help determine the likelihood of achieving your Ideal Investment Plan versus your Acceptable Investment Plan. For most people, some goals are more important than others. By prioritizing your goals, a Recommended Investment Plan can be developed. Upon your request, we have the ability to review your progress and asset allocation. You will have the sole responsibility for determining whether, when and how to implement any of the suggestions contained in the Recommended Investment Plan. Furthermore, by accepting this Envision report, there is no requirement that you implement any of the suggestions or otherwise conduct business through the firm or its affiliates. The Disclosures include more detailed information about the Envision process.

Net Worth Statement

Investment Assets

Account Description	Internal/ External	Taxation	Jim	Susan	Joint & Dependent	Total
<i>Accounts included in the Envision Plan</i>						
Jim's Profit Share Plan 88888888	External	Deferred	\$1,500,000.00	\$0.00	\$0.00	\$1,500,000.00
Susan's IRA 88888888	External	Deferred	\$0.00	\$250,000.00	\$0.00	\$250,000.00
John's 529 88888888	External	Tax Advantaged Education	\$130,000.00	\$0.00	\$0.00	\$130,000.00
Sara's 529 88888888	External	Tax Advantaged Education	\$120,000.00	\$0.00	\$0.00	\$120,000.00
Joint Account 88888888	External	Taxable	\$0.00	\$0.00	\$250,000.00	\$250,000.00
Sub Total			\$1,750,000.00	\$250,000.00	\$250,000.00	\$2,250,000.00

Investment Assets

Account Description	Internal/ External	Taxation	Jim	Susan	Joint & Dependent	Total
<i>Accounts not included in the Envision Plan</i>						
Sub Total			\$0.00	\$0.00	\$0.00	\$0.00

Personal Assets

Description	Type	Jim	Susan	Joint & Dependent	Total
Sports Collectibles*	Collectibles	\$0.00	\$0.00	\$100,000.00	\$100,000.00
123 Home St.*	Home/Real Estate	\$0.00	\$0.00	\$500,000.00	\$500,000.00
Sub Total		\$0.00	\$0.00	\$600,000.00	\$600,000.00

Business Assets

Description	Type	Jim	Susan	Joint & Dependent	Total
Taylor Dental*	LLC	\$350,000.00	\$0.00	\$0.00	\$350,000.00

Business Assets

Description	Type	Jim	Susan	Joint & Dependent	Total
Sub Total		\$350,000.00	\$0.00	\$0.00	\$350,000.00
Total Assets		\$2,100,000.00	\$250,000.00	\$850,000.00	\$3,200,000.00

Liabilities

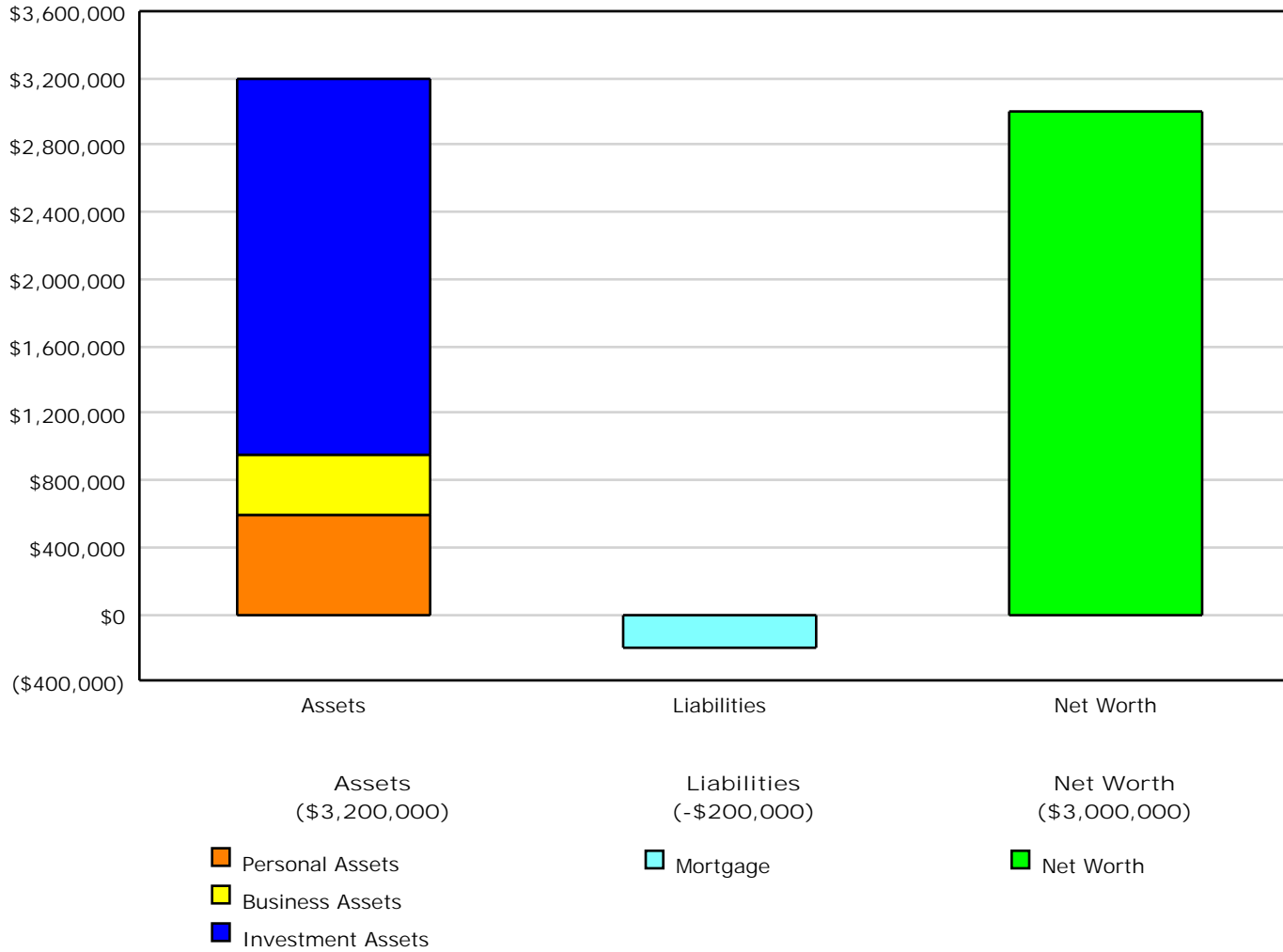
Description	Type	Jim	Susan	Joint & Dependent	Total
123 Main St. Mortgage*	Mortgage	\$0.00	\$0.00	\$-200,000.00	\$-200,000.00
Total Liabilities		\$0.00	\$0.00	\$-200,000.00	\$ -200,000.00
Net Worth		\$2,100,000.00	\$250,000.00	\$650,000.00	\$3,000,000.00

*This information is included for purposes of this Statement and is not included in the analysis of this Envision Plan

This Net Worth statement represents a portfolio of securities owned by you based on our records of transactions, processed through us or supplemental information supplied by you. Account values are as of the Envision Report date. The above statement does not in any way supersede the proper use of your client statements and trade confirmations, which we consider the only official and accurate records of your account activity. We rely on you to review the accuracy and completeness of this analysis. This statement may differ from the Firm's profile information on your accounts.

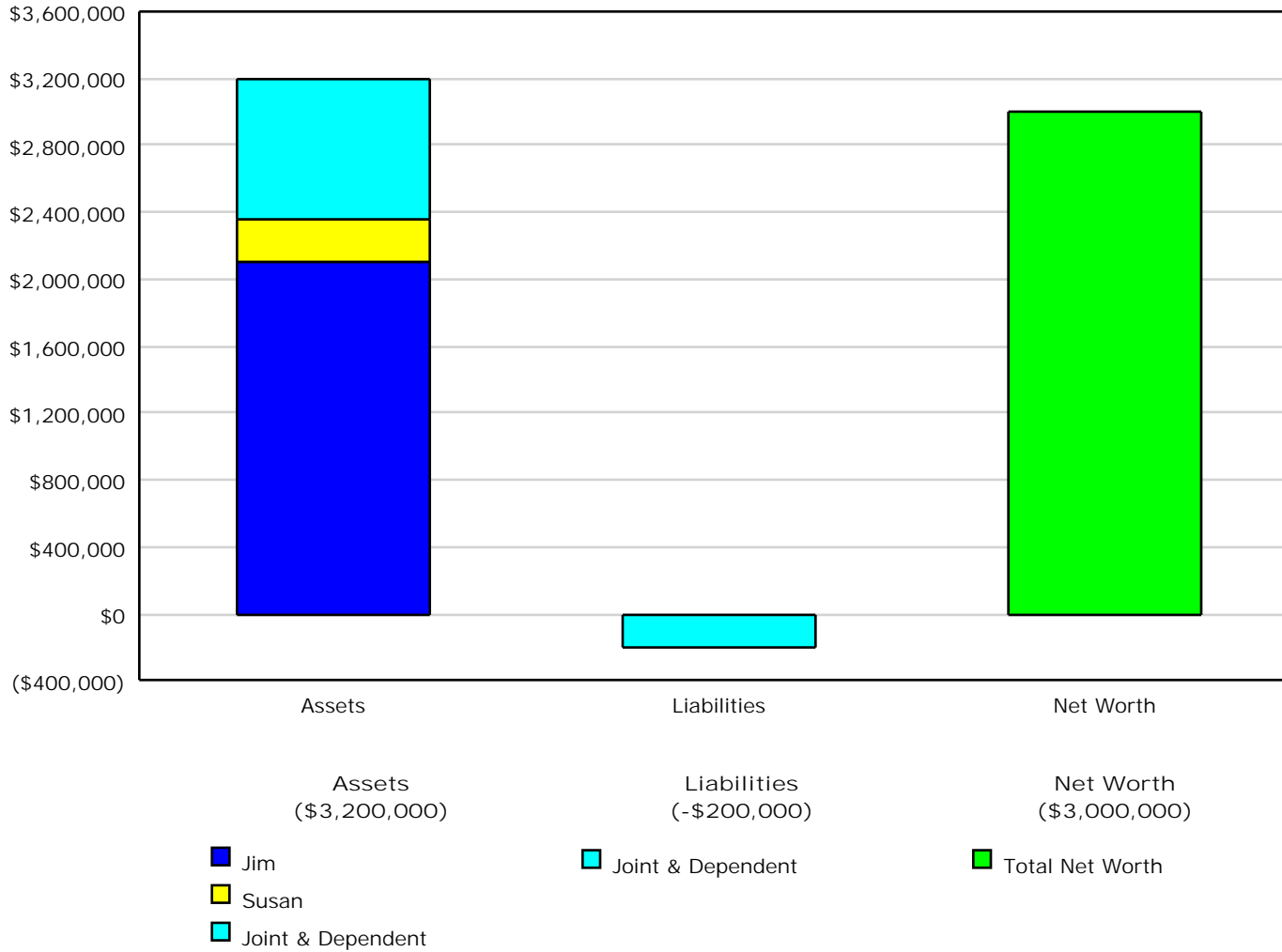
Net Worth By Type Graph

Net Worth Breakdown by Type



Net Worth By Person Graph

Net Worth Breakdown by Person



Envision Action Plan Review - Client Notes

Current Year Savings

On Target

Updated Amount

Contribute \$40,000 to Jim's tax deferred savings - Deferred

Contribute \$15,000 to Susan's tax deferred savings - Deferred

Contribute \$40,000 to Joint taxable savings - Taxable

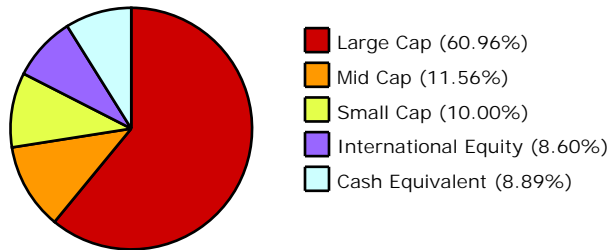
Client Notes

Asset Allocation

On Target

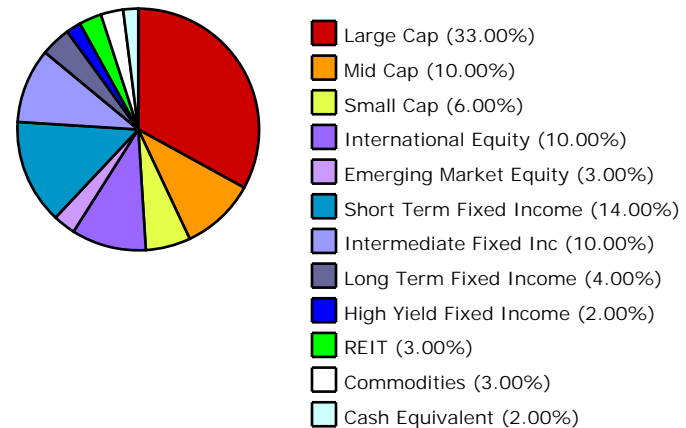
As discussed, adjustments should be made to your current investment holdings to bring the allocation in line with the Conservative Growth portfolio

Current



Average Return: 9.9%
Downside Risk: -15.5%

Conservative Growth



Average Return: 8.8%
Downside Risk: -10.1%

Conservative Growth:

Growth investors do not seek account income and their primary objective is capital appreciation. Conservative Growth investors seek maximum growth consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities may be a significant percentage of the account.

The Current allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value.

Client Notes

Survivor Needs

On Target

Updated Amount

Estimated Additional Insurance Needed on Jim: \$890,000

Client Notes

Additional Client Notes

"Current Year" is defined as the period of time from now until the owner of the cash flow's next birthday.

This Action Plan Review identifies the current year's savings, asset allocation, withdrawals, goals, and income needs included in your Envision report, and also identifies the preceding year's goals that have been retired. Please review your actual report for a detailed analysis of additional, future assumptions you have made which may be critical to the success of your plan.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Profile Summary Data

Personal Information

Name	Date of Birth	Annual Income	Projected Annual Social Security (First Year)
Jim Taylor	01/01/1957	\$250,000	\$18,188
Susan Taylor	01/01/1957	\$60,000	\$14,478

Life Goals

Description	Ideal Value	Acceptable Value
Retirement Age - Jim	55	62
Retirement Age - Susan	55	62
Retirement Spending Need (Annual Increase)	\$180,000 (2.50%)	\$120,000 (2.50%)
Estate Goal	\$2,000,000	\$500,000

Education Goals ⁺⁺

Name	Date of Birth	Ages	Institution	Ideal Value	Acceptable Value	Annual Increase
John	01/01/1992	18 - 21	Brown University	\$40,047	\$40,047	2.50%
Sara	01/01/1995	18 - 21	University of Virginia	\$28,791	\$28,791	2.50%

Other Goals

Description	Annual Amount Ideal/Accept.	Net or Gross	Owner	Start Age Ideal/Accept.	End Age Ideal/Accept.	Annual Increase Ideal/Accept.
Executive RV	\$400,000 / \$250,000	Net	Jim	Ret. / Ret.	Ret. / Ret.	2.50% / 2.50%
Travel	\$20,000 / \$10,000	Net	Jim	60 / 60	70 / 65	0.00% / 0.00%

Other Income

Description	Annual Amount Ideal/Accept.	Net or Gross	Owner	Tax Status	Start Age Ideal/Accept.	End Age Ideal/Accept.	Annual Increase Ideal/Accept.
Partnership Buyout	\$75,000 / \$75,000	Gross	Jim	Taxable	62 / 62	66 / 66	2.50% / 2.50%
Jim's Whole Life Benefit	\$100,000 / \$100,000	Net	Jim	Taxable	Death / Death	Death / Death	0.00% / 0.00%

Savings

Description	Annual Amount Ideal/Accept.	Owner	Tax Status	Start Age Ideal/Accept.	End Age Ideal/Accept.	Annual Increase Ideal/Accept.
Deferred	\$15,000 / \$15,000	Susan	Deferred	52 / 52	Ret. / Ret.	0.00% / 0.00%
Deferred	\$40,000 / \$40,000	Jim	Deferred	52 / 52	Ret. / Ret.	0.00% / 0.00%
Taxable	\$40,000 / \$30,000	Joint	Taxable	52 / 52	Ret. / Ret.	0.00% / 0.00%

Liabilities

Description	Borrower	Type	Interest Rate	Balance	Monthly Payment
123 Main St. Mortgage	Joint	Mortgage	5.75%	\$200,000	\$3,684
Total Liabilities :				\$200,000	

Risk & Return***Income Requirements**

Not expecting to need income from the portfolio for several years; investment strategy should emphasize growth.⁺⁺⁺

	Investment Objective	Equity %	Downside Risk	Average Return (as of 03/2009)	Description
Ideal Portfolio	Conservative Growth & Income	35.0%	-6.0%	7.1%	Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Conservative Growth and Income investors seek the maximum growth and income consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities, generally dividend paying equities, may be some percentage of the account.
Acceptable Portfolio	Moderate Growth	80.0%	-12.9%	9.7%	Growth investors do not seek account income and their primary objective is capital appreciation. Moderate Growth investors seek to balance potential risk of capital loss with their goal of higher potential growth. Equities may be the primary asset in the account.

Priorities

Goal	Retire Later	Reduce Retirement Spending	Reduce Size of Estate	Take More Investment Risk	Save More
To achieve our early retirement age(s), we would be willing to:	N/A				
To achieve our higher spending target in retirement, we would prefer to:	X	N/A	X		
In order to achieve our larger estate goal, we would be willing to:			N/A		
To reduce the investment risk in our portfolio, we would be willing to:	X	X	X	N/A	
We would like to reduce our current savings and to achieve this we would prefer to:	X		X		N/A
To meet our education funding goals, we would be willing to:					
To meet our other goals, we would be willing to:	X	X	X		

⁺⁺ All numbers provided for Education Goal calculations are hypothetical in nature and are based on assumptions entered into the calculation. You should check the figures to ensure they are reasonable and you should consult with the institution on the accuracy of the information before making any investment decisions based on this information.

⁺⁺⁺ Although you may have indicated that you have no need for current income from your portfolio, we recognize that you may wish to select a strategic allocation with an income component since it may be more aligned with your risk tolerance. Generally, income producing portfolios generate a lower investment return but correspondingly have a lower investment risk.

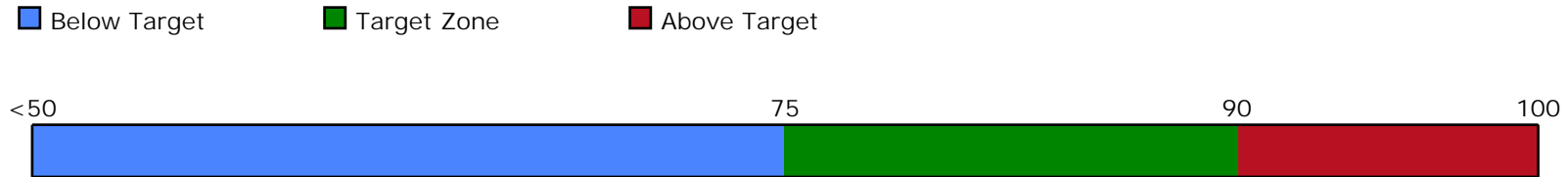
^{*} The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Your Goals

	Ideal	Acceptable
Retirement Age		
Jim	55	62
Susan	55	62
Annual Retirement Spending	\$180,000	\$120,000
Other Goals		
Executive RV	\$400,000 (Age Ret.-Ret.)	\$250,000 (Age Ret.-Ret.)
Travel	\$20,000 (Age 60-70)	\$10,000 (Age 60-65)
Annual Education Goals		
John	\$40,047 (Age 18-21)	\$40,047 (Age 18-21)
Sara	\$28,791 (Age 18-21)	\$28,791 (Age 18-21)
Annual Savings		
Deferred	\$15,000 (Age 52-Ret.)	\$15,000 (Age 52-Ret.)
Deferred	\$40,000 (Age 52-Ret.)	\$40,000 (Age 52-Ret.)
Taxable	\$40,000 (Age 52-Ret.)	\$30,000 (Age 52-Ret.)
Other Sources of Income (Annual)		
Partnership Buyout	\$75,000 (Age 62-66)	\$75,000 (Age 62-66)
Jim's Whole Life Benefit	\$100,000 (Age Death-Death)	\$100,000 (Age Death-Death)
Annual Social Security		
Jim	\$18,188 (Age 62-Death)	\$18,646 (Age 62-Death)
Susan	\$14,478 (Age 62-Death)	\$15,066 (Age 62-Death)
Susan	\$3,710 (Age 93-End)	\$3,580 (Age 93-End)
Estate Goal	\$2,000,000	\$500,000
Strategic Allocation	Conservative Growth & Income	Moderate Growth
Percent in Equities	35.0%	80.0%
Downside Risk	-6.0%	-12.9%

The Strategic Allocation has been derived from what you indicated was your Ideal or Acceptable tolerance for Downside Risk. The Disclosures include more detailed information.

The Investment Plan Result

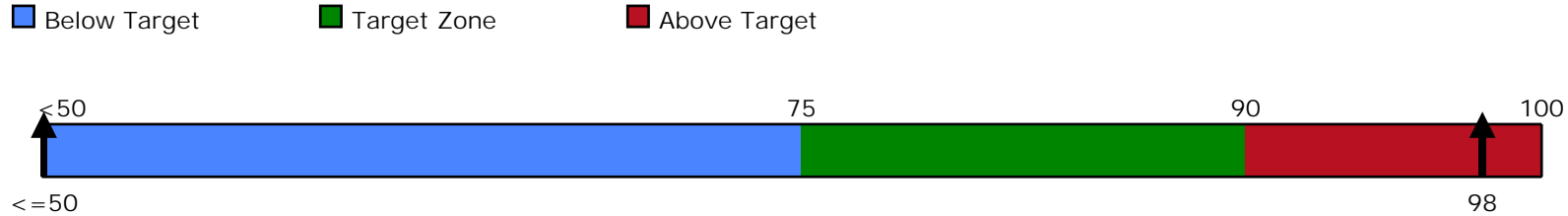


What is the Investment Plan Result?

Central to the Envision process is the Investment Plan Result calculation. With Envision, we simultaneously evaluate your goals, your strategic asset allocation and your assets to determine the likelihood that your investment plan would have achieved your goals. The Envision process subjects your investment plan to a sophisticated stress testing process that simulates 1,000 market environments, both good and bad. Your Investment Plan Result is the percentage of the 1,000 simulations in which your goals were met for your Ideal, Acceptable, and Recommended Investment Plan. **Remember, the simulations do not represent actual investment performance and are only intended to provide you with an opportunity to evaluate your Recommended Investment Plan, including your asset allocation. The Disclosures include more detailed information regarding the simulation process.**

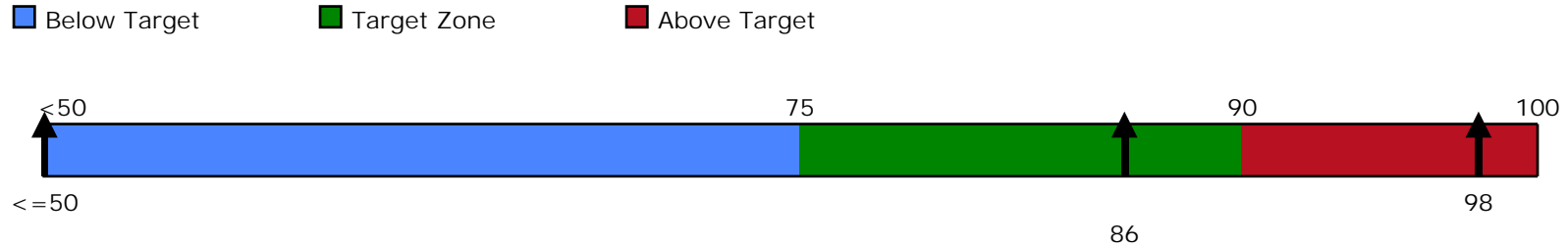
- **Below Target**
An Investment Plan Result below 75 means that your investment plan would not have achieved your goals in a large number of the historical simulations. You may wish to consider adjustments to your goals, your allocation and/or your investments.
- **Target Zone**
An Investment Plan Result between 75 and 90 means that in many of the historical simulations your investment plan would have achieved your goals. You might be required to make changes to your Recommended Investment Plan in order to stay within your Target Zone, but those changes are likely to be minor.
- **Above Target**
An Investment Plan Result above 90 means that in a significantly large number of historical simulations your investment plan would have achieved or exceeded your goals. You may wish to consider a less risky allocation, or an adjustment to your goals.

Investment Plan Result For Your Goals

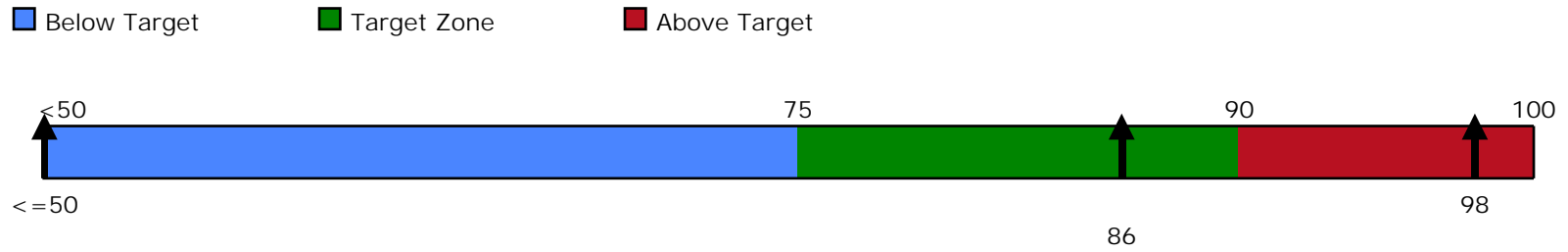


	Ideal	Acceptable
Retirement Age		
Jim	55	62
Susan	55	62
Annual Retirement Spending	\$180,000	\$120,000
Other Goals		
Executive RV	\$400,000 (Age Ret.-Ret.)	\$250,000 (Age Ret.-Ret.)
Travel	\$20,000 (Age 60-70)	\$10,000 (Age 60-65)
Annual Education Goals		
John	\$40,047 (Age 18-21)	\$40,047 (Age 18-21)
Sara	\$28,791 (Age 18-21)	\$28,791 (Age 18-21)
Annual Savings		
Deferred	\$15,000 (Age 52-Ret.)	\$15,000 (Age 52-Ret.)
Deferred	\$40,000 (Age 52-Ret.)	\$40,000 (Age 52-Ret.)
Taxable	\$40,000 (Age 52-Ret.)	\$30,000 (Age 52-Ret.)
Other Sources of Income (Annual)		
Partnership Buyout	\$75,000 (Age 62-66)	\$75,000 (Age 62-66)
Jim's Whole Life Benefit	\$100,000 (Age Death-Death)	\$100,000 (Age Death-Death)
Annual Social Security		
Jim	\$18,188 (Age 62-Death)	\$18,646 (Age 62-Death)
Susan	\$14,478 (Age 62-Death)	\$15,066 (Age 62-Death)
Susan	\$3,710 (Age 93-End)	\$3,580 (Age 93-End)
Estate Goal	\$2,000,000	\$500,000

Recommended Investment Plan



	Ideal	Recommended	Acceptable
Retirement Age			
Jim	55	60	62
Susan	55	60	62
Annual Retirement Spending	\$180,000	\$140,000	\$120,000
Other Goals			
Executive RV	\$400,000 (Age Ret.-Ret.)	\$250,000 (Age Ret.-Ret.)	\$250,000 (Age Ret.-Ret.)
Travel	\$20,000 (Age 60-70)	\$15,000 (Age 60-70)	\$10,000 (Age 60-65)
Annual Education Goals			
John	\$40,047 (Age 18-21)	\$40,047 (Age 18-21)	\$40,047 (Age 18-21)
Sara	\$28,791 (Age 18-21)	\$28,791 (Age 18-21)	\$28,791 (Age 18-21)
Annual Savings			
Deferred	\$15,000 (Age 52-Ret.)	\$15,000 (Age 52-Ret.)	\$15,000 (Age 52-Ret.)
Deferred	\$40,000 (Age 52-Ret.)	\$40,000 (Age 52-Ret.)	\$40,000 (Age 52-Ret.)
Taxable	\$40,000 (Age 52-Ret.)	\$40,000 (Age 52-Ret.)	\$30,000 (Age 52-Ret.)
Other Sources of Income (Annual)			
Partnership Buyout	\$75,000 (Age 62-66)	\$75,000 (Age 62-66)	\$75,000 (Age 62-66)
Jim's Whole Life Benefit	\$100,000 (Age Death-Death)	\$100,000 (Age Death-Death)	\$100,000 (Age Death-Death)
Annual Social Security			
Jim	\$18,188 (Age 62-Death)	\$18,618 (Age 62-Death)	\$18,646 (Age 62-Death)
Susan	\$14,478 (Age 62-Death)	\$14,942 (Age 62-Death)	\$15,066 (Age 62-Death)
Susan	\$3,710 (Age 93-End)	\$3,676 (Age 93-End)	\$3,580 (Age 93-End)
Estate Goal	\$2,000,000	\$500,000	\$500,000



	Ideal	Recommended	Acceptable
Strategic Allocation	Conservative Growth & Income	Conservative Growth	Moderate Growth
Percent in Equities	35.0%	65.0%	80.0%
Downside Risk	-6.0%	-10.1%	-12.9%
Investment Plan Result	0	86	98

Conservative Growth

Growth investors do not seek account income and their primary objective is capital appreciation. Conservative Growth investors seek maximum growth consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities may be a significant percentage of the account. Please refer to the Disclosures for more detailed information.

This information is not used to update your client account profile information. Please contact your Financial Advisor if any changes are needed to update your client profile.

Your Recommended Investment Plan Result was calculated assuming that you will modify your strategic asset allocations, if applicable, throughout the life of the plan. The recommended strategic asset allocation reflected on this page illustrates the strategic allocation you plan to implement now. Future allocations are illustrated on the Age Based Asset Allocation page.

Achieving Your Goals

Retirement Age

Jim 60
Susan 60

Annual Retirement Spending

\$140,000

Other Goals

Executive RV \$250,000 (Age Ret.-Ret.)
Travel \$15,000 (Age 60-70)

Annual Education Goals

John - Brown University \$40,047 (Age 18-21)
Sara - University of Virginia \$28,791 (Age 18-21)

Annual Savings

Deferred \$15,000 (Age 52-Ret.)
Deferred \$40,000 (Age 52-Ret.)
Taxable \$40,000 (Age 52-Ret.)

Other Sources of Income (Annual)

Partnership Buyout \$75,000 (Age 62-66)
Jim's Whole Life Benefit \$100,000 (Age Death-Death)

Social Security

Jim \$18,618 (Age 62-Death)
Susan \$14,942 (Age 62-Death)
Susan \$3,676 (Age 93-End)

Estate Goal

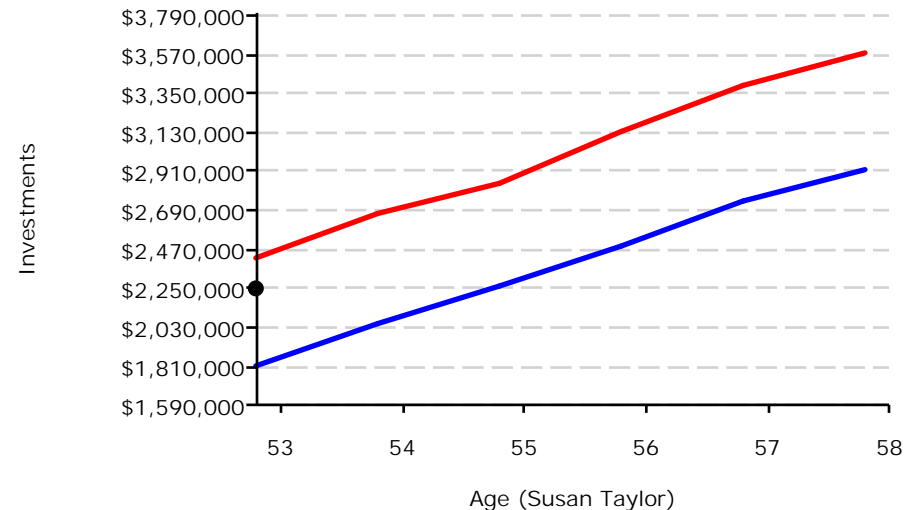
\$500,000

Strategic Allocation

Percent in Equities Conservative Growth 65.0%
Downside Risk -10.1%

Investment Plan Result

86



— Above Target (90th Percentile)
— Below Target (75th Percentile)
● Investment As Of Date

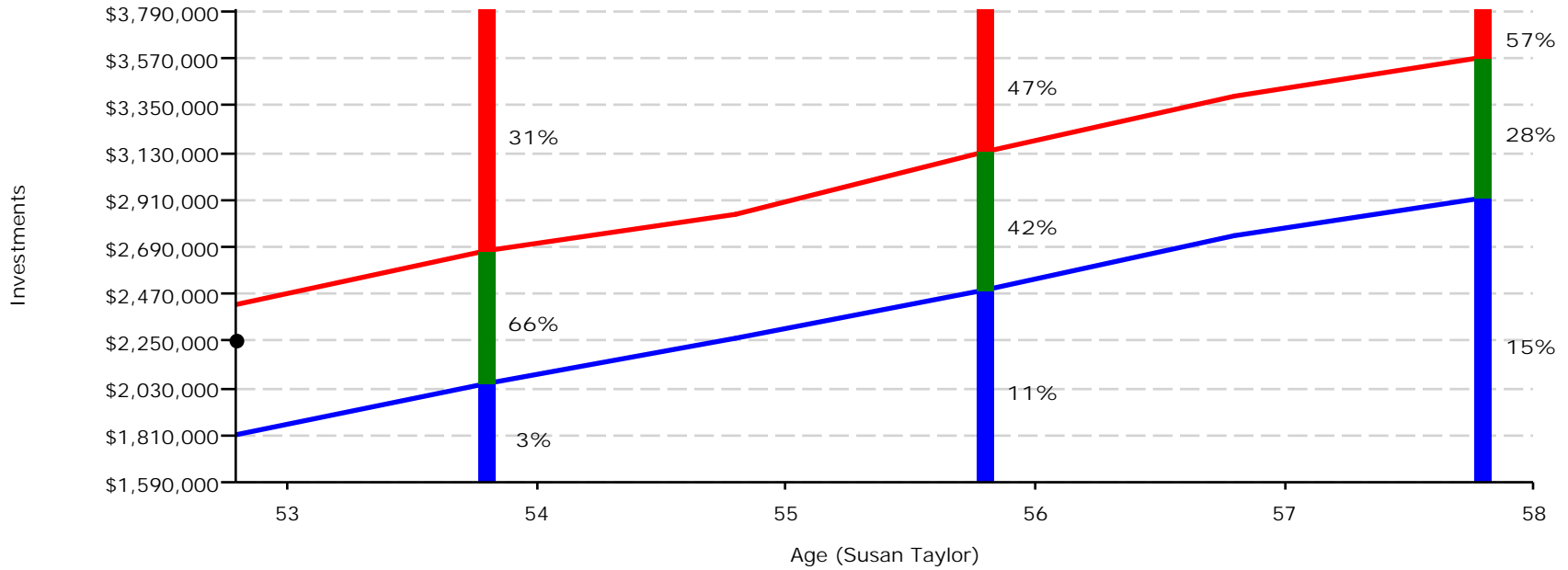
The Target Zone may help you evaluate your Recommended Investment Plan. It does not represent a projection of future portfolio values. The Target Zone graph is shown in Actual dollars.

The Target Zone and Plan Result is reflective of the strategic recommended asset allocation. If your current portfolio is not consistent with the recommended allocation, then your probability of success may be significantly different than the Plan Result displayed.

This information is not used to update your client account profile information. Please contact your Financial Advisor if any changes are needed to update your client profile.

Sensitivity Analysis

Results shown in Actual dollars



— Above Target (90th Percentile)
 — Below Target (75th Percentile)
 ● Investment As Of Date

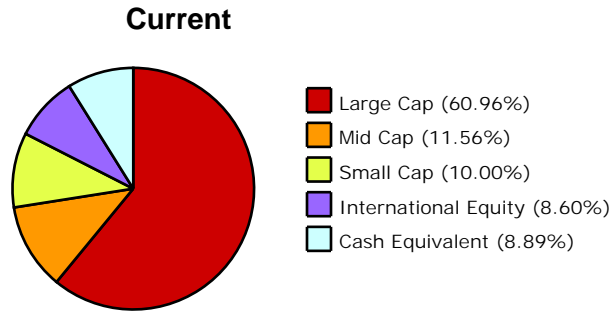
		At 1 year	At 3 years	At 5 years
█	Probability of being above the Target Zone Investment Value greater than	31 % \$2,672,412	47 % \$3,135,094	57 % \$3,577,560
█	Probability of being below the Target Zone Investment Value less than	3 % \$2,051,302	11 % \$2,489,105	15 % \$2,919,710
	Probability of being out of the Target Zone	34 %	58 %	72 %
█	Probability of being in the Target Zone	66 %	42 %	28 %

Envision allows you to track the value of your portfolio over time as it relates to the Target Zone. As markets change, and as your personal goals and objectives change, you may see your portfolio value move out of the Target Zone. This Sensitivity Analysis shows the probability of being both below and above the Target Zone over a one, three and five year period.

If your portfolio value happens to move out of the Target Zone, this is an opportunity to discuss what changes may have occurred in the market, or what has changed in your life based on the recommendations in the plan. As part of the Envision review process, you and your Financial Advisor may want to make adjustments to move you back into the Target Zone and give you reasonable confidence in achieving your goals.

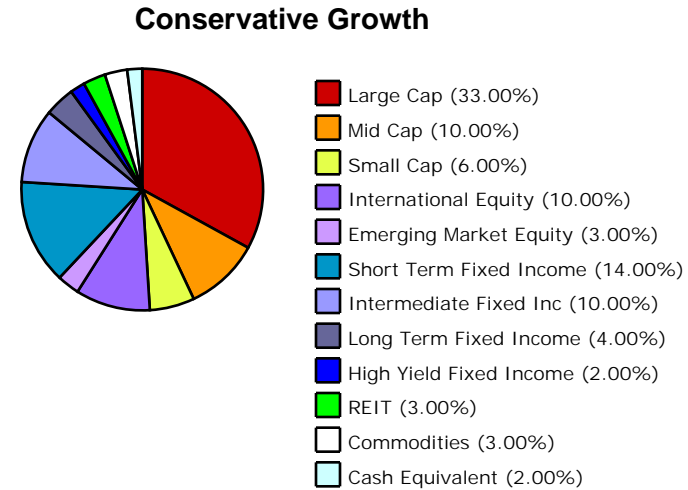
Current vs Strategic Allocation - Plan Results

Current Allocation Plan Result: 90



Average Return: 9.9%
Downside Risk: -15.5%

Strategic Allocation Plan Result: 86



Average Return: 8.8%
Downside Risk: -10.1%

Important Information: This page illustrates how your plan result may differ if you do not adopt the recommended strategic allocation. The current allocation plan result assumes that your current allocation will remain unchanged over the duration of the plan. The strategic allocation plan result assumes that you implement the recommended allocation and any future age-based allocations if they were included in the plan. There is no assurance that the recommended portfolio's objectives will be obtained.

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Totals may not equal calculated amounts due to rounding differences.

The Disclosures include definitions of the terms on this page and other detailed information.

Monitoring Your Recommended Investment Plan

The cash flows for this plan were last inflated on 6/22/2009*

Recommended	06/22/2005	07/01/2009	08/01/2009	09/01/2009	10/01/2009	10/19/2009
Jim's Retirement Age	60	60	60	60	60	60
Susan's Retirement Age	60	60	60	60	60	60
Annual Retirement Spending	\$160,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000
Estate Size	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Strategic Allocation	Conservative Growth	Conservative Growth	Conservative Growth	Conservative Growth	Conservative Growth	Conservative Growth
Current Year Savings ⁺	\$85,000	\$85,000	\$85,000	\$85,000	\$85,000	\$95,000
Other Income - Jim's Whole Life Benefit - Jim	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Other Income - Partnership Buyout - Jim	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Investment Value	\$2,255,000	\$2,250,000	\$2,250,000	\$2,250,000	\$2,000,000	\$2,250,000
Other Goal - Executive RV - Jim	\$150,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Other Goal - Travel - Jim	N/A	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Education Goals - Brown University - John Taylor	\$30,000	\$40,047	\$40,047	\$40,047	\$40,047	\$40,047
Education Goals - University of Virginia - Sara Taylor	\$30,000	\$28,791	\$28,791	\$28,791	\$28,791	\$28,791
Investment Plan Result	83	81	81	81	73	86

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

+ This total does not include savings cash flows that start in the future. If future savings cash flows exist, they are included in the Envision analysis.

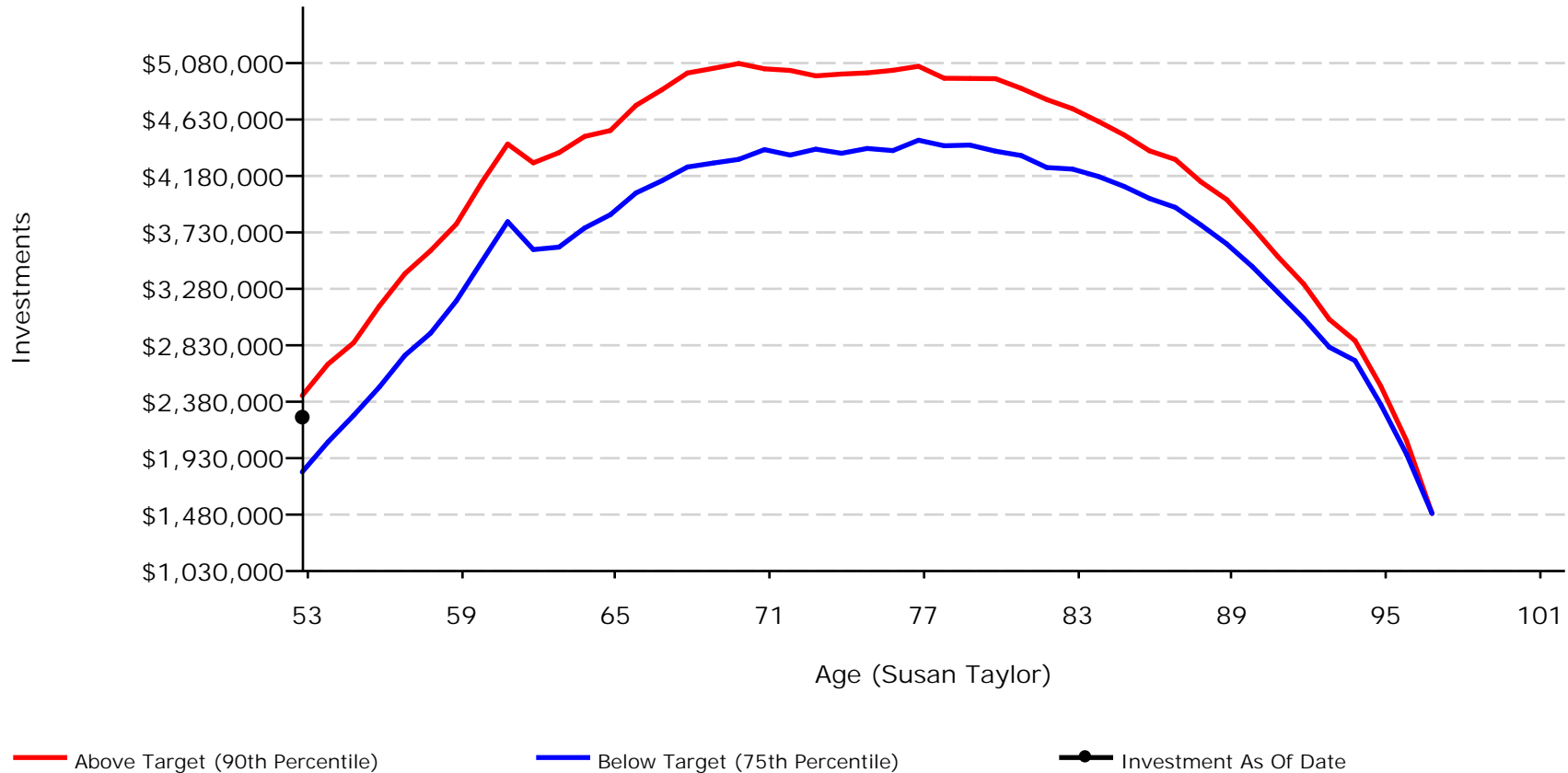
The table above indicates your Recommended Investment Plan and how changes to your goals and Investment Value have affected the Investment Plan Result over time. Investment Value includes assets currently held in accounts with our firm as well as assets held at other firms. Values of assets held at other firms are based on information provided by you, and may not reflect current market value.

The Recommended Investment Plan assumes you implement the Strategic or Custom Allocation and includes expectations about savings and spending patterns that you provided. Please be sure to inform us of any changes to your goals, savings and spending patterns and changes in the market value of assets held at other firms.

Your Recommended Investment Plan Result was calculated based on all of the information contained within your recommended plan as of the date in the column header. The recommended strategic asset allocation reflected on this page illustrates the strategic allocation you plan to implement now. Future allocations are illustrated on the Age Based Asset Allocation page.

Target Zone-Long Term

Results shown in Actual dollars



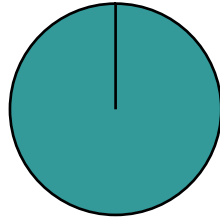
The Target Zone and Plan Result is reflective of the strategic recommended asset allocation. If your current portfolio is not consistent with the recommended allocation, then your probability of success may be significantly different than the Plan Result displayed.

Monitoring Your Progress...

Investment markets, your financial goals, and your priorities can change over time. The Envision process recognizes that throughout your life things will change. The monitoring process enables us to track your Investment Value so that, upon your request, we can monitor and review your progress towards your goals. Please be sure to inform us of updates to your situation, including changes to your goals and priorities, so that we can work with you to monitor and modify your Recommended Investment Plan.

Sources of Funding

Age 60 (Jim)

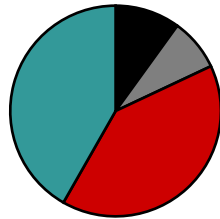


Investment Portfolio Need* (100.00%)

Spending Needs at Age 60	
Retirement Spending	\$ 170,576
Executive RV	\$ 304,601
Travel	\$ 15,000
Total	\$ 490,177

Sources of Funding	
None Specified	
Total	\$ 0
Investment Portfolio Need* = \$ 490,177	

Age 65 (Jim)



Social Security - Jim (9.99%)
 Social Security - Susan (8.02%)
 Partnership Buyout (40.24%)
 Investment Portfolio Need* (41.75%)

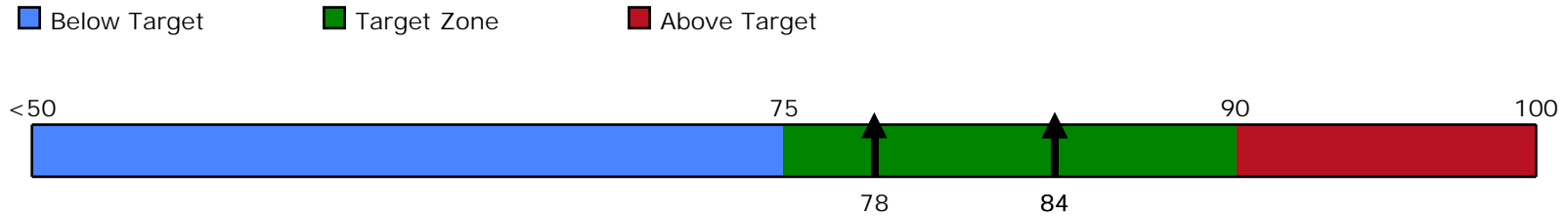
Spending Needs at Age 65	
Retirement Spending	\$ 192,992
Travel	\$ 15,000
Total	\$ 207,992

Sources of Funding	
Social Security - Jim	\$ 20,777
Social Security - Susan	\$ 16,675
Partnership Buyout	\$ 83,700
Total	\$ 121,152
Investment Portfolio Need* = \$ 86,840	

*The Investment Portfolio Need is the net amount required from the investment portfolio after all other income sources have been applied to the spending need. It does not represent income provided by the investment portfolio nor should it be assumed that the spending need can be met with portfolio withdrawals.

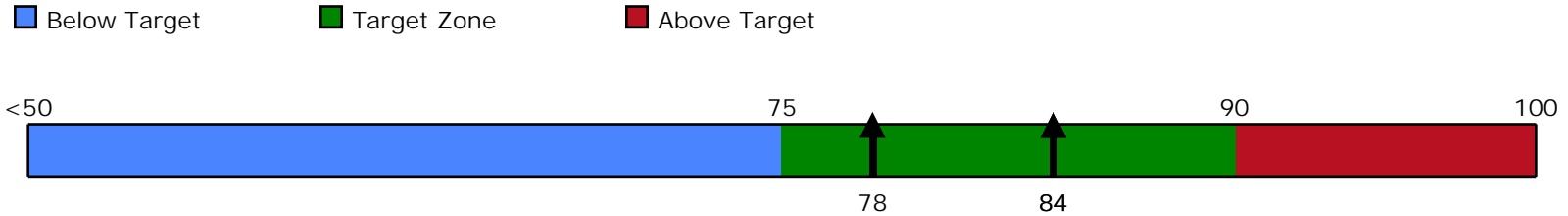
The sources of funding cash flows are hypothetical in nature and should be used only as a guideline. This report may display spending needs and the corresponding sources of funding for up to five different years as determined by your financial advisor. The other income sources are based upon assumptions that you have provided. To determine how much the investment portfolio must provide in order to meet spending needs, first, all available other income sources are matched against the spending need. If, all other income sources are not sufficient to meet the spending need, then the analysis assumes the remainder will be made up with the investment portfolio. This analysis does not consider Required Minimum Distributions or the potential need for leverage to be used.

Scenario Comparison



The cash flows for this plan were last inflated on 6/22/2009*

	Scenario #1 - Alma Mater Gift to NU	Scenario #2 - 4yrs in Nursing Home	Scenario #3 - LTC Premium No Nursing Home
Retirement Age			
Jim	60	60	60
Susan	60	60	60
Annual Retirement Spending	\$140,000	\$140,000	\$140,000
Other Goals			
alma mater gift	\$100,000 (Age Ret. - Ret.)	N/A	N/A
LTC Premium	N/A	N/A	\$4,000 (Age 52 - Death)
Nursing Home Stay	N/A	\$71,900 (Age 70 - 73)	N/A
Executive RV	\$250,000 (Age Ret. - Ret.)	\$250,000 (Age Ret. - Ret.)	\$250,000 (Age Ret. - Ret.)
Travel	\$15,000 (Age 60 - 70)	\$15,000 (Age 60 - 70)	\$15,000 (Age 60 - 70)
Annual Education Goals			
John - Brown University	\$40,047 (Age 18-21)	\$40,047 (Age 18-21)	\$40,047 (Age 18-21)
Sara - University of Virginia	\$28,791 (Age 18-21)	\$28,791 (Age 18-21)	\$28,791 (Age 18-21)
Annual Savings			
Deferred	\$15,000 (Age 49 - Ret.)	\$15,000 (Age 52 - Ret.)	\$15,000 (Age 52 - Ret.)
Deferred	\$40,000 (Age 51 - Ret.)	\$40,000 (Age 52 - Ret.)	\$40,000 (Age 52 - Ret.)
Taxable	\$40,000 (Age 51 - Ret.)	\$40,000 (Age 52 - Ret.)	\$40,000 (Age 52 - Ret.)



The cash flows for this plan were last inflated on 6/22/2009*

	Scenario #1 - Alma Mater Gift to NU		Scenario #2 - 4yrs in Nursing Home		Scenario #3 - LTC Premium No Nursing Home	
Other Sources of Income (Annual)						
Partnership Buyout	\$75,000	(Age 62 - 66)	\$75,000	(Age 62 - 66)	\$75,000	(Age 62 - 66)
Jim's Whole Life Benefit	\$100,000	(Age Death - Death)	\$100,000	(Age Death - Death)	\$100,000	(Age Death - Death)
Annual Social Security						
Jim	\$18,618	(Age 62 - Death)	\$18,618	(Age 62 - Death)	\$18,618	(Age 62 - Death)
Susan	\$14,942	(Age 62 - Death)	\$14,942	(Age 62 - Death)	\$14,942	(Age 62 - Death)
Susan	\$3,676	(Age 93 - End)	\$3,676	(Age 93 - End)	\$3,676	(Age 93 - End)
Estate Goal		\$500,000		\$500,000		\$500,000
Strategic Allocation	Conservative Growth	Now - 59	Conservative Growth	Now - 59	Conservative Growth	Now - 59
	Moderate Growth & Income	60 - 69	Moderate Growth & Income	60 - 69	Moderate Growth & Income	60 - 69
	Conservative Growth & Income	70 - End	Conservative Growth & Income	70 - End	Conservative Growth & Income	70 - End
Percent in Equities ⁺		65.0%		65.0%		65.0%
Downside Risk ⁺		- 10.1%		- 10.1%		- 10.1%
Investment Plan Result		84		78		84

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

+Percent in Equities and Downside Risk apply to the Strategic Allocation for the current time period.

The Scenario Comparison is hypothetical and not your Recommended Investment Plan. It is designed to illustrate "what-if" scenarios. The information used to create these scenarios may or may not reflect your current situation or goals. Please refer to your Envision Presentation for a Recommended Investment Plan that reflects your current situation and financial goals. Your Financial Advisor can work with you to create or modify your Recommended Investment Plan to suit your needs. The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Survivor Goals - Jim Survives

The cash flows for this plan were last inflated on 6/22/2009 *

Liabilities to be Paid Immediately

123 Main St. Mortgage \$200,000

Final Expenses

\$10,000

Decedent's Annual Income Replacement

\$40,000 (Age Now-Ret.)

Survivor Goals

Retirement Age 60
 Annual Retirement Spending \$120,000
 Estate Goal \$500,000

Education Goals

Brown University - John \$40,047 (Age 18-21)
 University of Virginia - Sara \$28,791 (Age 18-21)

Savings

Deferred \$60,000 (Age 51-Ret.)

Other Sources of Income

Partnership Buyout \$75,000 (Age 62-66)

Social Security

Social Security Survivor Benefits \$24,232⁺
 Jim's Retirement Benefit \$18,618 (Age 62-Death)

Strategic Allocation

Conservative Growth
 Percent in Equities 65.0%
 Downside Risk - 10.1%

Total Value of Investments

\$2,250,000

Plan Result

86

Survivor Needs Result

Estimated Total Coverage Needed \$60,000
 Existing Insurance Policies on Susan's Life \$100,000

Estimated Additional Insurance Needed

\$0

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

† The Survivor Benefit amount shown here is for the first year only. Future benefits may be more or less.

Important Information

Estimated Total Coverage Needed: Indicates the total of your existing insurance plus your additional insurance need.

Existing Insurance Policies: Represents insurance coverage you identified as already having purchased.

Estimated Additional Insurance Needed: Represents the additional death benefit needed to meet the specific Survivor Goals stated in this survivor section. You may have additional estate or business planning needs which are beyond the scope of this analysis. Please consult with your Financial Advisor for additional analysis related to these issues.

The Survivor Needs page may include modified plan assumptions that anticipate the different needs you may have after the death of your spouse; your actual situation may differ.

In anticipation of your survivor need, this analysis may exclude certain accounts identified in your Recommended Investment Plan.

Survivor Goals - Susan Survives

The cash flows for this plan were last inflated on 6/22/2009 *

Liabilities to be Paid Immediately

123 Main St. Mortgage \$200,000

Final Expenses

\$10,000

Decedent's Annual Income Replacement

\$180,000 (Age Now-Ret.)

Survivor Goals

Retirement Age 60
 Annual Retirement Spending \$120,000
 Estate Goal \$500,000

Education Goals

Brown University - John \$40,047 (Age 18-21)
 University of Virginia - Sara \$28,791 (Age 18-21)

Savings

Deferred \$15,000 (Age 52-Ret.)

Other Sources of Income

Partnership Buyout \$75,000 (Age 62-66)

Social Security

Social Security Survivor Benefits \$31,263⁺
 Susan's Retirement Benefit \$17,369 (Age 62-Death)

Strategic Allocation

Conservative Growth
 Percent in Equities 65.0%
 Downside Risk - 10.1%

Total Value of Investments

\$2,250,000

Plan Result

86

Survivor Needs Result

Estimated Total Coverage Needed \$1,590,000
 Existing Insurance Policies on Jim's Life \$700,000

Estimated Additional Insurance Needed

\$890,000

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

+The Survivor Benefit amount shown here is for the first year only. Future benefits may be more or less.

Important Information

Estimated Total Coverage Needed: Indicates the total of your existing insurance plus your additional insurance need.

Existing Insurance Policies: Represents insurance coverage you identified as already having purchased.

Estimated Additional Insurance Needed: Represents the additional death benefit needed to meet the specific Survivor Goals stated in this survivor section. You may have additional estate or business planning needs which are beyond the scope of this analysis. Please consult with your Financial Advisor for additional analysis related to these issues.

The Survivor Needs page may include modified plan assumptions that anticipate the different needs you may have after the death of your spouse; your actual situation may differ.

In anticipation of your survivor need, this analysis may exclude certain accounts identified in your Recommended Investment Plan.

Introduction to Estate Planning

Whether or not one is subject to the payment of estate taxes, there are several non-tax aspects to be considered when preparing for the eventual disposition of property upon one's death. In most cases, a will or living trust, durable power of attorney, and advance medical directive are advisable, as well as the careful choices about beneficiaries, property ownership form, and life insurance. First, a look at the will, and how ownership and beneficiary selection come into play.

What is a will?

A will is a written document directing the disposition of the decedent's property upon his or her death. Just about everyone needs a will. Why?

- To name a personal guardian for your minor children
- To name your executor
- To leave property generally best left by a will, such as art, heirlooms and collectibles
- To make specific bequests

What property cannot be transferred by will? Some of your most valuable assets will not pass under the terms of your will. The following property will be transferred based on naming beneficiaries, by choosing to own property in joint tenancy, or creating a living trust.

- Joint tenancy (with rights of survivorship) property
- Pay on Death bank accounts
- Transfer on Death securities accounts
- Life insurance proceeds payable to a named beneficiary
- Funds in retirement plans payable to a named beneficiary
- Property in a living trust

Legal Forms of Ownership

How are your assets titled? Do you understand the tax impact? Here is a description of the most basic legal forms of ownership.

- **Individual Property Ownership.** Individual property ownership is usually designated by the person's own name, such as "Joe Smith".
- **Tenants in Common.** In a tenancy in common, two or more individuals own undivided interests in property. Usually all tenants in common own equal undivided interests in the property. When a tenant in common dies, their share of the property will pass to their heirs by will or state law.
- **Joint Tenants with Right of Survivorship (JTWROS).** When a joint tenant who owns property subject to a right of survivorship dies, their interest passes in equal shares to the surviving joint tenants.
- **Tenants by the Entirety.** This ownership form, available only for a husband and wife, in about half of the states, has the same survivorship characteristic as a joint tenancy with right of survivorship. Tenants by the entirety may afford additional creditor protection.
- **Community Property.** In nine states (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin), a husband and wife may own property in the form of community property. Generally, property acquired during the marriage while the husband and wife lived in a community property state is treated as community property unless the property was acquired by inheritance or gift. Upon the death of the first spouse, their one-half interest in the community property passes to their heirs or distributes. The surviving spouse will automatically retain their one-half interest.

Special Account Designations

In nearly all states, bank accounts and certain other types of financial arrangements can be titled so that at the death of the owner the account is automatically payable to a specified beneficiary. These forms of ownership are known as payable on death or POD (for bank accounts) or transfer on death or TOD (for securities accounts). These types of ownership are typically used to reduce some administrative costs at death and to facilitate the distribution of assets.

Living Trusts

An *inter vivos* or living trust is a revocable trust created during the lifetime of the grantor. The grantor places his or her property into a trust to be managed by a trustee for a specified period of time or until the death of the grantor.

Living trusts are commonly used for the purpose of bypassing probate. However, the creation of a living trust may also protect against legal incompetency or incapacity of the grantor or the beneficiaries.

There may be less expensive ways to avoid probate, such as joint tenancy and TOD account designations.

For federal income tax purposes all income from the trust is taxed to the grantor at the grantor's individual income tax rate, because the grantor is considered to be the owner of the trust property.

Durable Power of Attorney and Advance Directive

The last two documents that most individuals should consider in planning their estate are the durable power of attorney and the advance directive. A durable power of attorney provides a trusted person power over your financial affairs for one who has become unable to manage them. When this kind of help is needed but no agent has been designated, a court will have to appoint and supervise someone, which is an expensive process.

Advance directive (also called a living will) is used to indicate one's wishes about end-of-life medical treatment, in case one is unable to communicate this choice.

Life Insurance

The needs of the surviving family members should be considered as part of estate planning. Life insurance should be purchased by those on whom people depend for support. Many different types or forms of insurance are available depending on the individual's needs and resources.

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Introduction to Estate Taxes

The federal estate tax is designed to tax the property of a deceased person, and is usually payable nine months after the date of death. In order to assess the potential impact of this tax, one should review the components of the gross estate, and the subtractions available to reach the taxable estate value, and the level of amounts which may be exempt from tax. State death taxes may be charged independently of the federal estate tax, and they can vary from state to state.

Gross Estate

The gross estate includes all property of any description, wherever located, to the extent the decedent had any interest in the property at the time of death. It may even include property previously given away or over which the decedent had no control at the time of death. A recent financial statement should disclose most of what comprises the gross estate, but the following list should suffice for obtaining an estimate of the gross estate:

- Cash
- Liquid assets, such as stocks and other securities
- Real estate
- Personal property, including household goods and collections
- Business interests
- Life insurance owned or insurance payable to estate and,
- Employee benefits, including IRAs

Note: Keep in mind in determining the gross estate, it is also important to determine how the assets are titled (separate, joint, community, etc.).

Taxable Estate

Although the actual calculation of the taxable estate amount can be complex, for estimation purposes begin with the gross estate amount. From this amount, subtract:

- Administrative expenses (including funeral expenses)
- Debts
- Amounts left to a surviving spouse
- Amounts left to charity

to determine the decedent's taxable estate.

The Smaller Estate - Below the Federal Exclusion

When one has less than the federal applicable exclusion, \$3.5 million (in 2009), in taxable property at death, federal estate taxes should not be an issue, although there may be state death taxes to consider. In most of these cases, effective estate planning includes a will or living trust, durable power of attorney, advance medical directive, and careful selection of beneficiaries.

The Intermediate Estate - Married Couples with \$3,500,000 to \$7,000,000 (in 2009)

The intermediate estate refers only to married couples whose aggregated estates have a value in excess of one applicable exclusion amount but below twice-such exclusion amount. A married couple with an intermediate sized estate may eliminate all federal estate tax with the use of "bypass planning", the usual form of which involves an arrangement in which the first to die spouse places assets equal in value to his or her exemption in trust for the surviving spouse as income beneficiary. Note that in an intermediate estate, that similar results could be obtained by passing all property to the surviving spouse, but with provision for a "disclaimer trust". The disclaimer trust would come into being only if the surviving spouse disclaimed, or refused to accept, a portion of the estate under the will. When funded as a result of such a disclaimer, the trust would function in exactly the same way as the bypass trust, except that the surviving spouse would decide exactly how much property, if any, was to go into the trust.

The Large Estate - Where Federal Estate Tax Applies

With a large estate - for 2009 over \$3,500,000 for individuals and over \$7,000,000 for married couples - federal estate tax will apply under current law. Accordingly, the use of tax planning techniques beyond unified credit, and bypass planning is necessary to reduce or eliminate estate taxes. A large estate would apply to a single individual if he or she has an estate in excess of the applicable exclusion amount and to a married couple whose aggregate estate exceeds double the applicable exclusion amount. Here, beyond the unified credit and bypass planning, the suitable tools and techniques to consider include lifetime giving, life insurance trusts, and charitable trusts.

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Federal Estate Tax Changes

The following table depicts the levels of federal estate tax charged on taxable estates of various sizes in several different years of death.

Although the actual calculation of the taxable estate amount can be complex, for estimation purposes, begin with the gross estate amount: all property in which the decedent had any interest at the time of death. From that amount, subtract: administrative expenses (including funeral expenses), debts, amounts left to a surviving spouse, amounts left to charity to determine the approximate taxable estate.

Note: This table does not reflect state death taxes, which may be independent of the federal estate tax.

Estate Tax Estimator *											
Year of Death	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011+
Top Rate %	55	50	49	48	47	46	45	45	45	repealed	55
Credit Exemption	675,000	1,000,000	1,000,000	1,500,000	1,500,000	2,000,000	2,000,000	2,000,000	3,500,000	repealed	1,000,000

Estate Size	Estate Tax Net of Credit										
\$1,000,000	125,000	0	0	0	0	0	0	0	0	0	0
\$1,500,000	335,000	210,000	210,000	0	0	0	0	0	0	0	210,000
\$2,000,000	560,000	435,000	435,000	225,000	225,000	0	0	0	0	0	435,000
\$2,500,000	805,000	680,000	680,000	465,000	460,000	230,000	225,000	225,000	0	0	680,000
\$3,000,000	1,070,000	930,000	925,000	705,000	695,000	460,000	450,000	450,000	0	0	945,000
\$3,500,000	1,345,000	1,180,000	1,170,000	945,000	930,000	690,000	675,000	675,000	0	0	1,220,000
\$4,000,000	1,620,000	1,430,000	1,415,000	1,185,000	1,165,000	920,000	900,000	900,000	225,000	0	1,495,000
\$5,000,000	2,170,000	1,930,000	1,905,000	1,665,000	1,635,000	1,380,000	1,350,000	1,350,000	675,000	0	2,045,000
\$6,000,000	2,720,000	2,430,000	2,395,000	2,145,000	2,105,000	1,840,000	1,800,000	1,800,000	1,125,000	0	2,595,000
\$7,000,000	3,270,000	2,930,000	2,885,000	2,625,000	2,575,000	2,300,000	2,250,000	2,250,000	1,575,000	0	3,145,000
\$8,000,000	3,820,000	3,430,000	3,375,000	3,105,000	3,045,000	2,760,000	2,700,000	2,700,000	2,025,000	0	3,695,000
\$9,000,000	4,370,000	3,930,000	3,865,000	3,585,000	3,515,000	3,220,000	3,150,000	3,150,000	2,475,000	0	4,245,000
\$10,000,000	4,920,000	4,430,000	4,355,000	4,065,000	3,985,000	3,680,000	3,600,000	3,600,000	2,925,000	0	4,795,000

*Based on the "Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA)"

The Economic Growth and Tax Relief Reconciliation Act of 2001 is subject to a "Sunset Provision." Under the "Sunset Provision," in 2011, all tax law changes revert to year 2001 levels, unless Congress re-enacts the 2010 repeal changes into law.

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Strategic Allocation Investment Objectives

Conservative Income

Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income. Conservative Income investors seek the maximum amount of income consistent with a modest degree of risk. They are willing to accept a lower level of income in exchange for lower risk. Higher risk investments, such as high yield bonds and some equities, are typically not a large percentage of the account.

Conservative Growth & Income

Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Conservative Growth and Income investors seek the maximum growth and income consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities, generally dividend paying equities, may be some percentage of the account.

Conservative Growth

Growth investors do not seek account income and their primary objective is capital appreciation. Conservative Growth investors seek maximum growth consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities may be a significant percentage of the account.

Moderate Income

Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income. Moderate Income investors seek to balance the potential risk of capital loss with increased income potential. Higher risk investments, such as high yield bonds and some equities, may be some percentage of the account.

Moderate Growth & Income

Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Moderate Growth and Income investors seek to balance the risk of capital loss with higher potential growth and income. High yield bonds and equities, generally dividend paying equities, may be a significant percentage of the account.

Moderate Growth

Growth investors do not seek account income and their primary objective is capital appreciation. Moderate Growth investors seek to balance potential risk of capital loss with their goal of higher potential growth. Equities may be the primary asset in the account.

Long Term Income

Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income. Long Term Income investors seek a significant level of income, are financially able and willing to risk losing a substantial portion of investment capital, and, due to their long term horizon or other factors, they employ higher risk, more aggressive strategies that may offer higher potential income. Higher risk investments, such as high yield bonds and some equities, may be a significant percentage of the account.

Long Term Growth & Income

Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Long Term Growth and Income investors seek a significant level of growth and income, are financially able and willing to risk losing a substantial portion of investment capital, and due to their long term horizon or other factors they pursue high risk, more aggressive strategies that may offer higher potential returns. High yield bonds and equities, generally dividend paying equities, may be the primary assets in the account.

Long Term Growth

Growth investors do not seek account income and their primary objective is capital appreciation. Long Term Growth investors seek a significant level of growth, are financially able and willing to risk losing a substantial portion of investment capital, and due to their long term horizon or other factors, they employ higher risk, more aggressive strategies that may offer higher potential returns. Higher risk investments such as equities may be as much as 100% of the account.

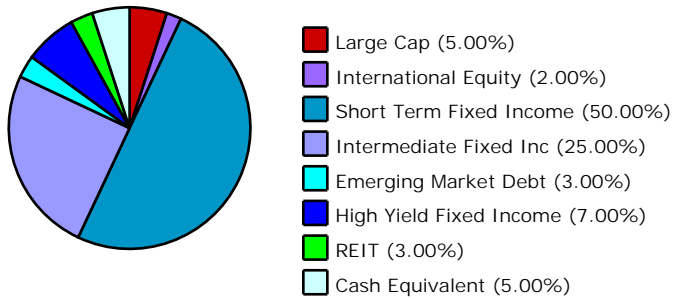
Your actual asset allocation may vary from the Strategic or Custom Allocation, based upon your individual circumstances. There can be no guarantee that your investment goals will be reached by following a prescribed asset allocation model.

The Strategic Allocations

Conservative Income

Average Return: 5.1%

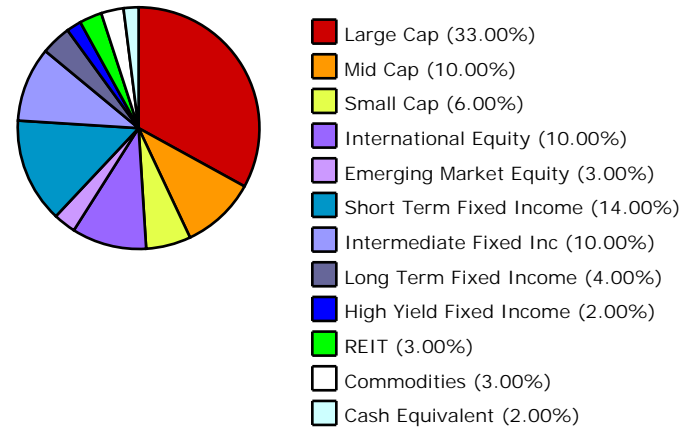
Downside Risk: -1.6%



Conservative Growth

Average Return: 8.8%

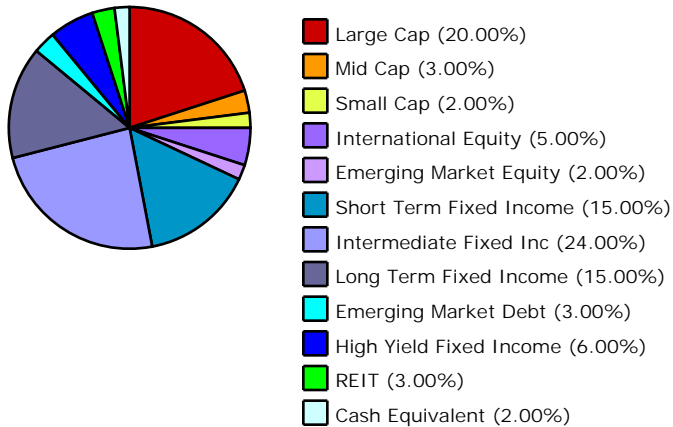
Downside Risk: -10.1%



Conservative Growth & Income

Average Return: 7.1%

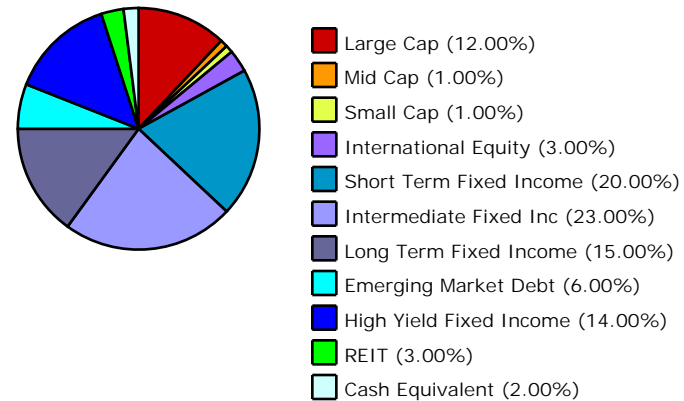
Downside Risk: -6.0%



Moderate Income

Average Return: 6.6%

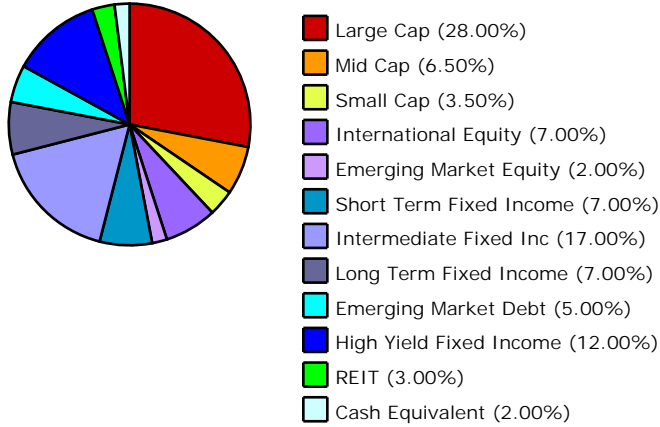
Downside Risk: -4.9%



Moderate Growth & Income

Average Return: 8.4%

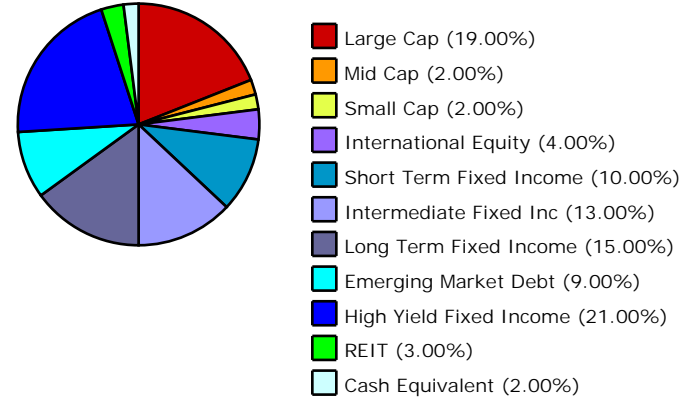
Downside Risk: -9.2%



Long Term Income

Average Return: 7.7%

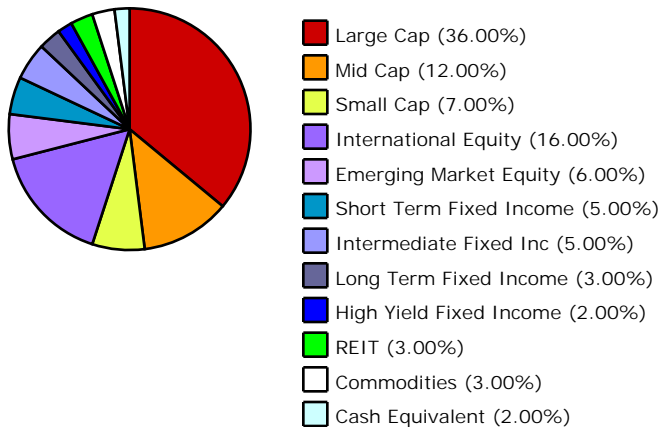
Downside Risk: -7.6%



Moderate Growth

Average Return: 9.7%

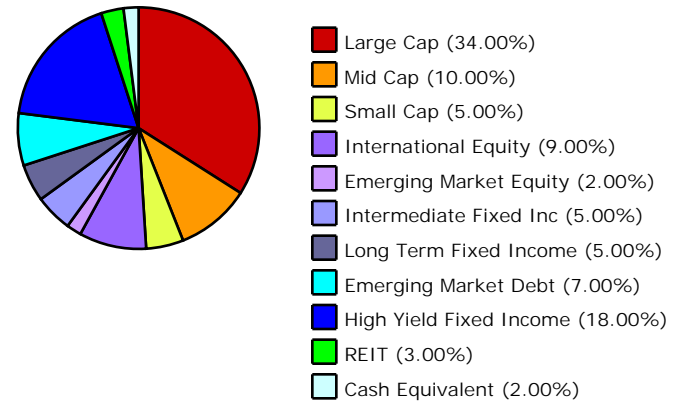
Downside Risk: -12.9%



Long Term Growth & Income

Average Return: 9.5%

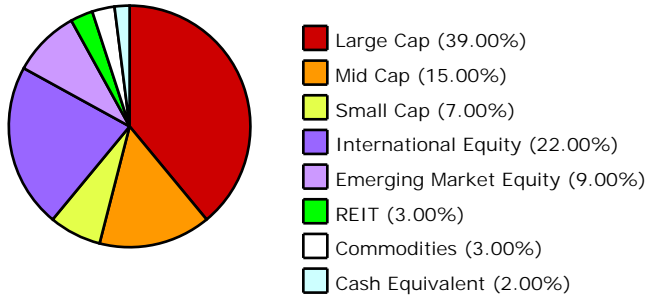
Downside Risk: -12.3%



Long Term Growth

Average Return: 10.5%

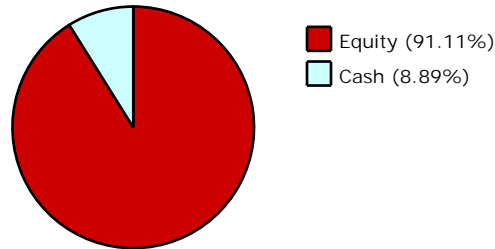
Downside Risk: -15.5%



The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

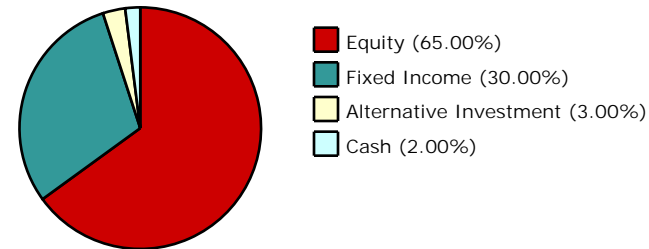
Current vs Strategic Allocation - Asset Class

Current



Average Return: 9.9%
Downside Risk: -15.5%

Conservative Growth



Average Return: 8.8%
Downside Risk: -10.1%

Long Positions

Asset Class	Current		Strategic		Difference	
Equity	\$ 2,050,000.00	91.11%	\$ 1,462,500.00	65.00%	\$ - 587,500.00	- 26.11%
Fixed Income	\$ 0.00	0.00%	\$ 675,000.00	30.00%	\$ 675,000.00	30.00%
Alternative Investment	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Cash	\$ 200,000.00	8.89%	\$ 45,000.00	2.00%	\$ - 155,000.00	- 6.89%
Total:	\$ 2,250,000.00	100.00%	\$ 2,250,000.00	100.00%	\$ 0.00	0.00%

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

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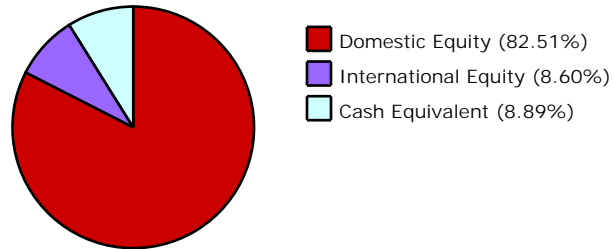
Totals may not equal calculated amounts due to rounding differences.

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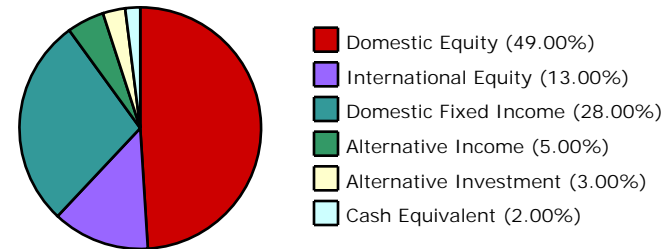
Current vs Strategic Allocation - Asset Class Type

Current



Average Return: 9.9%
Downside Risk: -15.5%

Conservative Growth



Average Return: 8.8%
Downside Risk: -10.1%

Long Positions

Asset Class Type	Current		Strategic		Difference	
Domestic Equity	\$ 1,856,500.00	82.51%	\$ 1,102,500.00	49.00%	\$ - 754,000.00	- 33.51%
International Equity	\$ 193,500.00	8.60%	\$ 292,500.00	13.00%	\$ 99,000.00	4.40%
Domestic Fixed Income	\$ 0.00	0.00%	\$ 630,000.00	28.00%	\$ 630,000.00	28.00%
Alternative Income	\$ 0.00	0.00%	\$ 112,500.00	5.00%	\$ 112,500.00	5.00%
Alternative Investment	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Cash Equivalent	\$ 200,000.00	8.89%	\$ 45,000.00	2.00%	\$ - 155,000.00	- 6.89%
Total:	\$ 2,250,000.00	100.00%	\$ 2,250,000.00	100.00%	\$ 0.00	0.00%

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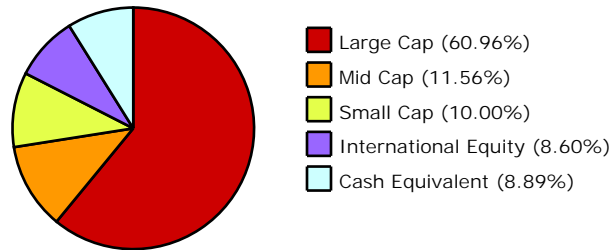
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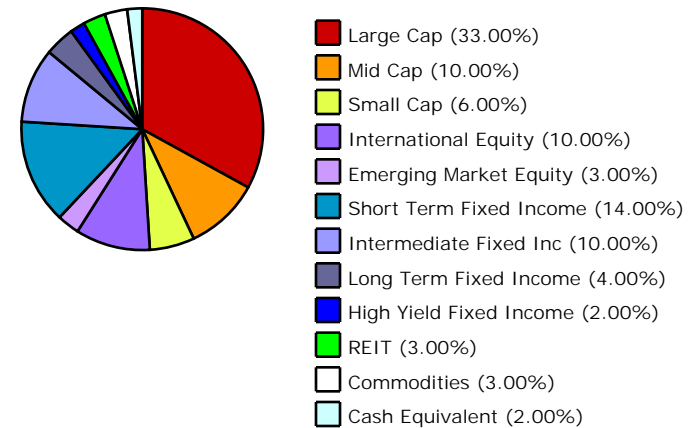
Current vs Strategic Allocation - Asset Class Sub Type

Current



Average Return: 9.9%
Downside Risk: -15.5%

Conservative Growth



Average Return: 8.8%
Downside Risk: -10.1%

Long Positions

Asset Class Sub Type	Current		Strategic		Difference	
Large Cap	\$ 1,371,500.00	60.96%	\$ 742,500.00	33.00%	\$ - 629,000.00	- 27.96%
Mid Cap	\$ 260,000.00	11.56%	\$ 225,000.00	10.00%	\$ - 35,000.00	- 1.56%
Small Cap	\$ 225,000.00	10.00%	\$ 135,000.00	6.00%	\$ - 90,000.00	- 4.00%
International Equity	\$ 193,500.00	8.60%	\$ 225,000.00	10.00%	\$ 31,500.00	1.40%
Emerging Market Equity	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Short Term Fixed Income	\$ 0.00	0.00%	\$ 315,000.00	14.00%	\$ 315,000.00	14.00%
Intermediate Fixed Inc	\$ 0.00	0.00%	\$ 225,000.00	10.00%	\$ 225,000.00	10.00%
Long Term Fixed Income	\$ 0.00	0.00%	\$ 90,000.00	4.00%	\$ 90,000.00	4.00%
High Yield Fixed Income	\$ 0.00	0.00%	\$ 45,000.00	2.00%	\$ 45,000.00	2.00%
REIT	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Commodities	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Cash Equivalent	\$ 200,000.00	8.89%	\$ 45,000.00	2.00%	\$ - 155,000.00	- 6.89%
Total:	\$ 2,250,000.00	100.00%	\$ 2,250,000.00	100.00%	\$ 0.00	0.00%

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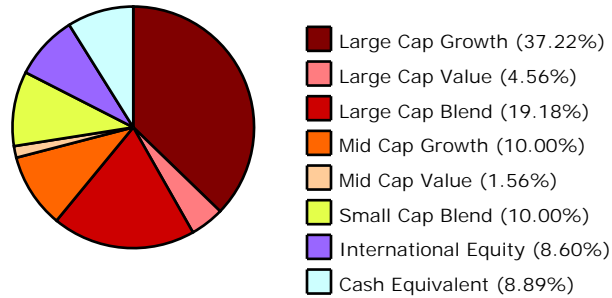
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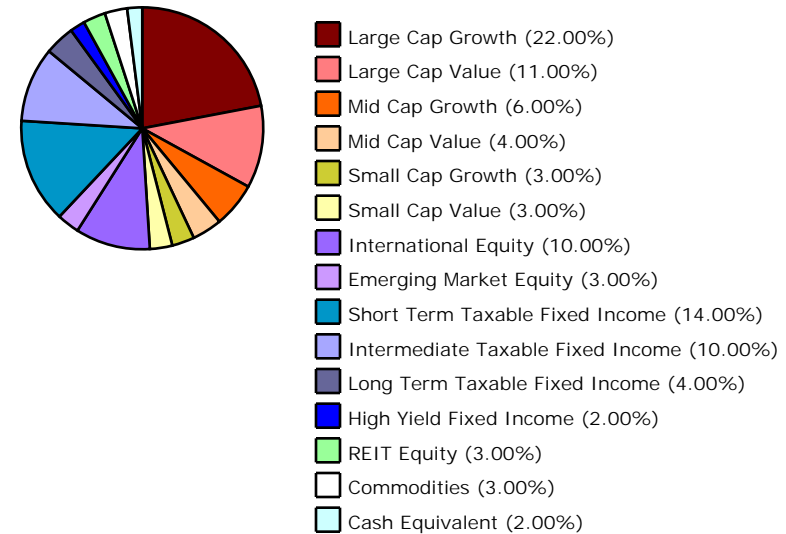
Current vs Strategic Allocation - Asset Class Detail

Current



Average Return: 9.9%
Downside Risk: -15.5%

Conservative Growth



Average Return: 8.8%
Downside Risk: -10.1%

Long Positions

Asset Class Detail	Current		Strategic		Difference	
Large Cap Growth	\$ 837,500.00	37.22%	\$ 495,000.00	22.00%	\$ - 342,500.00	- 15.22%
Large Cap Value	\$ 102,500.00	4.56%	\$ 247,500.00	11.00%	\$ 145,000.00	6.44%
Large Cap Blend	\$ 431,500.00	19.18%	\$ 0.00	0.00%	\$ - 431,500.00	- 19.18%
Mid Cap Growth	\$ 225,000.00	10.00%	\$ 135,000.00	6.00%	\$ - 90,000.00	- 4.00%
Mid Cap Value	\$ 35,000.00	1.56%	\$ 90,000.00	4.00%	\$ 55,000.00	2.44%
Small Cap Growth	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Small Cap Value	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Small Cap Blend	\$ 225,000.00	10.00%	\$ 0.00	0.00%	\$ - 225,000.00	- 10.00%
International Equity	\$ 193,500.00	8.60%	\$ 225,000.00	10.00%	\$ 31,500.00	1.40%
Emerging Market Equity	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Short Term Taxable Fixed Income	\$ 0.00	0.00%	\$ 315,000.00	14.00%	\$ 315,000.00	14.00%
Intermediate Taxable Fixed Income	\$ 0.00	0.00%	\$ 225,000.00	10.00%	\$ 225,000.00	10.00%

Long Positions

Asset Class Detail	Current		Strategic		Difference	
Long Term Taxable Fixed Income	\$ 0.00	0.00%	\$ 90,000.00	4.00%	\$ 90,000.00	4.00%
High Yield Fixed Income	\$ 0.00	0.00%	\$ 45,000.00	2.00%	\$ 45,000.00	2.00%
REIT Equity	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Commodities	\$ 0.00	0.00%	\$ 67,500.00	3.00%	\$ 67,500.00	3.00%
Cash Equivalent	\$ 200,000.00	8.89%	\$ 45,000.00	2.00%	\$ - 155,000.00	- 6.89%
Total:	\$ 2,250,000.00	100.00%	\$ 2,250,000.00	100.00%	\$ 0.00	0.00%

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

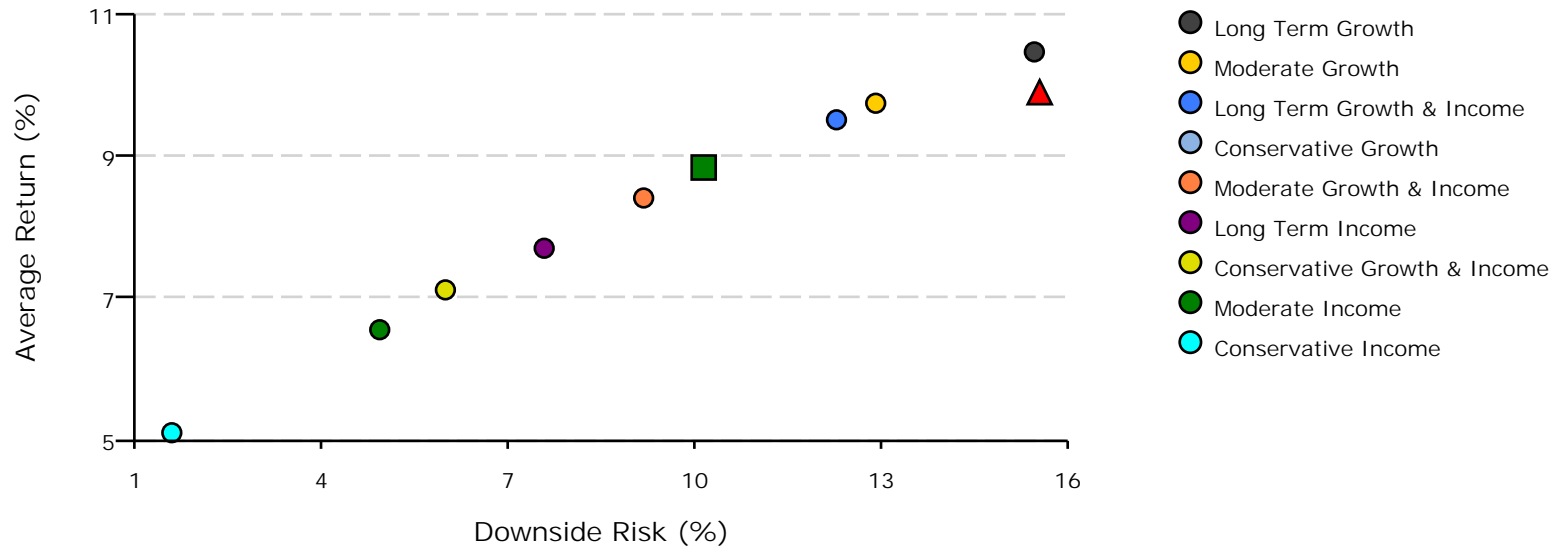
The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.



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Current vs Strategic - Efficient Frontier



	Average Return:	Downside Risk:
 Current Allocation	9.9%	-15.5%
 Conservative Growth	8.8%	-10.1%

Your Recommended Investment Plan Result was calculated assuming that you will modify your strategic asset allocations, if applicable, throughout the life of the plan. The recommended strategic asset allocation reflected on this page illustrates the current recommended strategic allocation. Future allocations are illustrated on the Age Based Asset Allocation page.

Each Strategic Allocation has a Historical Return and level of Downside Risk. An "efficient" portfolio allocation is designed to seek the maximum rate of return for the amount of risk assumed. The Efficient Frontier is created to represent the optimal rate of return attainable for any determined level of risk. In theory, the closer your portfolio allocation came to the efficient frontier, the more return you received for the amount of risk you assumed.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Age Based Asset Allocations

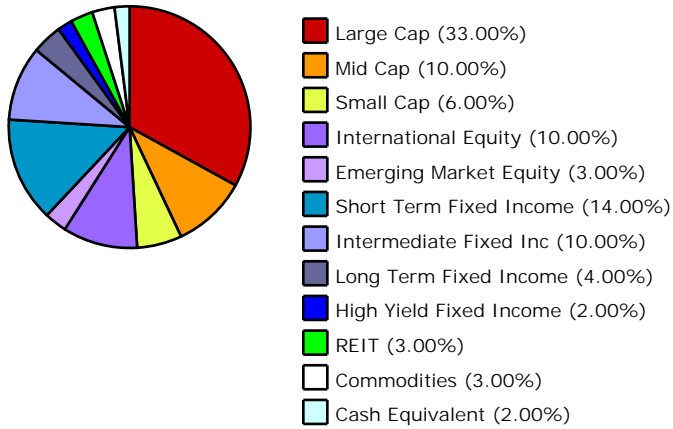
Conservative Growth

Average Return: 8.8%
 Downside Risk: -10.1%

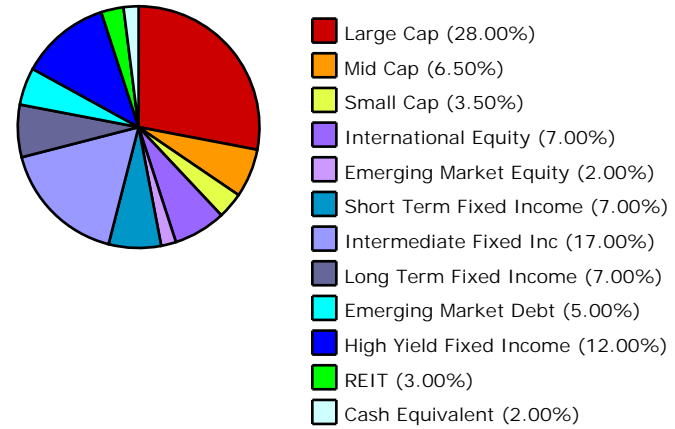
Moderate Growth & Income

Average Return: 8.4%
 Downside Risk: -9.2%

Age Now - 59



Age 60 - 69



Conservative Growth & Income

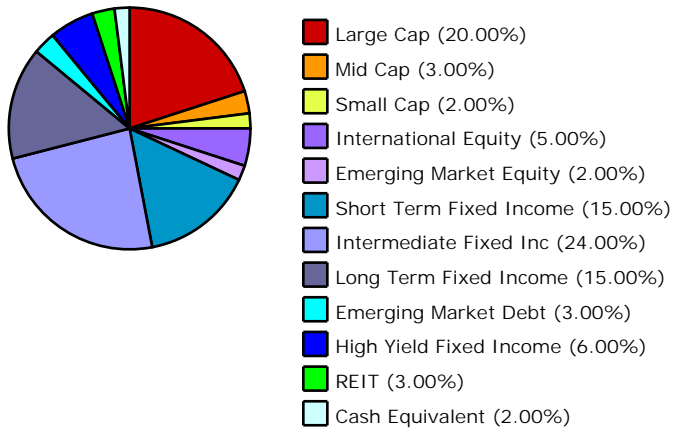
Average Return: 7.1%

Downside Risk: -6.0%

This analysis is designed to illustrate your anticipated strategic allocations throughout the life of the plan. The age selected is based on the primary client's age. Please remember to update your goals with your Financial Advisor periodically, since you may determine that your actual strategic allocations should differ. The information shown is based on historical market indexes or related asset class data through 03/2009.

Downside Risk represents the loss the allocation would have potentially experienced in a particularly negative market environment in any 12 month period. Risk and return for actual securities would differ. Past performance is not a guarantee of future results. The Disclosures at the end of this report include more detailed information.

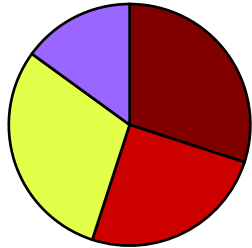
Age 70 - End



Account Summary

88888888 (John's 529) (EXTERNAL)

Asset Allocation



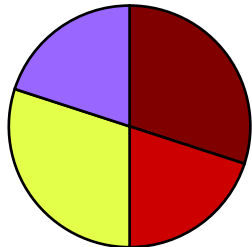
- Large Cap Growth (30.00%)
- Large Cap Blend (25.00%)
- Small Cap Blend (30.00%)
- International Equity (15.00%)

Security Level - Long Positions

Name	Amount	%
DAVIS N Y VNTR CL A	\$ 19,500.00	15.00
GROWTH FUND AMERICA FD A	\$ 39,000.00	30.00
HARTFORD CAP APPREC FD-A	\$ 13,000.00	10.00
KEELEY S/C VALU FD CL-A	\$ 39,000.00	30.00
TEMPLETON FOREIGN FD A	\$ 19,500.00	15.00
Long Mkt Value:	\$ 130,000.00	
Short Mkt Value:	\$ 0.00	
Cash Balance:	\$ 0.00	
Account Value:	\$ 130,000.00	

88888888 (Sara's 529) (EXTERNAL)

Asset Allocation



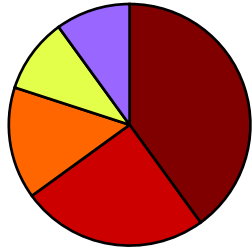
- Large Cap Growth (30.00%)
- Large Cap Blend (20.00%)
- Small Cap Blend (30.00%)
- International Equity (20.00%)

Security Level - Long Positions

Name	Amount	%
DAVIS N Y VNTR CL A	\$ 18,000.00	15.00
GROWTH FUND AMERICA FD A	\$ 36,000.00	30.00
HARTFORD CAP APPREC FD-A	\$ 6,000.00	5.00
KEELEY S/C VALU FD CL-A	\$ 36,000.00	30.00
TEMPLETON FOREIGN FD A	\$ 24,000.00	20.00
Long Mkt Value:	\$ 120,000.00	
Short Mkt Value:	\$ 0.00	
Cash Balance:	\$ 0.00	
Account Value:	\$ 120,000.00	

88888888 (Jim's Profit Share Plan) (EXTERNAL)

Asset Allocation



- Large Cap Growth (40.00%)
- Large Cap Blend (25.00%)
- Mid Cap Growth (15.00%)
- Small Cap Blend (10.00%)
- International Equity (10.00%)

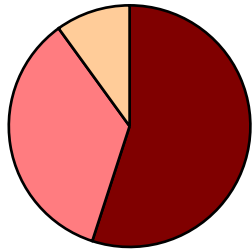
Security Level - Long Positions

Name	Amount	%
DAVIS N Y VNTR CL A	\$ 150,000.00	10.00
GROWTH FUND AMERICA FD A	\$ 450,000.00	30.00
HARTFORD CAP APPREC FD-A	\$ 225,000.00	15.00
HARTFORD MID CAP FD CL-A	\$ 225,000.00	15.00
KEELEY S/C VALU FD CL-A	\$ 150,000.00	10.00
NEW ECONOMY FD SBI CL A	\$ 150,000.00	10.00
SMALLCAP WORLD FUND CL A	\$ 75,000.00	5.00
TEMPLETON FOREIGN FD A	\$ 75,000.00	5.00

Long Mkt Value: \$ 1,500,000.00
Short Mkt Value: \$ 0.00
Cash Balance: \$ 0.00
Account Value: \$ 1,500,000.00

88888888 (Susan's IRA) (EXTERNAL)

Asset Allocation



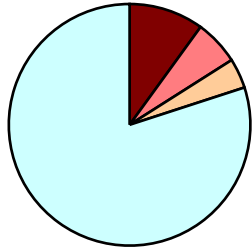
- Large Cap Growth (55.00%)
- Large Cap Value (35.00%)
- Mid Cap Value (10.00%)

Security Level - Long Positions

Name	Amount	%
ALCOA INC	\$ 12,500.00	5.00
APPLE INC	\$ 62,500.00	25.00
CATERPILLAR INC	\$ 37,500.00	15.00
CHEVRON CORPORATION	\$ 25,000.00	10.00
HOME DEPOT INC	\$ 12,500.00	5.00
LOWES COMPANIES INC	\$ 12,500.00	5.00
MICROSOFT CORP	\$ 25,000.00	10.00
OFFICE DEPOT INC	\$ 25,000.00	10.00
WELLS FARGO COMPANY	\$ 37,500.00	15.00

Long Mkt Value: \$ 250,000.00
Short Mkt Value: \$ 0.00
Cash Balance: \$ 0.00
Account Value: \$ 250,000.00

88888888 (Joint Account) (EXTERNAL)

Asset Allocation

- Large Cap Growth (10.00%)
- Large Cap Value (6.00%)
- Mid Cap Value (4.00%)
- Cash Equivalent (80.00%)

Security Level - Long Positions

Name	Amount	%
APPLE INC	\$ 25,000.00	10.00
OFFICE DEPOT INC	\$ 10,000.00	4.00
WELLS FARGO COMPANY	\$ 15,000.00	6.00
Long Mkt Value:	\$ 50,000.00	
Short Mkt Value:	\$ 0.00	
Cash Balance:	\$ 200,000.00	
Account Value:	\$ 250,000.00	

Security-Level Holdings:	\$2,250,000.00
Asset Class-Level Holdings:	\$0.00
Asset Class and Security Level Holdings:	\$0.00
Total Holdings:	\$2,250,000.00

As an accommodation to you, we have included assets held away from our firm in external accounts. We assume no responsibility for the accuracy or completeness of the information you have provided with respect to these assets. We make no representation that we have performed due diligence on these assets. In some cases, we may update the pricing of securities. However, in some cases, the prices may not be updated. In addition, any transactions involving these assets will not be reflected unless you provide updated information. We rely on you to provide information in order to update the values of your external accounts. The accuracy and completeness of the information you provide may materially affect the results and any recommendations contained in this report.

Range of Simulation Possible Outcomes

Results shown in Actual dollars

Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	At Death
Recommended						
Best	\$5,604,196	\$9,446,146	\$14,446,683	\$22,698,869	\$30,611,288	\$67,888,236
25th	\$4,441,519	\$6,563,721	\$9,584,358	\$13,041,826	\$16,564,841	\$32,468,332
50th	\$3,747,832	\$5,162,953	\$6,997,622	\$8,583,829	\$10,344,138	\$17,202,621
75th	\$3,154,953	\$3,991,212	\$5,014,464	\$5,430,476	\$6,177,424	\$7,194,656
Worst	\$2,544,858	\$2,672,860	\$2,939,221	\$2,698,953	\$2,019,125	\$-3,445,913

The range of results are based upon the assumption that you implement the Strategic or Custom Allocation and continue with the savings and/or spending patterns you have indicated. These potential outcomes are also based upon the historical information regarding asset classes discussed in the Disclosures. These results are intended to provide you with an opportunity to evaluate your Recommended Investment Plan, including your asset allocation.

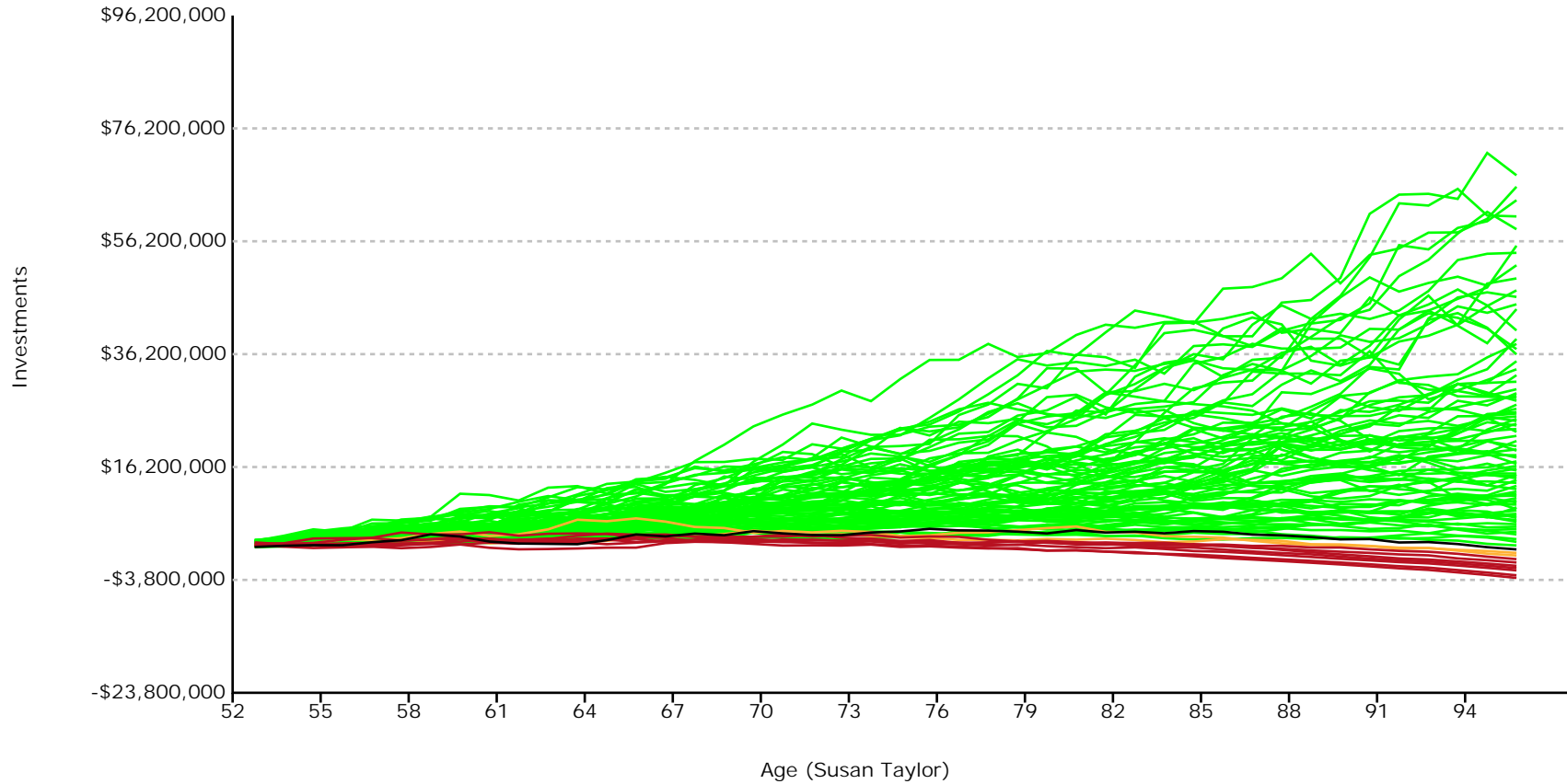
Envision stress tests your Recommended Investment Plan with 1,000 simulations. The above graph and table represent various scenarios from the Best to the Worst case for this investment plan.

- **The Best case scenario indicates that in 5% of the simulations the investment plan achieved at least the corresponding Ending Plan Wealth.**
- **The Median case scenario indicates that in 50% of the simulations the investment plan achieved at least the corresponding Ending Plan Wealth.**
- **The Worst case scenario indicates that in 95% of the simulations the investment plan achieved at least the corresponding Ending Plan Wealth.**

There is no guarantee these results will be achieved. The At Death column is based on either your life expectancy using standard mortality tables, or an alternative age you have indicated. Please be sure to inform us of changes to your goals, savings and spending patterns so we can incorporate changes into your Recommended Investment Plan.

Growth Detail Graph

Results shown in Actual dollars



Using Monte Carlo simulation, Envision simulates one thousand different potential outcomes over a lifetime of investing. This graph reflects the range of results of the simulated trials based on your Recommended Investment Plan. It graphically displays every tenth trial, (from the 5th through the 95th), and also identifies which "target" trial simulated the minimum ending value needed for the plan to achieve its stated goals. While this diagram depicts a wide range of possible outcomes, there is no assurance that your actual investment plan will fall within this range.

Growth Detail Percentile Rankings

Results shown in Actual dollars

Percentile	Ending Value	Age (Susan) Investment Assets are Depleted	Average Annual Simulated Return
0	\$255,208,006		13.52%
1	\$102,013,680		10.92%
2	\$85,763,351		10.85%
3	\$79,534,643		10.74%
4	\$70,660,956		10.02%
5	\$67,888,236		10.36%
6	\$65,859,519		10.17%
7	\$63,474,946		10.54%
8	\$60,602,759		10.04%
9	\$58,332,175		10.17%
10	\$55,409,875		9.74%
11	\$54,152,414		9.62%
12	\$51,952,174		9.44%
13	\$49,616,820		9.47%
14	\$47,502,335		9.69%
15	\$46,339,594		9.56%
16	\$45,033,376		9.13%
17	\$44,171,581		9.00%
18	\$40,402,329		9.03%
19	\$38,893,976		9.21%
20	\$38,006,820		9.02%
21	\$37,094,833		8.64%
22	\$36,153,797		8.73%
23	\$34,950,042		8.82%
24	\$33,516,260		8.81%
25	\$32,468,332		8.75%
26	\$31,312,573		8.55%
27	\$29,980,428		8.40%
28	\$29,279,044		8.67%
29	\$28,828,483		8.57%
30	\$28,445,456		8.13%
31	\$27,917,736		8.42%
32	\$27,246,844		8.11%
33	\$26,534,970		8.06%
34	\$25,938,642		8.99%
35	\$25,674,290		8.77%

Percentile	Ending Value	Age (Susan) Investment Assets are Depleted	Average Annual Simulated Return
36	\$25,171,119		8.48%
37	\$24,728,606		8.51%
38	\$24,347,111		8.25%
39	\$23,866,767		8.27%
40	\$23,569,572		8.09%
41	\$22,937,845		8.24%
42	\$22,430,830		7.65%
43	\$21,712,425		7.55%
44	\$20,811,126		8.00%
45	\$19,895,893		7.78%
46	\$19,322,518		7.50%
47	\$19,104,904		7.87%
48	\$18,289,685		7.44%
49	\$17,881,678		7.36%
50	\$17,202,621		7.24%
51	\$16,761,694		7.26%
52	\$16,392,758		7.51%
53	\$15,918,779		7.02%
54	\$15,576,762		7.35%
55	\$15,049,685		7.75%
56	\$14,860,971		7.26%
57	\$14,565,413		7.22%
58	\$14,214,209		7.83%
59	\$13,896,998		7.09%
60	\$13,395,835		7.25%
61	\$12,872,837		7.15%
62	\$12,296,900		6.81%
63	\$11,836,994		7.03%
64	\$11,401,955		7.25%
65	\$11,125,982		7.00%
66	\$10,713,581		7.69%
67	\$10,250,958		7.16%
68	\$9,907,818		7.10%
69	\$9,544,363		6.68%
70	\$9,054,432		7.21%
71	\$8,748,096		6.28%
72	\$8,492,850		6.61%
73	\$7,906,151		6.81%
74	\$7,585,905		6.31%

Percentile	Ending Value	Age (Susan) Investment Assets are Depleted	Average Annual Simulated Return
75	\$7,194,656		6.77%
76	\$6,796,105		6.12%
77	\$6,492,440		7.25%
78	\$6,075,856		5.88%
79	\$5,625,814		7.13%
80	\$5,187,447		5.92%
81	\$4,720,063		6.04%
82	\$4,259,929		6.88%
83	\$3,420,674		6.03%
84	\$2,935,912		6.02%
85	\$2,309,747		4.98%
Target ⁺	\$1,603,082		5.55%
87	\$979,842		5.70%
88	\$518,175		6.06%
89	\$-122,236	95	5.93%
90	\$-714,456	94	6.27%
91	\$-1,308,717	92	5.44%
92	\$-1,703,139	90	4.34%
93	\$-2,110,575	89	6.93%
94	\$-2,984,238	87	6.52%
95	\$-3,445,913	86	5.67%
96	\$-4,049,353	84	4.48%
97	\$-4,349,724	84	6.01%
98	\$-5,425,965	81	4.22%
99	\$-6,620,299	78	3.91%
100	\$-8,321,711	75	2.54%

⁺ Target Percentile represents the last trial that simulates the achievement of the plan's stated goals.

The Percentile Rankings is a table representation of the Growth Detail Chart. It displays one hundred and one of the one thousand Monte Carlo simulations.

Percentile column displays every tenth trial from the highest ending value to the lowest ending value.

Ending Value for each Percentile is the corresponding ending investment value.

Age Investment Assets are Depleted is the age of the longest surviving client when the assets first drop below zero and never return to a positive balance.

Average Annual Simulated Return is based on the simulations associated with a specific Percentile, and represents the average return the simulation displayed for that trial.

Total Investment Plan Target Values - Recommended Investment Plan

Results shown in Actual dollars

Year	Jim's Age	Susan's Age	Net Need/ Surplus(\$)	Gain/ Loss(\$)	Taxes(\$)	Ending Goal Value(\$)
2009	52	52	95,000	- 310,152	- 2,766	2,032,082
2010	53	53	53,952	163,004	- 2,797	2,246,241
2011	54	54	52,926	55,832	- 3,440	2,351,559
2012	55	55	51,874	- 58,086	- 3,923	2,341,423
2013	56	56	19,016	523,122	- 13,029	2,870,532
2014	57	57	62,426	337,439	- 19,217	3,251,179
2015	58	58	61,611	1,012,449	- 56,911	4,268,328
2016	59	59	60,777	- 433,332	- 8,118	3,887,655
2017	60	60	- 395,177	- 487,546	- 10,344	2,994,588
2018	61	61	- 189,841	- 145,037	- 14,905	2,644,805
2019	62	62	- 81,709	62,764	- 39,226	2,586,634
2020	63	63	- 83,377	63,618	- 40,028	2,526,847
2021	64	64	- 85,087	847,471	- 40,850	3,248,382
2022	65	65	- 86,839	1,129,854	- 41,681	4,249,717
2023	66	66	- 88,635	- 205,924	- 42,530	3,912,628
2024	67	67	- 173,448	731,684	- 69,051	4,401,814
2025	68	68	- 177,409	- 40,025	- 70,584	4,113,796
2026	69	69	- 181,469	973,844	- 72,156	4,834,015
2027	70	70	- 185,631	- 140,303	- 69,472	4,438,610
2028	71	71	- 174,896	- 48,259	- 63,513	4,151,941
2029	72	72	- 179,269	209,128	- 65,467	4,116,333
2030	73	73	- 183,751	734,914	- 67,637	4,599,859
2031	74	74	- 188,344	442,356	- 69,145	4,784,726
2032	75	75	- 193,053	728,112	- 71,153	5,248,632
2033	76	76	- 197,879	- 3,451	- 72,467	4,974,834
2034	77	77	- 202,826	241,510	- 74,614	4,938,905
2035	78	78	- 207,897	96,328	- 76,476	4,750,859
2036	79	79	- 213,094	- 29,026	- 78,423	4,430,316
2037	80	80	- 218,422	897,804	- 81,230	5,028,469
2038	81	81	- 223,882	- 129,692	- 82,570	4,592,325
2039	82	82	- 229,479	452,777	- 85,250	4,730,373
2040	83	83	- 235,216	56,490	- 87,190	4,464,457
2041	84	84	- 241,097	713,220	- 90,001	4,846,579
2042	85	85	- 247,124	221,070	- 92,010	4,728,516
2043	86	86	- 253,302	- 151,891	- 94,180	4,229,142
2044	87	87	- 259,635	216,869	- 97,028	4,089,348
2045	88	88	- 266,126	64,123	- 99,490	3,787,855

Year	Jim's Age	Susan's Age	Net Need/ Surplus(\$)	Gain/ Loss(\$)	Taxes(\$)	Ending Goal Value(\$)
2046	89	89	- 272,779	- 24,021	- 102,073	3,388,981
2047	90	90	- 279,598	435,410	- 105,246	3,439,547
2048	91	91	- 286,588	- 213,133	- 107,439	2,832,387
2049	92	92	- 193,753	332,687	- 69,478	2,901,843
2050	93	93	- 338,601	129,127	- 138,457	2,553,912
2051	94	94	- 347,066	- 58,841	- 150,784	1,997,220
2052	95	95	- 355,743	116,701	- 155,096	1,603,082

Total Investment Plan Target Values reflect the possible cash flow elements of your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Target Investment Plan Tax Treatment - Recommended Investment Plan

Results shown in Actual dollars

Year	Jim's Age	Susan's Age	Ending Goal Value(\$)	Taxable Assets(\$)	Tax Advantaged Assets(\$)	Tax Advantaged Education(\$)	Net RMD(\$)	Gain/Loss(\$)	Taxes(\$)	Effective Tax Rate%	Net Cash Flow(\$)
2009	52	52	2,032,082	252,773	1,779,310	215,539		- 310,152	- 2,766	22.73	95,000
2010	53	53	2,246,241	310,252	1,935,989	191,780		163,004	- 2,797	22.89	53,952
2011	54	54	2,351,559	354,523	1,997,035	154,472		55,832	- 3,440	23.11	52,926
2012	55	55	2,341,423	381,843	1,959,581	107,531		- 58,086	- 3,923	23.31	51,874
2013	56	56	2,870,532	494,126	2,376,405	55,571		523,122	- 13,029	24.07	19,016
2014	57	57	3,251,179	572,995	2,678,184	29,529		337,439	- 19,217	24.57	62,426
2015	58	58	4,268,328	734,520	3,533,808	5,336		1,012,449	- 56,911	26.15	61,611
2016	59	59	3,887,655	662,402	3,225,252	0		- 433,332	- 8,118	24.24	60,777
2017	60	60	2,994,588	118,810	2,875,778	0		- 487,546	- 10,344	24.55	- 395,177
2018	61	61	2,644,805	0	2,644,805	0		- 145,037	- 14,905	15.43	- 189,841
2019	62	62	2,586,634	0	2,586,634	0		62,764	- 39,226	25.27	- 81,709
2020	63	63	2,526,847	0	2,526,848	0		63,618	- 40,028	25.26	- 83,377
2021	64	64	3,248,382	0	3,248,382	0		847,471	- 40,850	25.25	- 85,087
2022	65	65	4,249,717	0	4,249,717	0		1,129,854	- 41,681	25.23	- 86,839
2023	66	66	3,912,628	0	3,912,628	0		- 205,924	- 42,530	25.21	- 88,635
2024	67	67	4,401,814	0	4,401,814	0		731,684	- 69,051	25.19	- 173,448
2025	68	68	4,113,796	0	4,113,796	0		- 40,025	- 70,584	25.18	- 177,409
2026	69	69	4,834,015	0	4,834,015	0		973,844	- 72,156	25.16	- 181,469
2027	70	70	4,438,610	0	4,438,610	0	132,988	- 140,303	- 69,472	24.77	- 185,631
2028	71	71	4,151,941	0	4,151,941	0	126,977	- 48,259	- 63,513	24.04	- 174,896
2029	72	72	4,116,333	0	4,116,333	0	123,373	209,128	- 65,467	24.08	- 179,269
2030	73	73	4,599,859	0	4,599,859	0	126,422	734,914	- 67,637	24.13	- 183,751
2031	74	74	4,784,726	0	4,784,726	0	145,196	442,356	- 69,145	24.11	- 188,344
2032	75	75	5,248,632	0	5,248,632	0	156,140	728,112	- 71,153	24.14	- 193,053
2033	76	76	4,974,834	0	4,974,834	0	176,894	- 3,451	- 72,467	24.09	- 197,879
2034	77	77	4,938,905	0	4,938,905	0	174,571	241,510	- 74,614	24.12	- 202,826
2035	78	78	4,750,859	0	4,750,860	0	180,765	96,328	- 76,476	24.12	- 207,897
2036	79	79	4,430,316	0	4,430,317	0	181,398	- 29,026	- 78,423	24.13	- 213,094
2037	80	80	5,028,469	0	5,028,469	0	176,579	897,804	- 81,230	24.19	- 218,422
2038	81	81	4,592,325	0	4,592,325	0	207,018	- 129,692	- 82,570	24.14	- 223,882
2039	82	82	4,730,373	0	4,730,373	0	198,983	452,777	- 85,250	24.19	- 229,479

Year	Jim's Age	Susan's Age	Ending Goal Value(\$)	Taxable Assets(\$)	Tax Advantaged Assets(\$)	Tax Advantaged Education(\$)	Net RMD(\$)	Gain/Loss(\$)	Taxes(\$)	Effective Tax Rate%	Net Cash Flow(\$)
2040	83	83	4,464,457	0	4,464,457	0	213,949	56,490	- 87,190	24.17	- 235,216
2041	84	84	4,846,579	0	4,846,579	0	212,650	713,220	- 90,001	24.22	- 241,097
2042	85	85	4,728,516	0	4,728,516	0	239,421	221,070	- 92,010	24.20	- 247,124
2043	86	86	4,229,142	0	4,229,142	0	245,293	- 151,891	- 94,180	24.19	- 253,302
2044	87	87	4,089,348	0	4,089,348	0	232,518	216,869	- 97,028	24.23	- 259,635
2045	88	88	3,787,855	0	3,787,855	0	237,315	64,123	- 99,490	24.23	- 266,126
2046	89	89	3,388,981	0	3,388,981	0	233,679	- 24,021	- 102,073	24.23	- 272,779
2047	90	90	3,439,547	0	3,439,547	0	221,137	435,410	- 105,246	24.27	- 279,598
2048	91	91	2,832,387	0	2,832,387	0	236,434	- 213,133	- 107,439	24.25	- 286,588
2049	92	92	2,901,843	14,454	2,887,389	0	208,207	332,687	- 69,478	21.37	- 193,753
2050	93	93	2,553,912	0	2,553,912	0	214,756	129,127	- 138,457	28.14	- 338,601
2051	94	94	1,997,220	0	1,997,221	0	201,467	- 58,841	- 150,784	28.54	- 347,066
2052	95	95	1,603,082	0	1,603,082	0	169,113	116,701	- 155,096	28.56	- 355,743

Target Investment Plan Tax Treatment details cash flows and Ending Goal Values for your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. Please note that these calculations are hypothetical and do not replace actual required minimum distribution calculations which should be made each year on an individualized basis. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Target Taxable Investment Plan Value - Recommended Investment Plan

Results shown in Actual dollars

Year	Jim's Age	Susan's Age	Taxable Assets(\$)	Yield(\$)	Appreciation(\$)	Taxes(\$)	Net Cash Flow(\$)
2009	52	52	252,773	7,282	- 41,744	- 2,766	40,000
2010	53	53	310,252	7,363	12,913	- 2,797	40,000
2011	54	54	354,523	9,037	- 1,326	- 3,440	40,000
2012	55	55	381,843	10,327	- 19,084	- 3,923	40,000
2013	56	56	494,126	11,124	74,188	- 13,029	40,000
2014	57	57	572,995	14,394	43,692	- 19,217	40,000
2015	58	58	734,520	16,691	161,745	- 56,910	40,000
2016	59	59	662,402	21,396	- 95,967	- 8,119	10,571
2017	60	60	118,810	27,248	- 110,319	- 10,344	- 450,177
2018	61	61	0	4,887	- 10,642	- 53	- 113,003
2019	62	62	0	0	0	0	0
2020	63	63	0	0	0	0	0
2021	64	64	0	0	0	0	0
2022	65	65	0	0	0	0	0
2023	66	66	0	0	0	0	0
2024	67	67	0	0	0	0	0
2025	68	68	0	0	0	0	0
2026	69	69	0	0	0	0	0
2027	70	70	0	0	0	0	0
2028	71	71	0	0	0	0	0
2029	72	72	0	0	0	0	0
2030	73	73	0	0	0	0	0
2031	74	74	0	0	0	0	0
2032	75	75	0	0	0	0	0
2033	76	76	0	0	0	0	0
2034	77	77	0	0	0	0	0
2035	78	78	0	0	0	0	0
2036	79	79	0	0	0	0	0
2037	80	80	0	0	0	0	0
2038	81	81	0	0	0	0	0
2039	82	82	0	0	0	0	0
2040	83	83	0	0	0	0	0
2041	84	84	0	0	0	0	0
2042	85	85	0	0	0	0	0
2043	86	86	0	0	0	0	0
2044	87	87	0	0	0	0	0

Year	Jim's Age	Susan's Age	Taxable Assets(\$)	Yield(\$)	Appreciation(\$)	Taxes(\$)	Net Cash Flow(\$)
2045	88	88	0	0	0	0	0
2046	89	89	0	0	0	0	0
2047	90	90	0	0	0	0	0
2048	91	91	0	0	0	0	0
2049	92	92	14,454	0	0	0	14,454
2050	93	93	0	592	51	- 117	- 14,980
2051	94	94	0	0	0	0	0
2052	95	95	0	0	0	0	0

Taxable Investment Plan Values details the gain/loss components (yield and appreciation) of your taxable assets, as well as, assumed income taxes for your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Target Tax Advantaged Investment Plan Values - Recommended Investment Plan

Results shown in Actual dollars

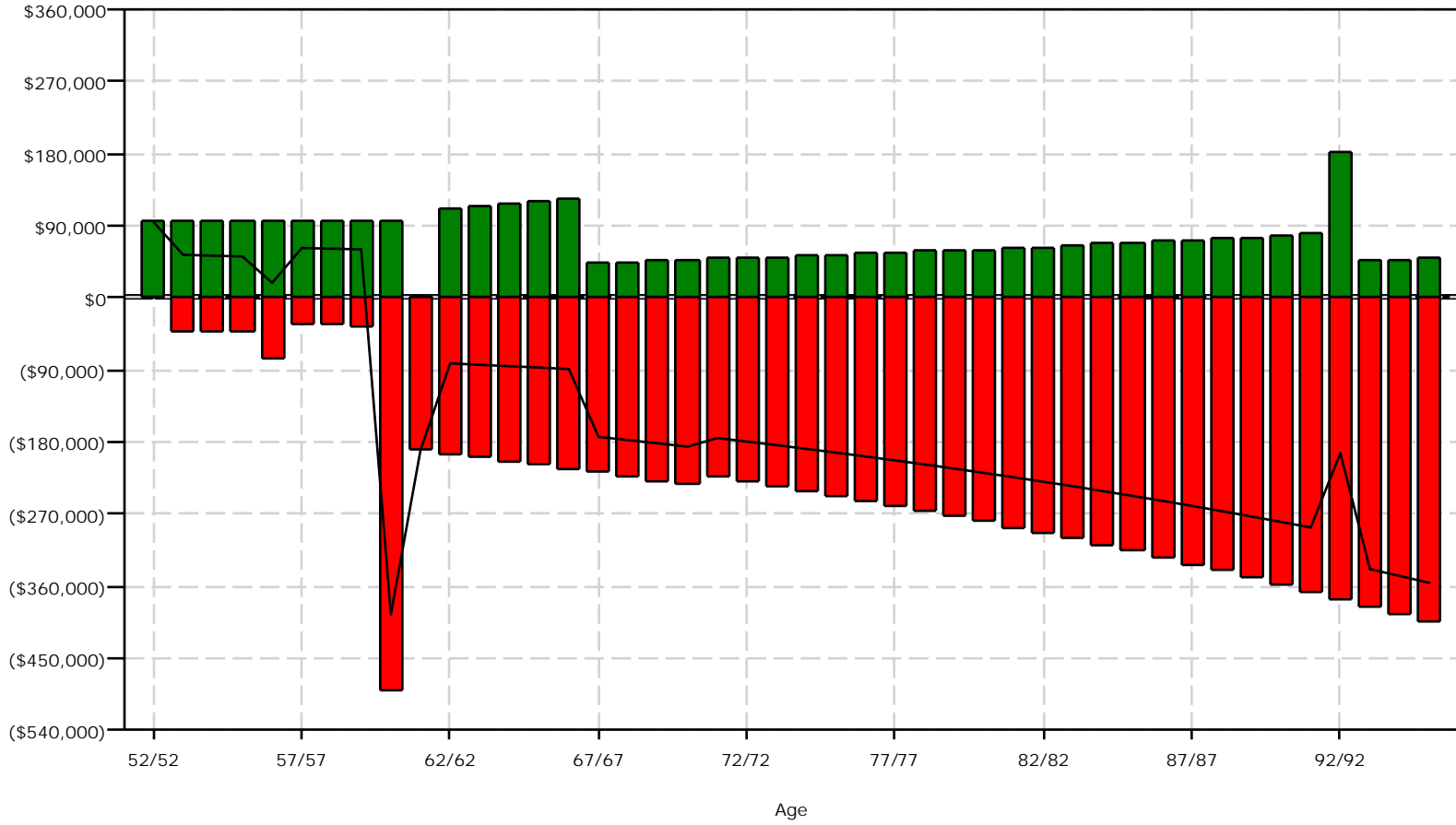
Year	Jim's Age	Susan's Age	Tax Advantaged Assets(\$)	Tax Deferred Assets(\$)	Tax Exempt Assets(\$)	Tax Advantaged Education(\$)	Gross RMD(\$)	Yield(\$)	Appreciation (\$)	Taxes(\$)	Net Cash Flow(\$)	
2009	52	52	1,779,310	1,563,771	0	215,539		58,260	- 333,951	0	55,000	
2010	53	53	1,935,989	1,744,209	0	191,780		51,832	90,897	0	13,952	
2011	54	54	1,997,035	1,842,563	0	154,472		56,396	- 8,276	0	12,926	
2012	55	55	1,959,581	1,852,050	0	107,531		58,173	- 107,502	0	11,874	
2013	56	56	2,376,405	2,320,834	0	55,571		57,082	380,727	0	- 20,984	
2014	57	57	2,678,184	2,648,655	0	29,529		69,225	210,129	0	22,426	
2015	58	58	3,533,808	3,528,472	0	5,336		78,015	755,997	0	21,611	
2016	59	59	3,225,252	3,225,252	0	0		102,939	- 461,701	0	50,206	
2017	60	60	2,875,778	2,875,778	0	0		132,671	- 537,146	0	55,000	
2018	61	61	2,644,805	2,644,805	0	0		118,295	- 257,578	- 14,852	- 76,838	
2019	62	62	2,586,634	2,586,634	0	0		108,794	- 46,030	- 39,226	- 81,709	
2020	63	63	2,526,848	2,526,848	0	0		106,402	- 42,783	- 40,028	- 83,377	
2021	64	64	3,248,382	3,248,382	0	0		103,942	743,529	- 40,850	- 85,087	
2022	65	65	4,249,717	4,249,717	0	0		133,622	996,233	- 41,681	- 86,839	
2023	66	66	3,912,628	3,912,628	0	0		174,812	- 380,736	- 42,530	- 88,635	
2024	67	67	4,401,814	4,401,814	0	0		160,946	570,738	- 69,051	- 173,448	
2025	68	68	4,113,796	4,113,796	0	0		181,069	- 221,094	- 70,584	- 177,409	
2026	69	69	4,834,015	4,834,015	0	0		169,221	804,622	- 72,156	- 181,469	
2027	70	70	4,438,610	4,438,610	0	0	- 176,424	197,929	- 338,232	- 69,472	- 185,631	
2028	71	71	4,151,941	4,151,941	0	0	- 167,495	181,739	- 229,998	- 63,513	- 174,897	
2029	72	72	4,116,333	4,116,333	0	0	- 162,185	170,002		39,126	- 65,467	- 179,269
2030	73	73	4,599,859	4,599,859	0	0	- 166,653	168,543		566,370	- 67,637	- 183,751
2031	74	74	4,784,726	4,784,726	0	0	- 193,271	188,341		254,016	- 69,145	- 188,344
2032	75	75	5,248,632	5,248,632	0	0	- 208,940	195,911		532,201	- 71,153	- 193,053
2033	76	76	4,974,834	4,974,834	0	0	- 238,574	214,906		- 218,356	- 72,467	- 197,879
2034	77	77	4,938,905	4,938,905	0	0	- 234,662	203,694		37,816	- 74,614	- 202,827
2035	78	78	4,750,860	4,750,860	0	0	- 243,296	202,224		- 105,896	- 76,476	- 207,897
2036	79	79	4,430,317	4,430,317	0	0	- 243,634	194,524		- 223,550	- 78,423	- 213,094
2037	80	80	5,028,469	5,028,469	0	0	- 236,915	181,399		716,404	- 81,230	- 218,421
2038	81	81	4,592,325	4,592,325	0	0	- 280,920	205,891		- 335,583	- 82,570	- 223,883
2039	82	82	4,730,373	4,730,373	0	0	- 268,557	188,032		264,744	- 85,249	- 229,479
2040	83	83	4,464,457	4,464,457	0	0	- 290,207	193,685		- 137,195	- 87,190	- 235,217
2041	84	84	4,846,579	4,846,579	0	0	- 288,029	182,797		530,423	- 90,001	- 241,097
2042	85	85	4,728,516	4,728,516	0	0	- 327,472	198,444		22,627	- 92,010	- 247,124
2043	86	86	4,229,142	4,229,142	0	0	- 335,356	193,609		- 345,500	- 94,180	- 253,302
2044	87	87	4,089,348	4,089,348	0	0	- 315,608	173,162		43,707	- 97,028	- 259,635
2045	88	88	3,787,855	3,787,855	0	0	- 321,996	167,439		- 103,315	- 99,490	- 266,126

Year	Jim's Age	Susan's Age	Tax Advantaged Assets(\$)	Tax Deferred Assets(\$)	Tax Exempt Assets(\$)	Tax Advantaged Education(\$)	Gross RMD(\$)	Yield(\$)	Appreciation (\$)	Taxes(\$)	Net Cash Flow(\$)
2046	89	89	3,388,981	3,388,981	0	0	- 315,655	155,094	- 179,115	- 102,074	- 272,779
2047	90	90	3,439,547	3,439,547	0	0	- 297,279	138,762	296,649	- 105,246	- 279,598
2048	91	91	2,832,387	2,832,387	0	0	- 318,477	140,832	- 353,965	- 107,439	- 286,588
2049	92	92	2,887,389	2,887,389	0	0	- 277,685	115,972	216,715	- 69,477	- 208,207
2050	93	93	2,553,912	2,553,912	0	0	- 300,770	118,225	10,260	- 138,340	- 323,621
2051	94	94	1,997,221	1,997,221	0	0	- 280,650	104,570	- 163,411	- 150,784	- 347,066
2052	95	95	1,603,082	1,603,082	0	0	- 232,235	81,777	34,925	- 155,097	- 355,743

Tax Advantaged Investment Plan Values details the gain/loss components (yield and appreciation) of your tax advantaged assets, as well as, assumed income taxes from your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. Please note that these calculations are hypothetical and do not replace actual required minimum distribution calculations which should be made each year on an individualized basis. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Summary of Cash Flows - Recommended Investment Plan

Results shown in Actual dollars



Results shown in Actual dollars

The following table displays the detail of all planned contributions, withdrawals and income used in calculating the Investment Plan Result within Envision. The Total Need or Surplus is displayed in the last column. Need is reflected as a negative amount signifying necessary withdrawals from your investment assets. Surplus is reflected as a positive value signifying excess funds that would be added to your investment assets.

Year	Jim's Age	Susan's Age	Contributions(\$)	Other Income(\$)	Total(\$)	Withdrawals & Ret. Income Need(\$)	Net(\$)
2009	52	52	95,000	0	95,000	0	95,000
2010	53	53	95,000	0	95,000	41,048	53,952
2011	54	54	95,000	0	95,000	42,074	52,926
2012	55	55	95,000	0	95,000	43,126	51,874
2013	56	56	95,000	0	95,000	75,984	19,016
2014	57	57	95,000	0	95,000	32,574	62,426
2015	58	58	95,000	0	95,000	33,389	61,611
2016	59	59	95,000	0	95,000	34,223	60,777
2017	60	60	95,000	0	95,000	490,177	- 395,177
2018	61	61	0	0	0	189,841	- 189,841
2019	62	62	0	112,503	112,503	194,212	- 81,709
2020	63	63	0	115,315	115,315	198,692	- 83,377
2021	64	64	0	118,198	118,198	203,284	- 85,086
2022	65	65	0	121,152	121,152	207,992	- 86,840
2023	66	66	0	124,182	124,182	212,816	- 88,634
2024	67	67	0	44,314	44,314	217,762	- 173,448
2025	68	68	0	45,422	45,422	222,831	- 177,409
2026	69	69	0	46,557	46,557	228,027	- 181,470
2027	70	70	0	47,721	47,721	233,352	- 185,631
2028	71	71	0	48,915	48,915	223,811	- 174,896
2029	72	72	0	50,137	50,137	229,406	- 179,269
2030	73	73	0	51,391	51,391	235,141	- 183,750
2031	74	74	0	52,675	52,675	241,020	- 188,345
2032	75	75	0	53,992	53,992	247,045	- 193,053
2033	76	76	0	55,342	55,342	253,222	- 197,880
2034	77	77	0	56,725	56,725	259,552	- 202,827

Year	Jim's Age	Susan's Age	Contributions(\$)	Other Income(\$)	Total(\$)	Withdrawals & Ret. Income Need(\$)	Net(\$)
2035	78	78	0	58,144	58,144	266,041	- 207,897
2036	79	79	0	59,598	59,598	272,692	- 213,094
2037	80	80	0	61,087	61,087	279,509	- 218,422
2038	81	81	0	62,614	62,614	286,497	- 223,883
2039	82	82	0	64,180	64,180	293,659	- 229,479
2040	83	83	0	65,785	65,785	301,001	- 235,216
2041	84	84	0	67,429	67,429	308,526	- 241,097
2042	85	85	0	69,115	69,115	316,239	- 247,124
2043	86	86	0	70,843	70,843	324,145	- 253,302
2044	87	87	0	72,614	72,614	332,249	- 259,635
2045	88	88	0	74,430	74,430	340,555	- 266,125
2046	89	89	0	76,290	76,290	349,069	- 272,779
2047	90	90	0	78,197	78,197	357,796	- 279,599
2048	91	91	0	80,152	80,152	366,740	- 286,588
2049	92	92	0	182,156	182,156	375,909	- 193,753
2050	93	93	0	46,705	46,705	385,307	- 338,602
2051	94	94	0	47,872	47,872	394,939	- 347,067
2052	95	95	0	49,070	49,070	404,813	- 355,743

Summary of Cash Flows reflects the contributions and withdrawals (expected inflows and outflows of funds) assumed for your Recommended Investment Plan. This is based upon information you provided. Because this information is likely to change over time, your actual cash flow experience will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Cash Flow Detail - Contributions - Recommended Investment Plan

Results shown in Actual dollars

Year	Jim's Age	Susan's Age	Cash Flow Detail(\$)		
2009	52	52	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2010	53	53	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2011	54	54	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2012	55	55	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2013	56	56	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2014	57	57	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2015	58	58	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2016	59	59	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2017	60	60	Deferred (Jim):40,000	Taxable (Joint):40,000	Deferred (Susan):15,000
2018	61	61	--		
2019	62	62	--		
2020	63	63	--		
2021	64	64	--		
2022	65	65	--		
2023	66	66	--		
2024	67	67	--		
2025	68	68	--		
2026	69	69	--		
2027	70	70	--		
2028	71	71	--		
2029	72	72	--		
2030	73	73	--		
2031	74	74	--		
2032	75	75	--		
2033	76	76	--		

Year	Jim's Age	Susan's Age	Cash Flow Detail(\$)
2034	77	77	--
2035	78	78	--
2036	79	79	--
2037	80	80	--
2038	81	81	--
2039	82	82	--
2040	83	83	--
2041	84	84	--
2042	85	85	--
2043	86	86	--
2044	87	87	--
2045	88	88	--
2046	89	89	--
2047	90	90	--
2048	91	91	--
2049	92	92	--
2050	93	93	--
2051	94	94	--
2052	95	95	--

Cash Flow Detail - Schedule of Contributions reflects cash flow elements of your Recommended Investment Plan. This is based upon information you provided. Because this information is likely to change over time, your actual cash flows will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Cash Flow Detail - Income from Other Sources - Recommended Investment Plan

Results shown in Actual dollars

Year	Jim's Age	Susan's Age	Cash Flow Detail(\$)
2009	52	52	--
2010	53	53	--
2011	54	54	--
2012	55	55	--
2013	56	56	--
2014	57	57	--
2015	58	58	--
2016	59	59	--
2017	60	60	--
2018	61	61	--
2019	62	62	Partnership Buyout (Jim):77,724 Social Security (Jim):19,294 Social Security (Susan):15,485
2020	63	63	Partnership Buyout (Jim):79,667 Social Security (Jim):19,776 Social Security (Susan):15,872
2021	64	64	Partnership Buyout (Jim):81,659 Social Security (Jim):20,270 Social Security (Susan):16,269
2022	65	65	Partnership Buyout (Jim):83,700 Social Security (Jim):20,777 Social Security (Susan):16,675
2023	66	66	Partnership Buyout (Jim):85,793 Social Security (Jim):21,297 Social Security (Susan):17,092
2024	67	67	Social Security (Jim):24,584 Social Security (Susan):19,730
2025	68	68	Social Security (Jim):25,198 Social Security (Susan):20,224
2026	69	69	Social Security (Jim):25,828 Social Security (Susan):20,729
2027	70	70	Social Security (Jim):26,474 Social Security (Susan):21,247
2028	71	71	Social Security (Jim):27,136 Social Security (Susan):21,779
2029	72	72	Social Security (Jim):27,814 Social Security (Susan):22,323
2030	73	73	Social Security (Jim):28,510 Social Security (Susan):22,881
2031	74	74	Social Security (Jim):29,222 Social Security (Susan):23,453
2032	75	75	Social Security (Jim):29,953 Social Security (Susan):24,039
2033	76	76	Social Security (Jim):30,702 Social Security (Susan):24,640

Year	Jim's Age	Susan's Age	Cash Flow Detail(\$)	
2034	77	77	Social Security (Jim):31,469	Social Security (Susan):25,256
2035	78	78	Social Security (Jim):32,256	Social Security (Susan):25,888
2036	79	79	Social Security (Jim):33,063	Social Security (Susan):26,535
2037	80	80	Social Security (Jim):33,889	Social Security (Susan):27,198
2038	81	81	Social Security (Jim):34,736	Social Security (Susan):27,878
2039	82	82	Social Security (Jim):35,605	Social Security (Susan):28,575
2040	83	83	Social Security (Jim):36,495	Social Security (Susan):29,290
2041	84	84	Social Security (Jim):37,407	Social Security (Susan):30,022
2042	85	85	Social Security (Jim):38,342	Social Security (Susan):30,773
2043	86	86	Social Security (Jim):39,301	Social Security (Susan):31,542
2044	87	87	Social Security (Jim):40,284	Social Security (Susan):32,330
2045	88	88	Social Security (Jim):41,291	Social Security (Susan):33,139
2046	89	89	Social Security (Jim):42,323	Social Security (Susan):33,967
2047	90	90	Social Security (Jim):43,381	Social Security (Susan):34,816
2048	91	91	Social Security (Jim):44,465	Social Security (Susan):35,687
2049	92	92	Jim's Whole Life Benefit (Jim):100,000 Social Security (Susan):36,579	Social Security (Jim):45,577
2050	93	93	Social Security (Susan):37,484	Social Security (Susan):9,221
2051	94	94	Social Security (Susan):38,421	Social Security (Susan):9,451
2052	95	95	Social Security (Susan):39,382	Social Security (Susan):9,688

Cash Flow Detail - Schedule of Income from Other Sources reflects cash flow elements of your Recommended Investment Plan. This is based upon information you provided and in some cases, estimates for Social Security. Because this information is likely to change over time, your actual cash flows will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Cash Flow Detail - Withdrawals - Recommended Investment Plan

Results shown in Actual dollars

Year	Jim's Age	Susan's Age	Cash Flow Detail(\$)
2009	52	52	--
2010	53	53	Education (John):41,048
2011	54	54	Education (John):42,074
2012	55	55	Education (John):43,126
2013	56	56	Education (John):44,204 Education (Sara):31,780
2014	57	57	Education (Sara):32,574
2015	58	58	Education (Sara):33,389
2016	59	59	Education (Sara):34,223
2017	60	60	Executive RV (Jim):304,601 Retirement Goal (Jim):170,576 Travel (Jim):15,000
2018	61	61	Retirement Goal (Jim):174,841 Travel (Jim):15,000
2019	62	62	Retirement Goal (Jim):179,212 Travel (Jim):15,000
2020	63	63	Retirement Goal (Jim):183,692 Travel (Jim):15,000
2021	64	64	Retirement Goal (Jim):188,284 Travel (Jim):15,000
2022	65	65	Retirement Goal (Jim):192,992 Travel (Jim):15,000
2023	66	66	Retirement Goal (Jim):197,816 Travel (Jim):15,000
2024	67	67	Retirement Goal (Jim):202,762 Travel (Jim):15,000
2025	68	68	Retirement Goal (Jim):207,831 Travel (Jim):15,000
2026	69	69	Retirement Goal (Jim):213,027 Travel (Jim):15,000
2027	70	70	Retirement Goal (Jim):218,352 Travel (Jim):15,000
2028	71	71	Retirement Goal (Jim):223,811
2029	72	72	Retirement Goal (Jim):229,406
2030	73	73	Retirement Goal (Jim):235,141
2031	74	74	Retirement Goal (Jim):241,020
2032	75	75	Retirement Goal (Jim):247,045
2033	76	76	Retirement Goal (Jim):253,222

Year	Jim's Age	Susan's Age	Cash Flow Detail(\$)
2034	77	77	Retirement Goal (Jim):259,552
2035	78	78	Retirement Goal (Jim):266,041
2036	79	79	Retirement Goal (Jim):272,692
2037	80	80	Retirement Goal (Jim):279,509
2038	81	81	Retirement Goal (Jim):286,497
2039	82	82	Retirement Goal (Jim):293,659
2040	83	83	Retirement Goal (Jim):301,001
2041	84	84	Retirement Goal (Jim):308,526
2042	85	85	Retirement Goal (Jim):316,239
2043	86	86	Retirement Goal (Jim):324,145
2044	87	87	Retirement Goal (Jim):332,249
2045	88	88	Retirement Goal (Jim):340,555
2046	89	89	Retirement Goal (Jim):349,069
2047	90	90	Retirement Goal (Jim):357,796
2048	91	91	Retirement Goal (Jim):366,740
2049	92	92	Retirement Goal (Jim):375,909
2050	93	93	Retirement Goal (Jim):385,307
2051	94	94	Retirement Goal (Jim):394,939
2052	95	95	Retirement Goal (Jim):404,813

Cash Flow Detail - Schedule of Withdrawals reflects cash flow elements of your Recommended Investment Plan. This is based upon information you provided. Because this information is likely to change over time, your actual cash flows will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Investment Plan Assumptions

The cash flows for this plan were last inflated on 6/22/2009*

Tax Assumptions

Description	Pre-Retirement Tax Rates	Post-Retirement Tax Rates
Filing State	Delaware	Delaware
Filing Status	Joint	Joint

Investment Assumptions

Description	Rates
Percentage of Capital Gains Long Term	50.00%
Yearly Asset Turnover Rate	100.00%
Annual Investment Expenses	0.00%

Other Assumptions

Description	Rates
General Default Inflation Rate	2.50%

Tax rates for each year in the plan are estimated using the federal and state tax schedules as of December 2008, less estimated standard tax deductions. This plan assumes a 20% rate for long term capital gains. Additionally, federal or state tax deductions for dependents have not been applied. For estimated tax calculations, unused capital losses are offset against future capital gains. Each year in each simulation may have a unique tax rate associated with it due to the variability of returns and cash flows. Break points for the tax schedules are inflated at 2.5% per year. Due to the complicated nature of planning and calculating federal and state income tax rates, the rates and assumptions are estimates. Your actual situation will differ from these assumptions. This analysis does not constitute tax or legal advice. Please consult with your tax professional and attorney for legal and tax advice.

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

Disclosures

IMPORTANT: The projections or other information generated by Envision 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 may vary with each use and over time.

Envision Methodology

Based on accepted statistical methods, Envision uses a simulation model to test your Ideal, Acceptable and Recommended Investment Plans. The simulation model uses assumptions about inflation, financial market returns and the relationships among these variables. These assumptions were derived from analysis of historical data (see Asset Class Assumptions disclosures for more information). Using Monte Carlo simulation Envision simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between.

THE ENVISION PROCESS IS NOT FINANCIAL PLANNING

The Envision process helps you and your Financial Advisor clearly understand your personal values and goals. You and your Financial Advisor can then design a unique investment strategy suited to your goals and financial situation. Unlike financial planning, however, Envision does not include a detailed analysis of insurance, real estate investment or savings strategies. It also does not cover estate and tax planning. If you desire the benefits of a broader, more comprehensive financial planning service, talk to your Financial Advisor about purchasing a comprehensive financial plan.

The Envision Process

The Envision process is designed to help you achieve your most important financial goals. The Envision process begins by identifying your ideal financial goals. These become inputs to your Ideal Investment Plan. The next step is to identify tolerable adjustments to your Ideal Investment Plan - for example, retiring at 65 instead of 62. This is referred to as your Acceptable Investment Plan. These two benchmarks, your Ideal and Acceptable Investment Plans, frame the Envision process. In formulating these two plans, you and your Financial Advisor identify your highest priority goals. The final step in the process is the creation of your Recommended Investment Plan. This provides a framework for allocating your assets to seek to achieve your most important financial goals. You will have the sole responsibility for determining whether, when and how to implement any of the suggestions contained in the Recommended Investment Plan. Furthermore, by accepting this Envision report, there is no requirement that you implement any of the suggestions or otherwise conduct business through the firm or its affiliates.

Envision Investment Plan Result Interpretation and Assumptions

The simulated investment returns are combined with your unique financial inflows (savings) and outflows (spending goals). The end result is a statistical assessment expressed as a number referred to as the Investment Plan Result. An Investment Plan Result of 83, for example, means that in 830 of the 1,000 scenarios you would have successfully achieved all of your goals. **It is important to note that the Investment Plan Result reflects the assumption that your**

assets are invested according to your Strategic (or Custom) allocation. It also reflects the assumption that you continue with the savings and spending patterns you have indicated and which are incorporated into your Recommended Investment Plan. However, there is no guarantee that these results will be achieved.

Envision Analysis - The Target Zone

Your Envision analysis may suggest that your investment plan may have had a relatively high likelihood of meeting your goals. This concept of having a relatively high likelihood is referred to as the Target Zone. The Target Zone is the range between the 75th and 90th percentile results. This means that between 750 and 900 of the 1,000 simulations resulted in successfully achieving the goals of the investment plan. An Investment Plan Result that falls within this Target Zone suggests that your investment plan had a reasonable chance of success in the simulations. In fact, at the 75th percentile level, in 250 of the 1,000 simulations, you would have failed to achieve your financial goals. In some instances, simulations for your Acceptable Investment Plan may not provide a Investment Plan Result in the Target Zone.

Envision Implemented

Envision allows you to identify unrealistic expectations and create an investment plan of action. If this is the result, we will help you re-evaluate your goals, make adjustments, and create a Recommended Investment Plan that you feel is right for you. Whether you are already retired, planning for future retirement, or planning for other goals, the Envision process enables you to monitor and test your Recommended Investment Plan throughout your lifetime. You can change existing goals or add new goals in future years. Through periodic monitoring, you can assess the impact that your actual savings and spending patterns, investment returns and portfolio values have had on your Investment Plan result.

Asset Class Assumptions

Securities are grouped in classes based on shared characteristics, such as maturity for bonds and size of the corporation for stocks. The mix of classes best suited for an investor will depend on his or her individual investment goals and tolerance for risk. It is generally understood that as an investor takes more risk, he or she can seek a higher rate of return over time.

Asset Classification for mutual funds, variable annuities and exchange-traded funds are derived from Morningstar Categories. Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Asset Class Assumptions - Selection

Market returns are cyclical, with markets passing through alternating periods of strong returns, weak returns, and returns that fall somewhere in between. To be valid, asset class analysis has been based on performance and risk calculations on multiple indices that have passed through several of these market cycles. Some market indices do not provide sufficient historical data to gauge asset class performance over multiple market cycles. In those cases, we have made some adjustments, including the use of performance statistics of related asset classes, to reflect various market cycles that may not be represented in the time period for which data is available.

Asset Class Assumptions - Risk

Risk calculations are used to estimate how asset classes and combinations of classes will respond during negative market environments. Downside Risk represents the 95th percentile

return from the standard deviation distribution for the portfolio over a one-year holding period. A 95th percentile return means that in 95 years out of 100 (or 19 years out of 20), the markets would have offered returns superior to the Downside Risk Tolerance. However, there is also a 5% probability (1 year out of 20) that the return actually experienced over a one-year holding period would have been even lower than the Downside Risk Tolerance. Risk and return figures are derived from historical experience and standard investment industry statistical calculations. They are for comparative purposes and not designed to predict actual performance.

Asset Class Assumptions - Portfolio Implementation

As outlined above, it is assumed that the implemented portfolio matches the recommended allocation model. In actuality, the implemented portfolio may or may not match the risk and return characteristics of the recommended model over time due to security selection, inability to invest in the indices, and other factors. Also, there is no guarantee that portfolios will not exceed the risk tolerance range or that historically derived results will be achieved in the future. Returns have not been reduced by sales charges or expenses typically associated with various types of investments. Your actual investment performance may be higher or lower than that of the asset class to which it was assigned. Our assumptions about risks and returns for individual asset classes are combined with assumptions about the relationships between these returns (their correlation). Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. We use our best efforts to correctly classify investments. However, no warranty of accuracy is made.

Equity Investments: Equity investments refer to buying stocks of United States companies. The market capitalization of companies is used to group large, medium (Mid) and small companies. The investment return to the owner of stock (shareholder) is in the form of dividends and/or capital appreciation. The market capitalization of companies is used to group large, medium (Mid), and small companies. Shareholders share in both the upside potential and the downside risk.

Capitalization: Market capitalization definitions differ but one example of capitalization methodology is that of Morningstar, which defines "large-capitalization" stocks as those stocks that form the top 70% of the market capitalization of the stocks eligible to be included in the Morningstar US Market Index (a diversified broad market index that represents approximately 97% of the market capitalization of publicly traded U.S. Stocks). The Morningstar index methodology defines "mid-capitalization" stocks as those stocks that form the 20% of market capitalization between the 70th and 90th percentile of the market capitalization and "small-capitalization" stocks as those stocks that form the 7% of market capitalization between the 90th and 97th percentile of the market capitalization of the stocks eligible to be included in the Morningstar US Market Index.

Style: Blend (sometimes referred to as Core) investing is generally characterized as a strategy that seeks to balance the portfolio of stocks between the Growth and Value styles as market conditions fluctuate. Stocks in the underlying index are designated as "growth" as they are issued by companies that typically have higher than average historical and forecasted earnings, sales, equity and cash flow growth. Stocks in the underlying index are weighted according to the total number of shares that are publicly owned and available for trading. Stocks in the underlying index are designated as "value" as they are issued by companies that typically have relatively low valuations based on price-to-earnings, price-to-book value, price-to-sales, price-to-cash flow and dividend yields. The stocks in the underlying index are weighted according to the total number of shares that are publicly owned and available for trading.

Fixed Income Securities (Bonds) : Bonds are promissory notes of a United States corporation or federal government entity (taxable bonds) or a state or local government entity

(tax-exempt or municipal bonds). Bonds usually make a series of interest payments followed by a return of principal at maturity. If sold prior to maturity, the price that can be obtained for a bond may be more or less than face value, depending on interest rates at the time the bond is sold and the remaining term of the bond.

Fixed income securities include Treasuries (i.e., public obligations of the U.S. Treasury that have remaining maturities of more than one year), Government-Related issues (i.e., agency, sovereign, supranational, and local authority debt), and Corporate Bonds.

Term: Short-term bonds have maturities ranging from one to six years; intermediate bonds have effective maturities between six and twelve years; and long-term bonds have maturities of twelve years or longer.

Income from tax exempt bonds is generally free from federal and state taxes for residents of the issuing state. While the interest income is tax-free, capital gains if any are subject to taxes. Income of certain tax-exempt bonds may be subject to the Federal Alternative Minimum Tax (AMT).

Multi-Class: This category is primarily used to classify investments that include a substantial amount of both equity and fixed income investments, or some other combination of classes.

International Investments: International investments include any type of investment made in financially established markets outside of the United States. Various securities can be used to invest in international markets, including but not limited to fixed income securities, American Depository Receipts (ADRs), equities and funds.

As of June 2007 the MSCI Europe, Australasia, Far East Index (EAFE) consisted of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom.

Investing in foreign securities such as International Investments, Emerging Markets Equity, and Emerging Markets Debt, presents certain and unique risks traditionally not associated with domestic investment, such as currency fluctuation and political and economic changes. These types of investments may focus on certain geographical regions, thereby increasing vulnerability to adverse developments in that region. This may result in greater price volatility.

Emerging Markets Equity: Emerging Markets Equity consists of stocks issued by publicly traded companies of the major developing countries around the world. Examples of these countries would include: Argentina, Brazil, China, Russia, and South Africa.

Alternative Income: Distinct from traditional Fixed Income is the Alternative Income category, which includes Hi-Yield Debt, Emerging Markets Debt, and REITs. Such investments offer greater income potential, but also higher levels of risk than traditional forms of debt.

High Yield Debt: High Yield Bonds are promissory notes of a corporation or government entity that are considered to be below investment grade by bond rating services. The characterization of a high yield bond reflects the creditworthiness of the issuer and potential concerns that interest payments and return of principal may not be made as promised. High yield bonds may have maturities of various lengths.

Emerging Markets Debt: Emerging Markets Debt is comprised of external debt instruments in the developing markets. These instruments may be denominated in United States dollars or in external currencies. A large portion of the emerging market debt is issued by Argentina, Brazil, Bulgaria, Columbia, Ecuador, Egypt, Mexico, Morocco, Nigeria, Panama, Peru, Philippines, Poland, Russia, South Africa, Turkey, Ukraine and Venezuela.

Real Estate Investment Trust (REIT): A REIT combines the capital of many investors to either acquire or provide financing for real estate.

REIT Equity: An equity REIT usually assumes ownership status in the property in which it invests, enabling its investors to earn dividends on rental income from the property and appreciation in property sale. Equity REITs are characterized as equities or alternative income, due to their unique qualities.

REIT Mortgage: A mortgage REIT usually invests in loans and mortgages secured by real estate and derives its income from mortgage interest and fees. Some mortgage REITs also borrow money from the banks and re-lend it at higher interest rates.

There are special risks associated with an investment in real estate, including credit risk, interest rate fluctuations and the impact of changing economic conditions.

Cash Equivalents: This category includes short term, liquid, interest-bearing investments having maturities of less than one year. It is usually used for temporary investment purposes pending a distribution or other transaction. Money market accounts and Treasury bills are considered cash equivalents.

Alternative Investments: Alternative Investments encompass a range of processes to provide the investor with access to markets or investment strategies that are generally not easily accessible by individuals or smaller institutional investors. These often involve potentially higher risk strategies, such as employing leverage and / or short sales.

Hedge funds are complex, speculative investment vehicles and are not suitable for all investors. They are generally open to qualified investors only and carry high costs, substantial risks, and may be highly volatile. There is often limited (or even non-existent) liquidity and a lack of transparency regarding the underlying assets.

Managed Futures: Managed futures funds combine the capital of many investors in order to invest in the global futures and forward markets. This may include currencies, stock indices, financial instruments, energy products, metals, and agricultural products. Global futures exchanges allow managers to diversify portfolios by geography and by product. Managed futures are speculative investments that are subject to a significant amount of risk.

Fund of Hedge Fund (Fund of Funds): Currently three types of fund of funds are classified in the Capital Markets Assumptions:

Hedged Equities: Equity Hedge strategies maintain positions both long and short in primarily equity and equity derivative securities. A wide variety of investment processes can be employed to arrive at an investment decision, including both quantitative and fundamental techniques; strategies can be broadly diversified or narrowly focused on specific sectors and can range broadly in terms of levels of net exposure, leverage employed, holding period, concentrations of market capitalizations and valuation ranges of typical portfolios. Equity Hedge managers would typically maintain at least 50% and may, in some cases, be substantially invested in equities, both long and short. Hedged equities hedge funds generally seek to make

profits by buying a group of under-priced stocks/bonds and shorting a related group of over-priced stocks/bonds or indices.

Relative Value: Investment Managers who maintain positions in which the investment thesis is predicated on realization of a valuation discrepancy in the relationship between multiple securities. Managers employ a variety of fundamental and quantitative techniques to establish investment theses, and security types range broadly across equity, fixed income, derivative or other security types. Fixed income strategies are typically quantitatively driven to measure the existing relationship between instruments and in some cases, identify attractive positions in which the risk adjusted spread between these instruments represents an attractive opportunity for the investment manager. Relative value positions may also be involved in corporate transactions.

Diversified: A Fund of Hedge Funds that falls under this category usually invests with hedge funds that fall under relative value and hedged equities categories.

Hedge funds are complex investment vehicles and are not suitable for all investors. Hedge funds often engage in the use of leverage and other speculative investment practices, such as short sales, options, derivatives, futures and illiquid investments that may increase the risk of investment loss.

Commodities: These assets are usually agricultural products such as corn, livestock, coffee and cocoa or metals such as gold, copper and silver, or energy products such as oil and natural gas. Each commodity generally has a common price internationally. For example, corn generally trades at one price on commodity markets worldwide. Commodities can either be sold on the spot market for immediate delivery or on the commodities exchanges for later delivery. Trade on commodities exchanges is usually in the form of future contracts.

Trading in futures of commodities and options is not appropriate for all persons, as the risk of loss is substantial. Therefore, except for those considered to be bona fide hedgers, only risk capital should be used in futures.

Other: This classification represents securities which could not be definitively classified because there is insufficient similarity between the security and the defined asset classes. There may be inconsistencies in one or more of the following factors: historical performance, investment objective or asset composition. This analysis assigns relatively high downside risk and relatively low returns to assets classified as 'Other' in order to conservatively assess their impact on the portfolio.

Report Disclosures

The indexes mentioned in this report, such as the S&P 500 and MSCI EAFE are unmanaged indexes of common stock or fixed-income. Unmanaged indexes are for illustrative purposes only. An investor cannot invest directly in an index.

The material has been prepared or is distributed solely for information purposes and does not supersede the proper use of your account statements and/or trade confirmations, which are considered to be the official and accurate records of your account activity. Any market prices are only indications of market values, are subject to change, and may not reflect the value at which securities could be sold. Additionally, the report is prepared as of trade date, rather than settlement date, and may be prepared on a different date than your statement. The information contained in this report may not reflect all holdings or transactions, their costs, or proceeds in your account. Contact your Financial Advisor for further information. The report may also include information you provided about assets held at other firms. We have relied solely on information from you regarding those assets.

This report is not a substitute for your own records and the year-end 1099 form. Cost data and acquisition dates provided by you are not verified by our firm. Our firm does not render legal, accounting or tax advice. Please consult your legal tax advisors before taking any action that may have tax consequences.

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Strategic Allocations (Standard)

Additional firm-sponsored strategic allocation models may be selected for your Investment Plan that may include updated asset allocation assumptions or may vary slightly from these standard strategic allocation models. Please refer to your Current vs. Strategic Allocation page for an illustration of the allocation mix for these models.

Name	Conservative Income	Conservative Growth & Income	Conservative Growth	Moderate Income	Moderate Growth & Income	Moderate Growth	Long Term Income	Long Term Growth & Income	Long Term Growth
Large Cap Growth	3.00%	12.00%	22.00%	7.00%	17.00%	24.00%	11.00%	20.00%	26.00%
Large Cap Value	2.00%	8.00%	11.00%	5.00%	11.00%	12.00%	8.00%	14.00%	13.00%
Mid Cap Growth	0.00%	2.00%	6.00%	0.00%	4.00%	6.00%	0.00%	6.00%	7.50%
Mid Cap Value	0.00%	1.00%	4.00%	0.00%	2.50%	6.00%	0.00%	4.00%	7.50%
Mid Cap Blend	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	2.00%	0.00%	0.00%
Small Cap Growth	0.00%	1.00%	3.00%	0.00%	2.00%	4.00%	0.00%	3.00%	3.50%
Small Cap Value	0.00%	1.00%	3.00%	0.00%	1.50%	3.00%	0.00%	2.00%	3.50%
Small Cap Blend	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	2.00%	0.00%	0.00%
International Equity	2.00%	5.00%	10.00%	3.00%	7.00%	16.00%	4.00%	9.00%	22.00%
Emerging Market Equity	0.00%	2.00%	3.00%	0.00%	2.00%	6.00%	0.00%	2.00%	9.00%
Short Term Taxable Fixed Income	50.00%	15.00%	14.00%	20.00%	7.00%	5.00%	10.00%	0.00%	0.00%
Intermediate Taxable Fixed Income	25.00%	24.00%	10.00%	23.00%	17.00%	5.00%	13.00%	5.00%	0.00%
Long Term Taxable Fixed Income	0.00%	15.00%	4.00%	15.00%	7.00%	3.00%	15.00%	5.00%	0.00%
Emerging Market Debt	3.00%	3.00%	0.00%	6.00%	5.00%	0.00%	9.00%	7.00%	0.00%
High Yield Fixed Income	7.00%	6.00%	2.00%	14.00%	12.00%	2.00%	21.00%	18.00%	0.00%
REIT Equity	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Commodities	0.00%	0.00%	3.00%	0.00%	0.00%	3.00%	0.00%	0.00%	3.00%
Cash Equivalent	5.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

Capital Market Assumptions

Capital Market Assumptions for all asset classes assume a broadly diversified portfolio generally representative of the risks and opportunities of the asset class. To the extent that the investors portfolio is not as diversified as the assumptions made for the asset class, the return and risk potential for the portfolio may vary significantly from the assumed Capital Market Assumptions.

The Capital Market Assumptions used within this illustration provide estimated Downside Risk and Average Annual Returns for each asset class. Assumptions made in this illustration are largely based on an analysis of the potential GDP of the US economy, which focuses on key components including: growth of population, employment rates, workforce changes and workforce productivity. Using these underlying assumptions on GDP, multiple indexes are selected to represent the various asset classes which are then reviewed through multiple market cycles in order to establish the estimated assumptions used herein. These assumptions may differ greatly from the performance and volatility experienced by your actual investment holdings. There are no assurances that the estimates will be achieved. They have been provided as a guide to help you with your investment planning.

Representative Index is provided to clients as an example of a public index that generally reflects the associated asset class. Capital Market Assumptions are not based on the Representative Index. You cannot invest directly in an index.

Asset Class	Downside Risk	Average Annual Return ¹	Representative Index
Large Cap Growth	-17.62%	10.25%	Morningstar Large Cap Growth©
Large Cap Value	-18.67%	9.75%	Morningstar Large Cap Value©
Large Cap Blend	-18.15%	10.00%	S & P 500
Mid Cap Growth	-21.52%	10.50%	Morningstar Mid Cap Growth©
Mid Cap Value	-22.52%	10.00%	Morningstar Mid Cap Value©
Mid Cap Blend	-22.02%	10.25%	Morningstar Mid Cap Blend©
Small Cap Growth ³	-22.34%	10.75%	Morningstar Small Cap Growth©
Small Cap Value ³	-23.32%	10.25%	Morningstar Small Cap Value©
Small Cap Blend ³	-22.83%	10.50%	Morningstar Small Cap Blend©
International Equity ⁴	-23.19%	9.00%	MSCI EAFE Index
Emerging Market Equity	-26.34%	11.00%	MSCI Emerging Market Index
Short Term Taxable Fixed Income	-0.28%	3.75%	BarCap Govt/Credit 1-3 Yr TR USD (%Total Return)
Intermediate Taxable Fixed Income	-2.89%	4.25%	BarCap US Govt/Credit Interm. TR USD (%Total Return)
Long Term Taxable Fixed Income	-8.28%	4.75%	BarCap US Govt/Credit Long TR USD (%Total Return)
Short Term Tax Exempt Fixed Income	-2.59%	3.00%	BarCap 2-4 Year Municipal Bond Index
Intermediate Tax Exempt Fixed Income	-7.21%	3.40%	BarCap 8-12 Year Municipal Bond Index
Long Term Tax Exempt Fixed Income	-9.48%	4.25%	BarCap 22+ year Municipal Bond Index
International Fixed Income ⁴	-5.62%	5.25%	ML Global Sovereign Bond Index
Emerging Market Debt	-12.91%	8.25%	J.P. Morgan Emerging Markets Bond Index Plus
High Yield Fixed Income ²	-14.30%	8.75%	ML US High Yield Cash Pay
REIT Equity	-15.27%	7.75%	NAREIT Equity REIT Index
REIT Mortgage	-25.71%	8.50%	NAREIT Mortgage REIT Index

Asset Class	Downside Risk	Average Annual Return ¹	Representative Index
Multi Class	-9.58%	7.66%	Blend 60% S&P 500/40% Barcap Govt./Credit Intern.
Managed Futures	-13.49%	7.00%	CISDM Fund / Pool Qualified Universe Index
Hedge Funds - Relative Value	-15.24%	6.50%	Hedge Fund Research Incorporated (HFRI)*
Hedge Funds - Diversified	-13.24%	7.25%	Hedge Fund Research Incorporated (HFRI)*
Hedge Funds - Hedged Equities	-11.46%	7.75%	Hedge Fund Research Incorporated (HFRI)*
Commodities	-24.13%	8.00%	Goldman Sachs Commodity Total Return Index
Gold	-13.98%	6.50%	London PM Fixing
Other	-29.16%	3.72%	None
Cash Equivalent	1.37%	3.00%	U.S. 3 Month T-Bill

Additional Disclosures

¹ The Average Annual Return is time-weighted. It is a measure of the compound rate of growth of the asset class.

² Various rating services, such as Standard and Poor's and Moody's Investor Service rate the creditworthiness of bonds. Investing in lower-rated debt securities or funds that invest in such securities involves additional risk because of the lower credit quality of the security or fund portfolio. These securities or funds are subject to a higher level of volatility and increased risk of default, or loss of principal.

³ Investing in small companies or mutual funds that invest in small companies involves additional risk. Smaller companies typically have a higher risk of failure and are not as well established as larger blue chip companies. Historically, smaller-company stocks have experienced a greater degree of price volatility than the overall market average.

⁴ International investing may involve special risks such as currency fluctuation, political instability, and different methods of accounting and reporting requirements.

* Hedge Fund Research, Inc. ©2009, www.hedgefundresearch.com

Alternative investments carry specific investor qualifications which can include high income and net-worth requirements as well as relatively high investment minimums. They are complex investment vehicles which generally have high costs and substantial risks. They tend to be more volatile than other types of investments and present an increased risk of investment loss. There may also be a lack of transparency as to the underlying assets. Alternative investments are subject to fewer regulatory requirements than mutual funds and other registered investment company products and thus may offer investors fewer legal protections than they would have with more traditional investments. Additionally, there may be no secondary market for alternative investment interests and transferability may be limited or even prohibited.

Understanding Your Portfolio

This report is intended to provide you with a descriptive overview of your current portfolio. The report may encompass one account or multiple accounts as specified in the report. The Report may include assets that you currently hold away from our firm, which may or may not be identified as being held away. Information on outside account assets was provided by you. We make no representation with respect to the accuracy of information of outside holdings. Any transactions involving these assets will not be reflected unless you provide updated information. All security information, including pricing, specific security features and yield calculations should be used only as a guide. Security prices contained in this report are obtained from various sources, including independent pricing services. Market prices are as of the previous day's close, to the extent they are available. Wells Fargo Advisors does not guarantee that the reported prices reflect current market prices or that the reported price could be realized. Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded securities, by utilizing a yield-based matrix system to arrive at an estimated market value. Assumptions have been made to facilitate certain calculations and the depiction of your holdings. These assumptions have been defined whenever possible, but are in no way a guarantee of returns for these securities. Variables affecting outcomes are unknown and unpredictable. Due to occasional technical and timing issues, there is a possibility that our data sources are incomplete. Reported prices should not be considered actual bids. For these reports, in certain groupings, Corporate Bonds includes Certificates of Deposit. For current prices, call your Financial Advisor. Fund categories and performance data is provided by Morningstar, Inc.

Portfolio Insight is not a substitute for your official statements, own records or the year-end 1099 form. Our firm does not render legal, accounting or tax advice. Transactions requiring tax considerations should be reviewed carefully with your accountant or tax advisor. The report may also include information you provided about assets held at other firms. We have relied solely on information from you regarding those assets.

Security ID will be ticker symbol, CUSIP number, Security Number or, if you have provided us with a market value of a generic asset classification type, we will assign a dash.

Equity Analysis

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The sectors in this report are based on the Global Industry Classification Standard ('GICS'). These sectors may be different than those of other institutions or sources. The sector of each security is as of the date of this report and subject to change at any time and without notice.

GICS was developed by and is the exclusive property and a service mark of Morgan Stanley Capital International Inc. ('MSCI') and Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ('S&P'). Neither MSCI, S&P nor any other party involved in making or compiling the GICS or any GICS classifications makes any express or implied warranties or representations with respect to such standard or classification (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability or fitness for a particular purpose with respect to any of such standard or classification. Without limiting any of the foregoing, in no event shall MSCI, S&P, any of their affiliates or any third party involved in making or compiling the GICS or any GICS classifications have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages. S&P provides sector classification for common stocks only. For sector-specific unit investment trusts, Wells Fargo Advisors, LLC has determined the sector assignment.

Fixed Income Analysis

Municipal bonds. Under present federal income tax law, the interest income received from investing in tax-exempt municipal bonds is generally free from federal income taxes. While the interest income may be tax-free, capital gains, if any, will be subject to taxes. Income for some investors may be subject to the federal Alternative Minimum Tax (AMT).

All yields, durations and convexities are calculated at the "Yield Price" listed on the report. The date of the yield price is stated under the report table. The calculations are updated approximately once per month. Should there be significant changes in interest rates we will update the calculations more frequently. By comparing the yield price to the market price you can see how the market has changed since the calculations. For example, if the market price is greater than the yield price then currently calculated yields would be lower.

Weighted average coupon: At the subtotal and total levels, the weighted average coupon has been calculated based on the market value of the securities within that grouping. The coupon rate is the interest rate stated on a bond, note or other fixed income security, expressed as a percentage of the principal. Variable rate coupon securities will be shown at the current coupon rate if known; actual coupon rates may vary. *There is no assurance that coupons will be paid. Past Performance is not a guarantee of future results.* Range Notes will carry a coupon of 0%.

Redemption date indicated is either maturity date (M), pre-refunded date (R), mandatory put or tender date (T), Dutch auction date or optional tender date (D), display date on perpetual securities (sixty years from report date) (P) or the date which would represent the average life of the maturity when measured from the date of this report (A). Because perpetual securities do not have a stated maturity date, we assign a date of sixty years from the date of the report to enable us to provide approximate yields and durations.

Yield to worst is the lowest of all yields to calls or the yield to maturity. Yield to maturity is the yield that would be realized on a fixed income security if it were held to the maturity date. Yield at purchase is calculated based on the purchase date and price of each position (if available) and represents the yield to worst at the time of purchase. At the subtotal and total levels, yields are weighted averages for that grouping. Duration, if available, is option adjusted duration and is used to provide a measurement of price volatility.

Mortgage-backed securities (MBSs) include asset-backed securities (ABSs), pass-through securities and collateralized mortgage obligations (CMOs). Because MBSs are backed by mortgages (or other loans in the case of ABSs), the principal payments are uncertain and subject to accelerated repayment. For this reason, assumptions must be made about prepayment speeds, which result in an estimated repayment schedule. This schedule is used in combination with the current price to calculate an average life and cash flow yield. Actual yields are unlikely to exactly match the stated yields because it is not possible to precisely predict MBS cash flow streams. Factors that may affect prepayments, including future interest rates and home price appreciation, are unknown at this time. Cash flows from MBSs and ABSs, and the calculations predicated on them, such as yield, average life and duration, are derived from a prepayment model which projects principal and interest cash flows over the life of the mortgages. This model uses empirically determined data to estimate the rate at which homeowners will refinance or prepay their mortgages given varying degrees of financial incentives to do so. The yield, average life and the expected maturity are based on prepayment assumptions that may or may not be met. Changes in prepayments may significantly affect yield, average life and expected maturity. The estimated interest income on prepaying securities (for example, pass through securities and CMOs) is based upon the stated coupon applied to the most recently reported remaining balance of the underlying security, when available. Notably, estimated income will be reduced as principal balances decline. We have not included estimated principal cash flows on the redemption reports.

FNMA pass-through securities, FHLMC Participation Certificates and FHLMC Gold Participation Certificates are fully guaranteed as to the timely payment of principal and interest by

FNMA/FHLMC. These securities are not backed by the full faith and credit of the U.S. Government. GNMA is an agency of the HUD within the U.S. Government and GNMA pass-through securities are guaranteed as to the timely payment of principal and interest by GNMA. GNMAs are backed by the full faith and credit of the U.S. Government. The market value of all these securities prior to redemption is not guaranteed and may fluctuate.

Treasuries are direct U.S. Government securities. Agencies include U.S. Government backed agencies and U.S. Government sponsored entities. *Agency securities that are below AAA credit quality will be displayed based on their credit rating.* Bond ratings are provided by Moody's and Standard & Poor's. Should the ratings services differ, the Composite Rating will identify the bond in the lower of the two ratings.

Enhancements used for this analysis may include Bond Insurance, Federal Deposit Insurance Corporation (FDIC) and escrowed collateral on refunded bonds (typically in US Government securities). FDIC insurance is limited to \$100,000 per registration and \$250,000 for 'qualified self directed retirement accounts'. The terms of enhancements vary and assumptions cannot be made as to specific issuers or issues. This report is not meant to indicate that "non-enhanced" securities are of lesser credit quality than those with secondary credit enhancement. *See the Fixed Income Statistics or Fixed Income Credit Detail reports for specific ratings on enhanced securities. Insurance pertains to the timely payment of principal and interest by the issuer of the underlying securities and not the price of the bond, which will fluctuate prior to maturity.*

Types of enhancements include but are not limited to:

Pre-ref - Indicates that the security has been pre-refunded, is collateralized (typically in US Government Securities) and is scheduled to be redeemed at the stated redemption date.

ETM - Indicates that the security has been escrowed to maturity (collateralized, typically in U.S. Government securities).

FDIC - Federal Deposit Insurance Corporation

MBIA - Municipal Bond Insurance Association

FGIC - Financial Guaranty Insurance Company

AMBAC - American Municipal Bond Assurance Corporation

FSA - Financial Security Assurance, Inc.

Stock Ratings Report

Analysts' stock ratings are defined as follows:

Credit Suisse Rating System:

- 1. Outperform:** The stock's total return is expected to exceed the industry average by at least 10-15% (or more, depending on perceived risk) over the next 12 months.
- 2. Neutral:** The stock's total return is expected to be in line with the industry average (range of plus or minus 10%) over the next 12 months.
- 3. Underperform:** The stock's total return is expected to underperform the industry average by 10-15% or more over the next 12 months.

Sanford Bernstein Rating System:

Bernstein rates stocks based on relative performance for the next 6-12 months versus the S&P 500.

- 1. Outperform:** Stocks should outpace the market index by more than 15% in the year ahead.
- 2. Market Perform:** Stock should perform in line with the market index to within +/-15% in the

year ahead.

- 3. Underperform:** Stock should trail the performance of the market index by more than 15% in the year ahead.

Standard & Poor's STARS(Stock Appreciation Ranking System)

5-STARs: STRONG BUY - Total return is expected to outperform the total return of the S&P 500 Index by a wide margin over the coming 12 months, with shares rising in price on an absolute basis.

4-STARs: BUY - Total return is expected to outperform the total return of the S&P 500 Index over the coming 12 months, with shares rising in price on an absolute basis.

3-STARs: HOLD - Total return is expected to closely approximate that of the total return of the S&P 500 Index over the coming 12 months, with shares generally rising in price on an absolute basis.

2-STARs: SELL - Total return is expected to underperform the total return of the S&P 500 Index over the coming 12 months, and share price is not anticipated to show a gain.

1-STAR: STRONG SELL - Total return is expected to underperform the total return of the S&P 500 Index by a wide margin over the coming 12 months, with shares falling in price on an absolute basis.

Wells Fargo Securities, LLC Rating System

1. Outperform: The stock appears attractively valued, and they believe the stock's total return will exceed that of the market over the next 12 months. *Buy*

2. Market Perform: The stock appears appropriately valued, and they believe the stock's total return will be in line with the market over the next 12 months. *Hold*

3. Underperform: The stock appears overvalued, and they believe the stock's total return will be below the market over the next 12 months. *Sell*

There is no assurance that all expectations will be achieved.

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