



Financial Needs Analysis

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04/15/2010

Introduction

When thinking about your future financial security, it is important to set goals, initiate action, and periodically review your progress.

Remember...a sound financial strategy can be more important than a lifetime of work!

This analysis uses the information you have shared about your current financial situation and your goals for the future.

The following pages analyze your needs:

- *In the event of death*
- *For college funding*
- *For your retirement years*
- *In the event of a disability*

Understanding your needs



...can help reach your goals.

Important Note...

This illustration is based on the information you provided with regard to your financial needs and objectives. It is intended to provide only broad, general guidelines which may be helpful in assessing and making decisions about financial products (such as securities or insurance) and services available to you that may help meet those needs and objectives. This material may also contain general educational topics about investing and financial matters. It is most important that you understand that your actual experience will differ from this illustration. That is why you should reassess your situation with updated data and assumptions on a periodic basis.

This illustration estimates future asset values based on rates of return provided by you. It is not intended to be investment advice or a projection of future investment performance. No one can foresee the future and, it is not a projection of the potential return of any investment, nor is it a projection of future inflation rates or the state of the world or domestic economy. You should seek the guidance of a financial or investment professional before proceeding with an investment decision.

Although this illustration may contain income tax calculations and legal concepts, it does not constitute tax or legal advice. The application of some concepts may be considered practicing law and should, therefore, be handled by an attorney, while other concepts may require the guidance of a tax or accounting advisor.

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In creating the illustration certain assumptions were made with respect to investment returns, the economy, and your situation. The reports and graphics included are directly dependent on the quality and the accuracy of the data and assumptions (including rates of return) furnished by you.

Where future rates of return are assumed, these returns do not reflect the fees and charges associated with investments, which would reduce the results. You are encouraged to review and consider performance information, which you can request from your investment professional, for the mutual funds and other securities that may be referenced in this material when assuming any future rates of return. Keep in mind that past performance is not a guarantee of future results. A current prospectus must be read carefully when considering any investment in securities.

No liability is assumed resulting from the use of the information contained in this financial illustration. Responsibilities for financial decisions are assumed by you.

Net Worth

Assets			
	Owner	ROR	Market Value
<i>Bank Accounts and Investments</i>			
Checking	Both	0.00%	\$3,650
Savings	Both	2.00%	8,000
Stocks	Both	8.50%	12,000
<i>Retirement Plans</i>			
Peter's 401(k)	Peter	8.00%	12,000
Susan's 401(k)	Susan	8.00%	6,200
<i>Assets for College</i>			
Education Funds		9.00%	15,300
<i>Residence</i>			
Mortgage	Both	--	390,000
<i>Personal Property</i>			
Peter's Car	Both	--	16,058
Susan's Car	Both	--	12,450
Total Assets			\$475,658

Liabilities			
	Owner	Interest Rate	Liability Value
<i>Residence</i>			
Mortgage	Both	6.75%	(269,520)
<i>Personal Property</i>			
Peter's Car	Both	N/A	(11,113)
<i>Credit Cards & Personal Loans</i>			
Credit Card	Both	18.00%	(3,750)
Total Liabilities			(\$284,383)

Net Worth			\$191,275
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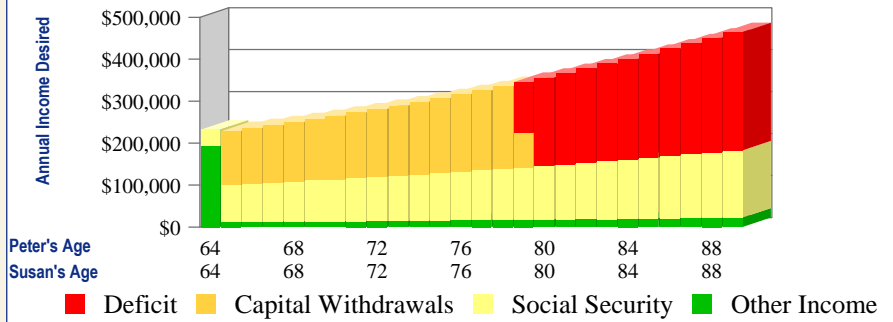
Retirement Needs Analysis

Will you have enough money when you retire? The earlier you begin setting money aside, the more likely you are to achieve your retirement goals.

Retirement income generally comes from three different sources:

- Social Security
- Employer Sponsored Plans
- Savings and Investments

This retirement analysis suggests that you might not have enough money to retire. It is estimated that your assets will be **depleted** by age 79. At that time, your remaining income sources will be limited to Social Security and Other Income sources, providing only 41% of your income.



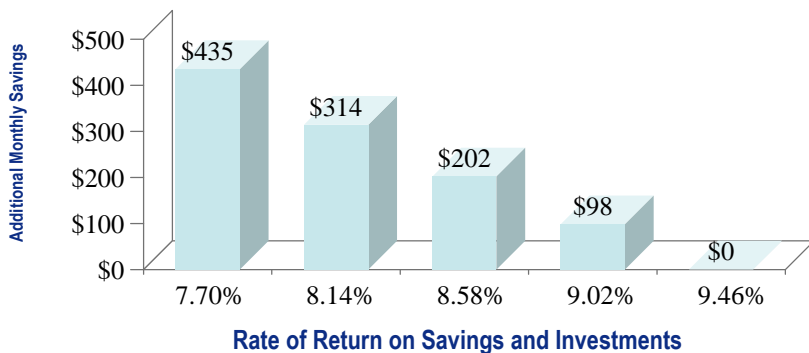
To provide for your desired retirement income, you will need additional capital at retirement age 64. In order to meet this need, you should consider:

- Saving more money
- Earning a higher return on your assets

If you are not able to accumulate this capital, you may need to consider:

- Postponing your retirement, or
- Reducing your standard of living

Save More or Earn More



This chart shows various options in order for you to meet your objectives. Based on your current average rate of return of 7.70%, you would need to save an additional \$435 a month. Alternatively, if you could increase your average rate of return to 9.46%, your objectives would be met. It is important to understand that in order to achieve an increased rate of return, it is likely you will face increased risk.

If these options are not attainable, work towards doing a little bit of both; saving more money and earning a higher rate of return.

Assumptions: Income increases at 3.00% annually. Rate of return during retirement is 7.00%. Social Security benefits increase at 2.50%.

Retirement Needs Analysis Detail

Income Objective					
	Current Household Income	Annual Need (Today's Dollars)		Annual Need (At Retirement)	Capital Value
At Susan's Age 64	\$126,700	\$88,690		\$221,732	\$3,615,533
Total Value of Income Objective					\$3,615,533

Income Sources						
Income Sources	Payment In Today's Dollars	From	To	COLA	First Year's Payment	Capital Value
Peter's Employment	\$72,500	64	65	3.00%	\$181,256	\$175,755
Peter's Social Security	22,102	65	90	2.50%	48,706	691,014
Susan's Social Security	18,100	64	90	2.50%	38,914	603,624
Pension	--	64	90	2.50%	12,000	186,140
Total Income Sources						\$1,656,532

Capital Needed to Meet Objectives	\$1,959,002
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Capital Available						
Account Name/ Asset Name	Market Value	Assumed Rate of Return	Total Annual Contribution	Assumed Savings Increase	Value At Retirement	
Peter's 401(k)	\$12,000	8.00%	\$3,600	3.00%	\$774,541	
Susan's 401(k)	6,200	8.00%	1,800	3.00%	381,513	
Checking	3,650	0.00%	0	0.00%	3,411	
Savings	8,000	2.00%	0	0.00%	14,090	
Stocks	12,000	8.50%	0	0.00%	152,598	
Total Capital Available						\$1,326,153

Additional Capital Needed to Meet Objectives	\$632,849
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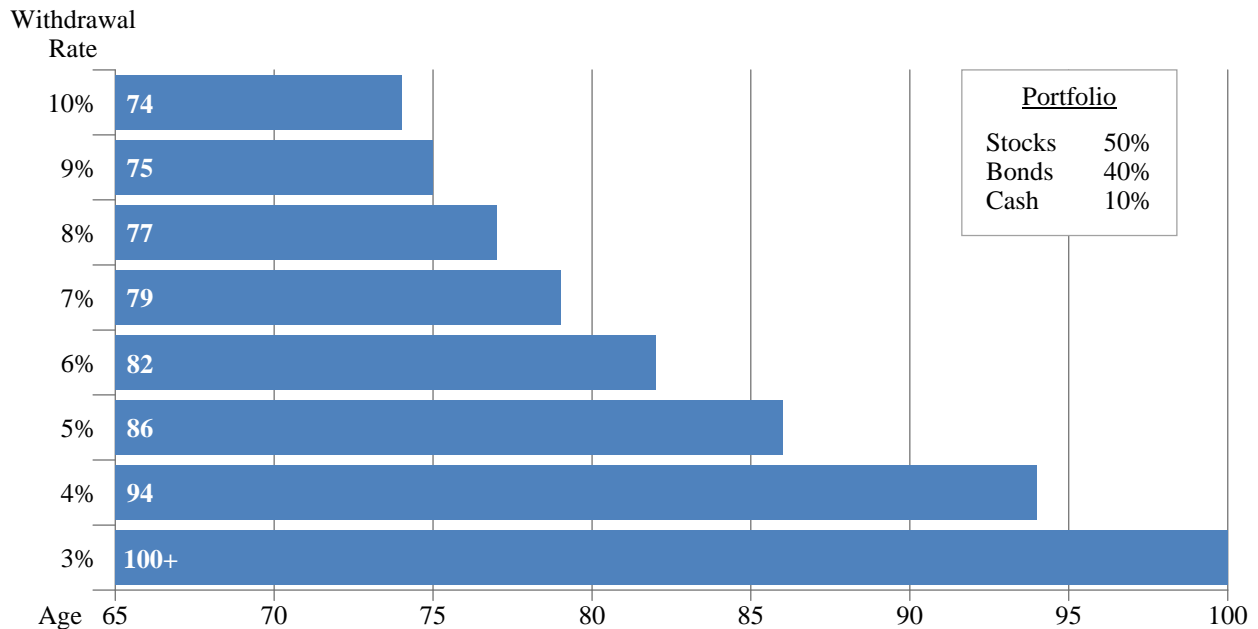
Assumptions	
Income Replacement at Retirement in the year 2041	70%
Inflation	3.00%
Rate of Return for Assets during Retirement	7.00%
Mortality assumed for Peter and Susan	90 / 90

Your Retirement Timeline

						Beginning Balance:	\$1,326,153
<i>Peter's Age</i>	<i>Susan's Age</i>	<i>Annual Income Desired</i>	<i>Social Security</i>	<i>Other Income</i>	<i>Interest And Dividends</i>	<i>Balance</i>	
64	64	\$221,732	\$38,914	\$193,256	\$93,222	\$1,429,813	
65	65	228,384	88,594	12,300	95,303	1,397,625	
66	66	235,236	90,808	12,608	92,887	1,358,693	
67	67	242,293	93,079	12,923	89,994	1,312,396	
68	68	249,561	95,406	13,246	86,580	1,258,065	
69	69	257,048	97,791	13,577	82,598	1,194,983	
70	70	264,760	100,235	13,916	77,997	1,122,372	
71	71	272,703	102,741	14,264	72,724	1,039,398	
72	72	280,884	105,310	14,621	66,718	945,164	
73	73	289,310	107,943	14,986	59,918	838,701	
74	74	297,989	110,641	15,361	52,255	718,969	
75	75	306,929	113,407	15,745	43,657	584,849	
76	76	316,137	116,242	16,139	34,044	435,137	
77	77	325,621	119,148	16,542	23,332	268,539	
78	78	335,390	122,127	16,956	11,431	83,663	
79	79	345,451	125,180	17,380	(1,757)	(120,985)	
80	80	355,815	128,310	17,814	(16,338)	(347,014)	
81	81	366,489	131,518	18,259	(32,423)	(596,150)	
82	82	377,484	134,806	18,716	(50,135)	(870,247)	
83	83	388,809	138,176	19,184	(69,602)	(1,171,298)	
84	84	400,473	141,630	19,663	(90,966)	(1,501,444)	
85	85	412,487	145,171	20,155	(114,376)	(1,862,981)	
86	86	424,862	148,800	20,659	(139,993)	(2,258,376)	
87	87	437,608	152,520	21,175	(167,990)	(2,690,278)	
88	88	450,736	156,333	21,705	(198,552)	(3,161,528)	
89	89	464,258	160,241	22,247	(231,880)	(3,675,177)	

High Withdrawal Rates Will Quickly Deplete Your Assets

Age to which a portfolio may last based on withdrawal rate (90% confidence level)



Important: Projections generated by Morningstar 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 over time and with each simulation. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © 2010 Ibbotson Associates, Inc., a wholly owned subsidiary of Morningstar, Inc. All rights reserved. EISI has engaged Ibbotson to develop proprietary asset allocation tools for educational purposes. Ibbotson has granted to EISI a license for use thereof.

High Withdrawal Rates Will Quickly Deplete Your Assets

Withdrawal rates have a dramatic impact on determining how long a portfolio can last in retirement. How much can a retiree safely withdraw each year from his or her portfolio? Finding the answer is like hitting a moving target--the optimal withdrawal rate is dependent upon investment performance and the impact of inflation.

Several issues should be examined when determining an investor's withdrawal rate. Asset allocation, time horizon, and consumption patterns are all important factors in shaping how long portfolio wealth will last. The image shows how a portfolio of 50% stocks, 40% bonds, and 10% cash investments might have lasted given inflation-adjusted withdrawal rates between 3% and 10%. As illustrated, the higher the withdrawal rate, the faster an investor will run out of money. The lower the rate, the less likely a retiree will outlive his or her portfolio. Therefore, retirees who anticipate long payout periods may want to consider assuming lower withdrawal rates.

Continued...

It is assumed that a person retires at age 65 and withdraws an inflation-adjusted percentage of the initial portfolio wealth (assumed \$1 million) each year beginning at age 66. The image was created using Monte Carlo parametric simulation that estimates the range of possible outcomes based on a set of assumptions including arithmetic mean (return), standard deviation (risk), and correlation for a set of asset classes. The inputs used are historical 1926-2009 figures. The risk and return of each asset class, crosscorrelation, and annual average inflation over this time period follow. Stocks: risk 20.5%, return 11.8%; Bonds: risk 5.7%, return 5.5%; Cash: risk 3.1%, return 3.7%; Correlations: -0.01 (stocks and bonds), -0.01 (stocks and cash), 0.47 (bonds and cash); Inflation: return 3.1%. Annual investment expenses were assumed to be 0.88% for stock mutual funds and 0.74% for bond mutual funds and cash. Other investments not considered may have characteristics similar or superior to those being analyzed.

The simulation is run 5,000 times, to give 5,000 possible 35-year scenarios. While simulation can produce results that show probabilities of an outcome, the analysis included herein is presented as the 90% confidence level. A 90% confidence level indicates that there is a 90% chance of the outcome being as shown or better. Higher confidence levels are chosen in order to view tougher market conditions. A limitation of the simulation model is that it assumes a constant inflation-adjusted rate of withdrawal, which may not be representative of actual retirement income needs. This type of simulation also assumes that the distribution of returns is normal. Should actual returns not follow this pattern, results may vary.

Government bonds and Treasury bills are guaranteed by the full faith and credit of the U.S. government as to the timely payment of principal and interest, while returns and principal invested in stocks are not guaranteed.

About the data

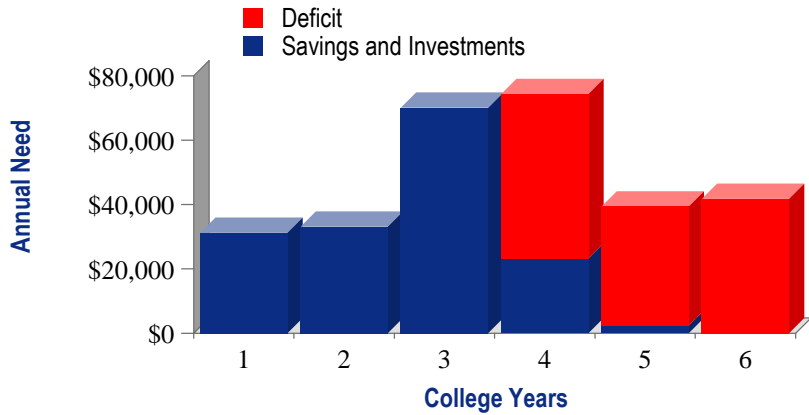
Stocks are represented by the Standard & Poor's 500®, which is an unmanaged group of securities and considered to be representative of the stock market in general. Bonds are represented by the five-year U.S. government bond, Treasury bills by the 30-day U.S. Treasury bill, inflation by the Consumer Price Index, and mutual fund expenses from Morningstar. The data assumes reinvestment of income and does not account for taxes or transaction costs.

College Needs Analysis

Will you have enough money when it is time to send your children to college? The earlier you begin setting money aside for college, the more likely you are to achieve your goals.

You currently have \$15,300 set aside and you are saving \$200 a month at 9.00% for college expenses.

This college needs analysis suggests that you may not meet your goals. In order to fully fund your children's college expenses, you will need to begin saving an additional \$224 a month.



Projected College Costs

Jennifer	\$153,279
Daniel	136,418
Total	\$289,697

Total College Cost in Today's Dollars



Monthly savings alternative

Begin saving an additional \$224 per month for the next 20 years.

Why should you begin preparing for college needs now?

If you wait until it's time for college to begin, you lose the advantage of spreading the costs over many years.

If you have to borrow money to pay for college, the amount of the loan and interest will have to be repaid.

If you start now, the interest earned on your savings will reduce the total amount that you need to save.

College Needs Analysis Detail

Goal Summary							
Name/ School	Age	Annual Need (today's Dollars)	Years Until Needed	Number Years Needed	Present Value of Total Cost	Percentage To Be Funded	Present Value of Total Cost To Be Funded
Jennifer Missouri State University	1	\$13,012	17	4	\$31,073	100%	\$31,073
Daniel Missouri State University	3	13,012	15	4	32,857	100%	32,857
Present Value of Total Need							\$63,930

Savings Summary	
Current Savings	\$15,300
Monthly Savings \$200 per month for 20 years at 9.00% grows to \$128,691 In today's dollars that is:	\$22,962
Present Value of Savings	\$38,262

Single Sum Needed Today to Fund Shortage	\$25,667
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Additional Monthly Savings Required	
Starting Age	Amount Needed
Peter's age 33 for 20 years	\$224

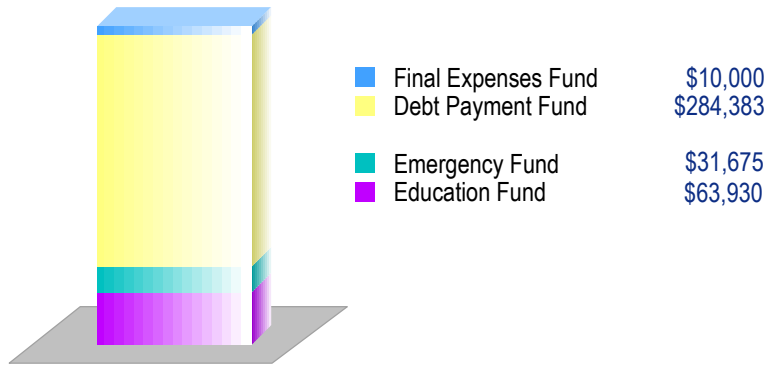
Assumptions	
College Cost Inflation Rate	6.00%
Average Rate of Return	9.00%
This analysis assumes that savings will continue until the start of the last year of college.	

Financial Needs in the Event of Peter's Death

This survivor needs analysis shows the impact Peter's death can have on your family. Funds need to be available for both Cash Needs and a family's continuing Income Needs. Peter and Susan, you need \$389,988 for your immediate cash needs. Cash Needs include:

- A Final Expenses fund for medical, legal, funeral, and other expenses
- A Debt Payment Fund to pay off your debts, including your mortgage
- An Emergency Reserve Fund for unexpected bills not readily payable from current income
- An Education Fund to provide for your children's education

Total Immediate Cash Needs: \$389,988



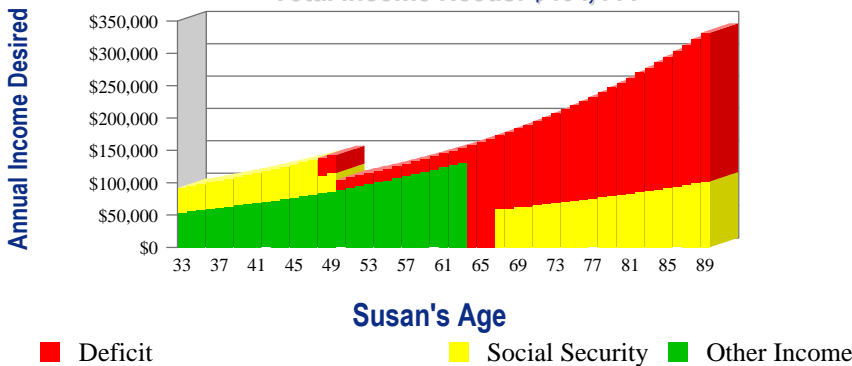
After a death, income generally comes from four different sources:

- Social Security
- Savings and Investments
- Life Insurance Proceeds
- Survivor's Earnings

This survivor needs analysis assumes that 70% of total household income be available after the death of a wage earner while there are children at home and 50% thereafter.

Based on the above assumptions, this survivor needs analysis suggests that you may not meet all of your goals. Your current household income is \$126,700. If Peter were to die today, it is estimated that your assets would be insufficient to meet your family's Immediate Cash Needs. Additionally, your family's Income Needs will only be 81% satisfied. To provide for your family's needs in the event of death you will need approximately \$521,949 of additional capital.

Total Income Needs: \$404,111



<i>Summary</i>	
Cash Needs:	\$389,988
Income Needs:	404,111
<i>Less Present Funds</i>	<i>272,150</i>
Additional Capital Needs	\$521,949

Survivor Needs Analysis Detail

In the Event of Peter's Death

Assumptions

Income Replacement % of Total Household Income with Dependents	70%
Income Replacement % of Total Household Income without Dependents	50%
Inflation	3.00%
Survivor Rate of Return	6.00%
Susan's Mortality	90

Income Objective

Susan's Age	Income Need %	Annual Need (Today's Dollars)	Annual Need (Future Dollars)	Capital Value
33	70%	\$88,690	\$88,690	\$1,178,485
50	50%	63,350	104,708	913,602

Total Capital Needed to Provide Income Objective **\$2,092,087**

Income Sources

Susan's Income Sources	Payment In Today's Dollars	From	To	COLA	First Year's Payment	Capital Value
Employment	\$54,200	33	64	3.00%	\$54,200	\$1,099,055
Social Security	37,534	33	90	2.50%	37,534	588,921

Total Income Sources **\$1,687,976**

Capital Needed to Meet Income Goals

\$404,111

Immediate Cash Needs

<i>Final Expenses</i>	\$10,000
<i>Debt Payment Fund</i>	\$284,383
Mortgage	269,520
Peter's Car	11,113
Credit Card	3,750
<i>Emergency Reserve Fund</i>	\$31,675
<i>Education Fund</i>	\$63,930
Jennifer: Lump Sum needed today	\$31,073
\$13,012 needed for 4 years starting in 17 years.	
Daniel: Lump Sum needed today	\$32,857
\$13,012 needed for 4 years starting in 15 years.	

Total Immediate Cash Needs **\$389,988**

Continued...

Total Capital Needed to Meet Objectives**\$794,099****Capital Available****Account Name/****Asset Name****Market Value**

Education Funds

\$15,300

Checking

3,650

Savings

8,000

Stocks

12,000

Peter's 401(k)

12,000

Susan's 401(k)

6,200

Life Insurance

215,000

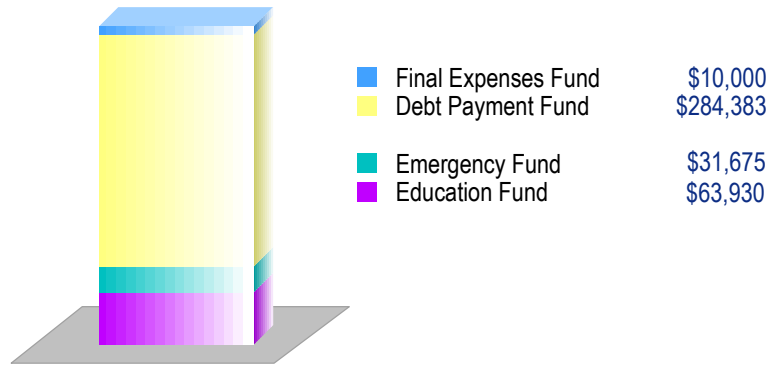
Total Capital Available**\$272,150****Additional Capital Needed to Meet Objectives****\$521,949**

Financial Needs in the Event of Susan's Death

This survivor needs analysis shows the impact Susan's death can have on your family. Funds need to be available for both Cash Needs and a family's continuing Income Needs. Peter and Susan, you need \$389,988 for your immediate cash needs. Cash Needs include:

- A Final Expenses fund for medical, legal, funeral, and other expenses
- A Debt Payment Fund to pay off your debts, including your mortgage
- An Emergency Reserve Fund for unexpected bills not readily payable from current income
- An Education Fund to provide for your children's education

Total Immediate Cash Needs: \$389,988



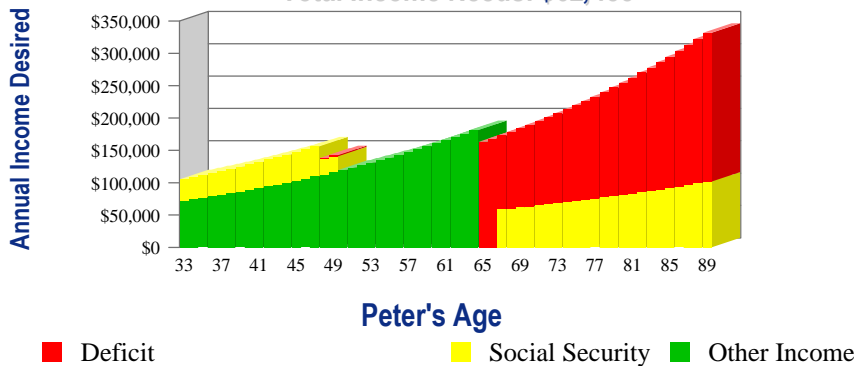
After a death, income generally comes from four different sources:

- Social Security
- Savings and Investments
- Life Insurance Proceeds
- Survivor's Earnings

This survivor needs analysis assumes that 70% of total household income be available after the death of a wage earner while there are children at home and 50% thereafter.

Based on the above assumptions, this survivor needs analysis suggests that you may not meet all of your goals. Your current household income is \$126,700. If Susan were to die today, it is estimated that your assets would be insufficient to meet your family's Immediate Cash Needs. Additionally, your family's Income Needs will only be 97% satisfied. To provide for your family's needs in the event of death you will need approximately \$335,292 of additional capital.

Total Income Needs: \$62,455



<i>Summary</i>	
Cash Needs:	\$389,988
Income Needs:	62,455
<i>Less Present Funds</i>	<i>117,150</i>
Additional Capital Needs	\$335,292

Survivor Needs Analysis Detail

In the Event of Susan's Death

Assumptions

Income Replacement % of Total Household Income with Dependents	70%
Income Replacement % of Total Household Income without Dependents	50%
Inflation	3.00%
Survivor Rate of Return	6.00%
Peter's Mortality	90

Income Objective

Peter's Age	Income Need %	Annual Need (Today's Dollars)	Annual Need (Future Dollars)	Capital Value
33	70%	\$88,690	\$88,690	\$1,178,485
50	50%	63,350	104,708	913,602

Total Capital Needed to Provide Income Objective **\$2,092,087**

Income Sources

Peter's Income Sources	Payment In Today's Dollars	From	To	COLA	First Year's Payment	Capital Value
Employment	\$72,500	33	65	3.00%	\$72,500	\$1,499,130
Social Security	32,764	33	90	2.50%	32,764	530,502

Total Income Sources **\$2,029,632**

Capital Needed to Meet Income Goals

\$62,455

Immediate Cash Needs

<i>Final Expenses</i>	\$10,000
<i>Debt Payment Fund</i>	\$284,383
Mortgage	269,520
Peter's Car	11,113
Credit Card	3,750
<i>Emergency Reserve Fund</i>	\$31,675
<i>Education Fund</i>	\$63,930
Jennifer: Lump Sum needed today	\$31,073
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Total Immediate Cash Needs **\$389,988**

Continued...

Total Capital Needed to Meet Objectives**\$452,442****Capital Available****Account Name/****Asset Name****Market Value**

Education Funds

\$15,300

Checking

3,650

Savings

8,000

Stocks

12,000

Peter's 401(k)

12,000

Susan's 401(k)

6,200

Life Insurance

60,000

Total Capital Available**\$117,150****Additional Capital Needed to Meet Objectives****\$335,292**

Financial Needs in the Event of Peter's Disability

Disability is something most people don't like to think about. But the chances of your becoming disabled are probably greater than you realize. Studies show that a 20-year-old worker has a 3-in-10 chance of becoming disabled before reaching retirement age.¹ In fact, the Census Bureau reports there are currently over twenty-one million people of working age who are disabled.²

This disability needs analysis shows the impact a disability can have on your financial situation.

Your current annual income is \$72,500 and your current long-term disability coverage provides \$15,000 per year. Your disability goal is to provide 70% of your current income, or \$50,750.

Without additional coverage you may need to deplete your savings and investments to meet your ongoing living expenses.

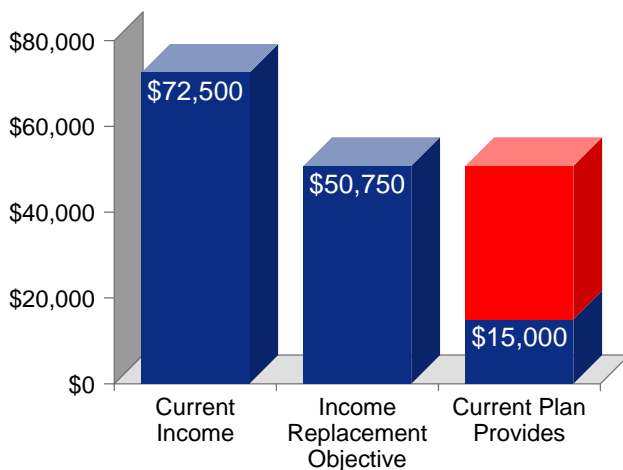
About Disability Income Insurance...



When purchasing disability income protection, there are a number of options to consider:

- Protection against inflation for future Benefits paid, referred to as Cost of Living Adjustment (COLA).
- Non-cancelable, guaranteed renewable provisions.
- Various waiting periods are available. The longer the waiting period, the lower the premium.
- Policies offer varying benefit periods. The longer the period covered by the policy, the higher the premium.
- Some Policies provide "Own Occupation" coverage and will pay benefits if the insured is unable to work in their specialized field.

Disability Income



A word about Social Security¹...

It's important that you understand how Social Security defines "disability." That's because other programs have different definitions for disability. Some programs pay for partial disability or for short-term disability. Social Security does **not**.

The Social Security Administration uses the strict definition of disability. Disability under Social Security is based on your inability to work. You will be considered disabled if you cannot do work you did before, and the SSA decides that you cannot adjust to other work because of your medical condition. Your disability also must last or be expected to last for at least a year or to result in death.

For these reasons, this analysis does not include any potential benefits from Social Security.

¹Source: SSA Publication No. 05-10029, August 2009.

²Source: U.S. Census Bureau, Disability Status 2000, Employment disability age 16-64.

Financial Needs in the Event of Susan's Disability

Disability is something most people don't like to think about. But the chances of your becoming disabled are probably greater than you realize. Studies show that a 20-year-old worker has a 3-in-10 chance of becoming disabled before reaching retirement age.¹ In fact, the Census Bureau reports there are currently over twenty-one million people of working age who are disabled.²

This disability needs analysis shows the impact a disability can have on your financial situation.

Your current annual income is \$54,200 and your current long-term disability coverage provides \$0 per year. Your disability goal is to provide 60% of your current income, or \$32,520.

Without additional coverage you may need to deplete your savings and investments to meet your ongoing living expenses.

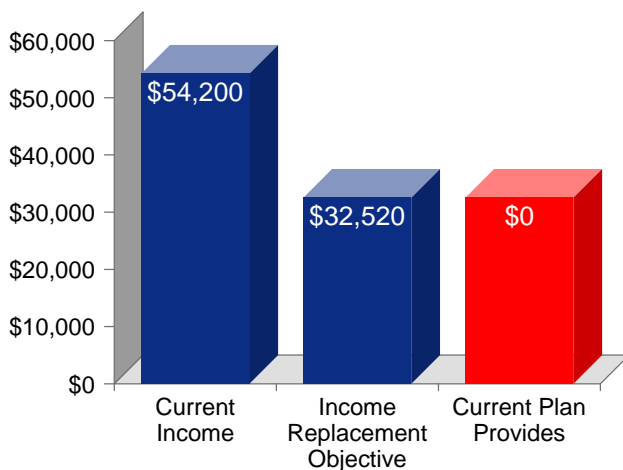
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Disability Income



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¹Source: SSA Publication No. 05-10029, August 2009.

²Source: U.S. Census Bureau, Disability Status 2000, Employment disability age 16-64.

Personal Information Summary

This financial needs analysis report is based on the information and assumptions you provided.

Personal Data

Name	Date of Birth	Contributing to Social Security	Annual Employment Income
Peter A. Franklin	04/22/1976	Yes	\$72,500
Susan L. Franklin	03/01/1977	Yes	\$54,200

Married: Yes

Address

143 South Reed St.
Middletown, MO 64318

Phone: (818) 555-4875

E-Mail psfranklin@aol.com

Children

Name	Date of Birth
Jennifer	07/29/2008
Daniel	12/12/2006

Bank Accounts and Investments

Owner	Account Name	Asset Name	Ticker	Amount	Rate of Return	Monthly Savings	Savings Increase	Asset Class	
Both		Checking		\$3,650	0.00%	\$0	0.00%	Unclassified	
Both		Savings		\$8,000	2.00%	\$0	0.00%	Unclassified	
Both		Stocks		\$12,000	8.50%	\$0	0.00%	Unclassified	
Total.....		\$23,650							
Monthly Savings.....		\$0							
Average Rate of Return.....		4.99%							

Retirement Funds

Owner	Account Name	Asset Name	Ticker	Amount	Rate of Return	Monthly Savings	Savings Increase	Company Match	Asset Class
Peter		Peter's 401(k)		\$12,000	8.00%	\$200	3.00%	\$100	Unclassified
Susan		Susan's 401(k)		\$6,200	8.00%	\$150	3.00%	\$0	Unclassified
Total.....		\$18,200							
Monthly Savings.....		\$350							
Average Rate of Return.....		8.00%							

Assets and Liabilities

Type	Name	Market Value	Current Liability	Monthly Payment	Interest Rate
Residence	Mortgage	\$390,000	\$269,520	\$1,816	6.75%
Personal Property	Peter's Car	\$16,058	\$11,113	\$0	0.00%
Personal Property	Susan's Car	\$12,450	\$0	\$0	0.00%
Credit Cards & Personal Loans	Credit Card	\$0	\$3,750	\$102	18.00%

Continued...

Other Income Sources

Name	Description	Amount	Monthly/ Lump Sum	Begins at Age	Ends at Age	Annual Increase	Today's Value/ Future Value	Available for Survivors
Susan	Pension	\$1,000	Monthly	64	90	2.50%	Future	No

Needs In The Event Of Death

Income Needs Objective	With children at home: 70.00%	No children at home: 50.00%
Provide Income for	Lifetime	
Fund Children's Education	Yes	

Life Insurance Policies

Name	Company	Insurance Benefit	Annual Premium	Type
Peter	Group Insurance	\$90,000	\$0	Group
Peter	Nationwide	\$125,000	\$1,200	Universal Life
Susan	Group Insurance	\$60,000	\$0	Group

College Funding

Child's Name	School	Annual Amount (in Today's Dollars)	Years Needed	Percent Want To Provide
Jennifer	Missouri State University	\$13,012	4	100%
Daniel	Missouri State University	\$13,012	4	100%

Total Funds Presently Available	Monthly Savings	Rate of Return
\$15,300	\$200	9.00%

Retirement Needs

	Peter	Susan
Desired Retirement Age	65	64
Social Security Retirement Benefits Begin Age	65	64
Employer Offers Retirement Plans	Yes	Yes
Maximum amount being contributed	No	No
Percentage of pre-retirement income during retirement	70.00%	

Long-Term Disability

Annual Employment Income	\$72,500	\$54,200
Disability income replacement objective:	Peter - 70.00%	Susan - 60.00%

Existing Insurance

Insured	Company	Monthly Benefit	Group/ Personal	Annual Premium	Waiting Period (Months)	Benefit Period
Peter	Long-Term Disability Coverage	\$1,250	Group	\$0	3 months	To age 65

Assumptions Used In This Analysis

<i>Rate of Return on Assets</i>	
During Retirement.....	7.00%
In the Event of Death.....	6.00%
For College Needs.....	9.00%
Number of month's income to set aside for emergency reserves.....	3
Long-term inflation rate.....	3.00%
Social Security inflation rate.....	2.50%
Long-term inflation rate for College Costs.....	6.00%
Life expectancy age.....	90
Final Expenses.....	\$10,000