Grangaard Strategy® Retirement Calculator

Prepared for:

John Doe

March 1, 2006

Provided by:

Paul Grangaard

Your company name and logo here

IMPORTANT: The projections or other information generated by the Grangaard Strategy® Retirement Calculator regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This analysis is not valid without all pages. Figures and rates of return are based on current and variable assumptions to illustrate a concept. They do not represent the past or future performance of any specific product. Actual rates of return will vary from what is illustrated and are not guaranteed.

Key Assumptions

This calculation tool is intended to help you evaluate a variety of possible retirement planning scenarios. These scenarios compare your current investment and saving strategies with your potential future cash flow needs in retirement. It does this by giving you broad flexibility in addressing your potential retirement income needs and in making estimates and assumptions regarding your ongoing saving and investing behavior and future expenses. It provides only a broad, general guideline which may be helpful in shaping your financial thinking about investment objectives, risk tolerance and retirement income needs.

It considers criteria such as your current investments, projected contributions and the growth rates you suggested for your investments, current and future expenses, and a hypothetical inflation rate to determine a future year-by-year cash flow need in retirement.

This program is an expense driven analysis that will first consider the expenses you identified during retirement. On Page 9, you have identified the expenses that are used in the analysis. Once the expenses have been identified, it will deduct enough assets to meet an income for that specific year. You can view the key assumptions used in this analysis such as income on Pages 7 and 8, and expenses on Pages 9, 10, 11, and 12.

The first step is to create a year-by-year, inflation-adjusted retirement income budget, which is then broken-down into separate five-year periods. Calculations are then made to determine the level of funding required to create a series of retirement income streams, each of which will be used to provide income during one of these five-year periods. After the income stream amounts have been determined, the program then calculates how much should be invested in a series of accounts that are ultimately used to fund the income streams. All calculations are made with reference to user-established rates of return for the income streams and accounts, as listed on Page 12.

The combined value of the first income stream and all of the accounts represents the estimated total accumulated value needed for retirement. The next step is to compare that targeted amount with the estimated future retirement value of all existing retirement accounts, along with any anticipated pre-retirement lump-sum additions, to determine if additional assets will still have to be accumulated. If so, calculations are made to determine how much will need to be saved on an annual basis to make-up the anticipated shortfall.

Then, any required savings amounts will be compared to current actual savings rates to determine if any adjustments should be made. Pages 9, 10, 11, and 12 of this report summarize the input assumptions used to perform this overall analysis, and Pages 7 and 8 provide a summary of annual income needs.

Risks

The results of this analysis will change with each use and over time. This tool does not favor any particular security or investment. You will need to work with your financial representative to determine which investments best fit your needs based upon product characteristics such as investment risk, internal expenses and other fees, and your specific needs and funding goals. You may determine that there are a variety of product choices that fit your needs.

The reports and graphs are dependent upon the quality and accuracy of data furnished by you. We assume no liability resulting from the use of the information contained in this analysis. It is important for you to consider all assumptions in relation to your personal risk tolerance and future goals. You are solely responsible for financial decisions. It is important to revise your analysis periodically in light of your experiences and changing goals.

Any advice, fact finding, or recommendations that are provided throughout this analysis are for general guidance purposes only and are solely incidental to any transaction. This is a free financial analysis and should not be considered a comprehensive financial plan. Calculations illustrating investment performance do not take into account any income taxes, investment charges, or expenses that one may incur. The results would be lower if they were included. Your attorney and accountant should be consulted regarding legal and tax implications. A current prospectus must be read carefully when considering any investment in securities.

The 30 year period we have assumed in this analysis may be more or less than your actuarial life expectancy. If you feel the timeframe is too short or too long, you may choose to illustrate a different timeframe.

Projection Scenarios

Page 4 of this report provides a schematic illustration of the Current Projected Scenario. It is generated using the same approach discussed above, except that it does not assume that you will always save as much as necessary to accumulate any anticipated shortfall. Rather, it assumes that you will continue saving the amount you are currently saving, and that you will continue investing it in the same way.

Page 5 provides a schematic illustration of the resulting Recommended Planning Scenario, which assumes that you will always save at least as much as necessary to make-up any anticipated accumulation shortfall identified by the program.

Then, the results of the forward-looking Current Projected Scenario are compared with the Recommended Planning Scenario to help you determine if your current approach is likely to help you succeed in reaching your retirement goals. Page 6 provides a detailed, year-by-year summary of the Current Projected Scenario and the Recommended Planning Scenario.

Grangaard Strategy® Retirement Calculator
Retirement Illustration -- Current Projected Scenario
Based on Estimated Retirement Value of Existing Assets and Current Savings Rates

Client Name	John Doe

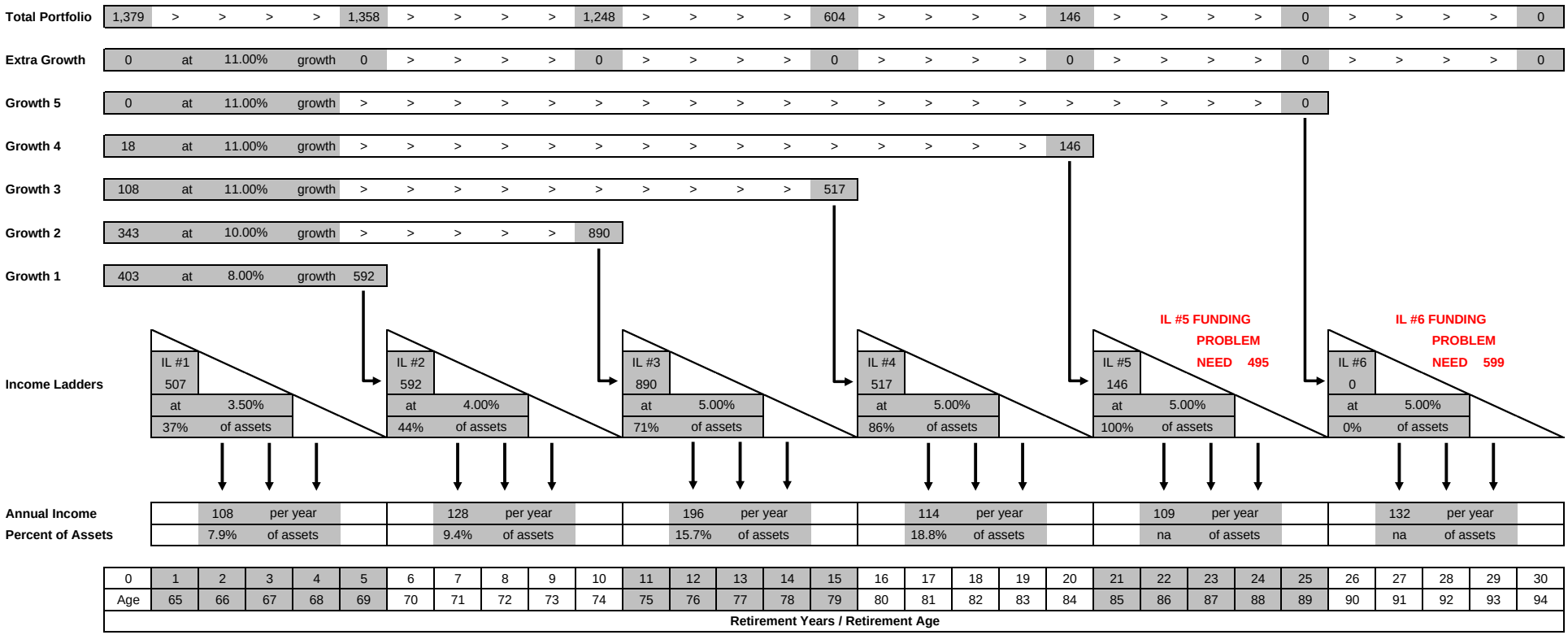
Date	1-Mar-06

See pages 2 and 3 for important information.
This analysis is not valid without all pages.

(all amounts shown in $1,000s)

Expected Retirement Age	65	Number of Years Until Retirement	13	Anticipated General Inflation Rate	3.00%
Estimated Assets Available for Retirement	1379	Estimated Assets Needed for Retirement	1466	Estimated Excess Retirement Assets or Defficiency	-87
				End-of-Retirement Value of Excess Ret. Assets at Return of 11.00%	na
Current Value of Existing Assets	300	Estimated Retirement Value of Existing Assets	1087	Expected LumpSum Additions Prior to Retirement	100
Current Annual Savings Amount	7.5	Estimated Future Value of Current Annual Savings	192	Additional Annual Savings Required	3.3

********** THE CURRENT PROJECTED SCENARIO WILL NOT BE ABLE TO FUND THE ANTICIPATED RETIREMENT INCOME STREAMS **********



0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Age	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94

Retirement Years / Retirement Age

This information is strictly hypothetical and used for illustrative purposes only. Past performance is no guarantee of future returns and your results will vary from what is illustrated here. You should work with your financial planning representative to determine if the assumptions used in this example match your time horizon and tolerance for risk.

Grangaard Strategy® Retirement Calculator
Retirement Illustration -- Recommended Planning Scenario
Based on Estimated Assets Needed for Retirement

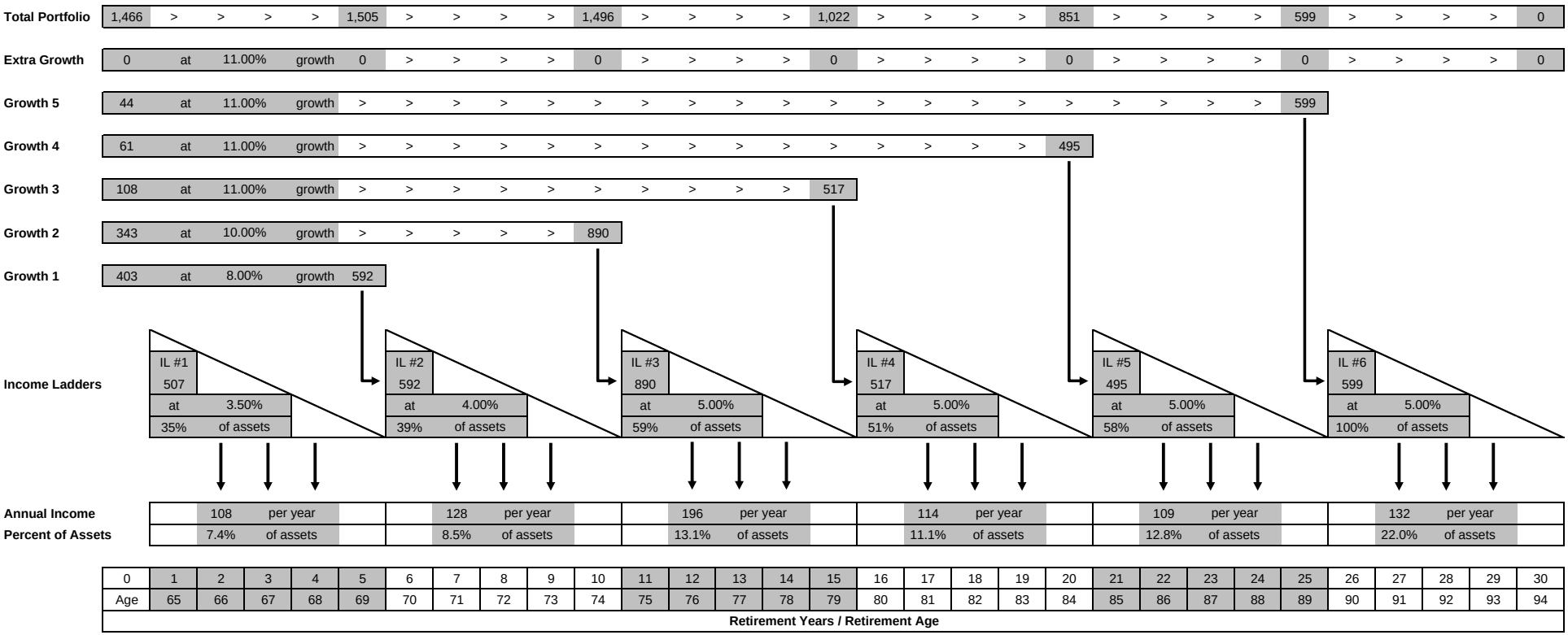
Client Name	John Doe

Date	1-Mar-06

See pages 2 and 3 for important information.
This analysis is not valid without all pages.

(all amounts shown in $1,000s)

Expected Retirement Age	65	Number of Years Until Retirement	13	Anticipated General Inflation Rate	3.00%
Estimated Assets Needed for Retirement	1466	Estimated Assets Available for Retirement	1466		
Current Value of Existing Assets	300	Estimated Retirement Value of Existing Assets	1087	Expected LumpSum Additions Prior to Retirement	100
Assets Still to be Accumulated for Retirement	279	Annual Savings Required at Return of 9.43%	10.8	Lump-Sum Savings Required at Return of 9.43%	86.5
Current Annual Savings Amount	7.5	Excess Annual Savings Amount or Deficiency	-3.3	Retirement Value of Excess Annual Savings at Return of 9.43%	0
				End-of-Retirement Value of Excess Annual Savings at Return of 11.00%	na



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This illustration assumes you are able to save the "Assets Still to be Accumulated for Retirement" amount by your desired retirement age.

Retirement Illustration -- Detail of Current Projected Scenario and Recommended Planning Scenario

Client Name	John Doe	Date	1-Mar-06

See pages 2 and 3 for important information.
This analysis is not valid without all pages.

Current Projected Scenario

	Yr 0	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11	Yr 12	Yr 13	Yr 14	Yr 15	Yr 16	Yr 17	Yr 18	Yr 19	Yr 20	Yr 21	Yr 22	Yr 23	Yr 24	Yr 25	Yr 26	Yr 27	Yr 28	Yr 29	Yr 30
Age > > > > >	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	
PV Ex. Growth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Extra Growth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Projected Assets	1,379					1,358					1,248					604					146					0					0
Projected Growth	872	953	1,041	1,137	1,242	765	844	930	1,026	1,132	358	398	442	490	544	86	96	107	118	131	0	0	0	0	0	0	0	0	0	0	0
Growth 5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Growth 4	18	20	22	25	27	30	34	38	42	46	51	57	63	70	78	86	96	107	118	131	146										
Growth 3	108	120	133	148	164	182	202	225	249	277	307	341	378	420	466	517															
Growth 2	343	377	415	457	502	552	608	668	735	809	890																				
Growth 1	403	435	470	508	549	592																									
Income Ladders	507 IL #1 37% >>>>						592 IL #2 44% >>>>					890 IL #3 71% >>>>					517 IL #4 86% >>>>					146 IL #5 100% >>>>					0 IL #6 0%				
Income	108	108	108	108	108	128	128	128	128	128	196	196	196	196	196	114	114	114	114	114	109	109	109	109	109	132	132	132	132	132	
Percent of assets	7.9%	7.9%	7.9%	7.9%	7.9%	9.4%	9.4%	9.4%	9.4%	9.4%	15.7%	15.7%	15.7%	15.7%	15.7%	18.8%	18.8%	18.8%	18.8%	18.8%	na	na	na	na	na	na	na	na	na	na	

IL #5 FUNDING PROBLEM NEED 495

IL #6 FUNDING PROBLEM NEED 599

Recommended Planning Scenario

	Yr 0	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11	Yr 12	Yr 13	Yr 14	Yr 15	Yr 16	Yr 17	Yr 18	Yr 19	Yr 20	Yr 21	Yr 22	Yr 23	Yr 24	Yr 25	Yr 26	Yr 27	Yr 28	Yr 29	Yr 30
Age > > > > >	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	
PV Ex. Growth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Extra Growth	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Required Assets	1,466					1,505					1,496					1,022					851					599					0
Required Growth	960	1,050	1,149	1,257	1,375	912	1,007	1,112	1,228	1,355	607	673	747	830	921	505	560	622	690	766	355	394	438	486	539	0	0	0	0	0	0
Growth 5	44	49	54	60	67	74	82	92	102	113	125	139	154	171	190	211	234	260	288	320	355	394	438	486	539	599					
Growth 4	61	68	76	84	93	104	115	128	142	157	174	194	215	239	265	294	326	362	402	446	495										
Growth 3	108	120	133	148	164	182	202	225	249	277	307	341	378	420	466	517															
Growth 2	343	377	415	457	502	552	608	668	735	809	890																				
Growth 1	403	435	470	508	549	592																									
Income Ladders	507 IL #1 35% >>>>						592 IL #2 39% >>>>					890 IL #3 59% >>>>					517 IL #4 51% >>>>					495 IL #5 58% >>>>					599 IL #6 100%				
Income	108	108	108	108	108	128	128	128	128	128	196	196	196	196	196	114	114	114	114	114	109	109	109	109	109	132	132	132	132	132	
Percent of assets	7.4%	7.4%	7.4%	7.4%	7.4%	8.5%	8.5%	8.5%	8.5%	8.5%	13.1%	13.1%	13.1%	13.1%	13.1%	11.1%	11.1%	11.1%	11.1%	11.1%	12.8%	12.8%	12.8%	12.8%	12.8%	22.0%	22.0%	22.0%	22.0%	22.0%	

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Retirement Income Calculator (Years 1 to 15)

Client Name	John Doe	Date	1-Mar-06

	Inflation				Retirement Age / Retirement Year (all amounts in current-value dollars)														
					65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
Income Item	Adj.	Gen.	Spc.	g or s	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11	Yr 12	Yr 13	Yr 14	Yr 15
Base Income Need (in $1,000's)																			
Base Income 1	y	3.00%		g	80	80	80	80	80	80	80	80	80	80					
Base Income 2	y	3.00%		g											70	70	70	70	70
Base Income 3	y	3.00%		g															
Total Base Need	**XXX**	**XXX**	**XXX**	**XXX**	**80**	**80**	**80**	**80**	**80**	**80**	**80**	**80**	**80**	**80**	**70**	**70**	**70**	**70**	**70**
Subtractions (in $1,000's)																			
Mortage Payment	n														15	15	15	15	15
Social Security	y	3.00%	2.00%	s	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Pension Income	n				5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Total Subtractions	**XXX**	**XXX**	**XXX**	**XXX**	**25**	**25**	**25**	**25**	**25**	**25**	**25**	**25**	**25**	**25**	**40**	**40**	**40**	**40**	**40**
Additions (in $1,000's)																			
Travel Expenses	y	3.00%		g	10	10	10	10	10	10	10	10	10	10					
College Tuition	y	3.00%	5.00%	s											30	30	30	30	30
Total Additions	**XXX**	**XXX**	**XXX**	**XXX**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**10**	**30**	**30**	**30**	**30**	**30**

	Inflation				Retirement Age / Retirement Year (all amounts in inflation-adjusted dollars)														
					65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
Income Item	Adj.	Gen.	Spc.	g or s	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Yr 6	Yr 7	Yr 8	Yr 9	Yr 10	Yr 11	Yr 12	Yr 13	Yr 14	Yr 15
Inflation Adjusted Base Income Need (in $1,000's)																			
Base Income 1	y	3.00%		g	117	121	125	128	132	136	140	144	149	153					
Base Income 2	y	3.00%		g											138	142	147	151	155
Base Income 3	y	3.00%		g															
Total Base Need	**XXX**	**XXX**	**XXX**	**XXX**	**117**	**121**	**125**	**128**	**132**	**136**	**140**	**144**	**149**	**153**	**138**	**142**	**147**	**151**	**155**
Inflation Adjusted Subtractions (in $1,000's)																			
Mortage Payment	n														15	15	15	15	15
Social Security	y	3.00%	2.00%	s	26	26	27	27	28	29	29	30	30	31	32	32	33	33	34
Pension Income	n				5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Total Subtractions	**XXX**	**XXX**	**XXX**	**XXX**	**31**	**31**	**32**	**32**	**33**	**34**	**34**	**35**	**35**	**36**	**52**	**52**	**53**	**53**	**54**
Inflation Adjusted Additions (in $1,000's)																			
Travel Expenses	y	3.00%		g	15	15	16	16	17	17	18	18	19	19					
College Tuition	y	3.00%	5.00%	s											92	97	102	107	112
Total Additions	**XXX**	**XXX**	**XXX**	**XXX**	**15**	**15**	**16**	**16**	**17**	**17**	**18**	**18**	**19**	**19**	**92**	**97**	**102**	**107**	**112**
Inflation Adjusted Total Income Need					**101**	**105**	**108**	**112**	**116**	**120**	**124**	**128**	**132**	**137**	**179**	**187**	**195**	**204**	**213**
Inflation Adjusted Five Year Period Income Needs					Tot	542		Ave	108	Tot	640		Ave	128	Tot	979		Ave	196

Retirement Income Calculator (Years 16 to 30)

Client Name	John Doe	Date	1-Mar-06

					Retirement Age / Retirement Year (all amounts in current-value dollars)														
	Inflation				80	81	82	83	84	85	86	87	88	89	90	91	92	93	94
Income Item	Adj.	Gen.	Spc.	g or s	Yr 16	Yr 17	Yr 18	Yr 19	Yr 20	Yr 21	Yr 22	Yr 23	Yr 24	Yr 25	Yr 26	Yr 27	Yr 28	Yr 29	Yr 30
Base Income Need (in $1,000's)																			
Base Income 1	y	3.00%		g															
Base Income 2	y	3.00%		g	70	70	70	70	70										
Base Income 3	y	3.00%		g						60	60	60	60	60	60	60	60	60	60
Total Base Need	**XXX**	**XXX**	**XXX**	**XXX**	**70**	**70**	**70**	**70**	**70**	**60**	**60**	**60**	**60**	**60**	**60**	**60**	**60**	**60**	**60**
Subtractions (in $1,000's)																			
Mortage Payment	n				15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
Social Security	y	3.00%	2.00%	s	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
Pension Income	n				5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Total Subtractions	**XXX**	**XXX**	**XXX**	**XXX**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**	**40**
Additions (in $1,000's)																			
Travel Expenses	y	3.00%		g															
College Tuition	y	3.00%	5.00%	s															
Total Additions	**XXX**	**XXX**	**XXX**	**XXX**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

					Retirement Age / Retirement Year (all amounts in inflation-adjusted dollars)														
	Inflation				80	81	82	83	84	85	86	87	88	89	90	91	92	93	94
Income Item	Adj.	Gen.	Spc.	g or s	Yr 16	Yr 17	Yr 18	Yr 19	Yr 20	Yr 21	Yr 22	Yr 23	Yr 24	Yr 25	Yr 26	Yr 27	Yr 28	Yr 29	Yr 30
Inflation Adjusted Base Income Need (in $1,000's)																			
Base Income 1	y	3.00%		g															
Base Income 2	y	3.00%		g	160	165	170	175	180										
Base Income 3	y	3.00%		g						159	164	169	174	179	184	190	196	202	208
Total Base Need	**XXX**	**XXX**	**XXX**	**XXX**	**160**	**165**	**170**	**175**	**180**	**159**	**164**	**169**	**174**	**179**	**184**	**190**	**196**	**202**	**208**
Inflation Adjusted Subtractions (in $1,000's)																			
Mortage Payment	n				15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
Social Security	y	3.00%	2.00%	s	35	36	36	37	38	38	39	40	41	42	42	43	44	45	46
Pension Income	n				5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Total Subtractions	**XXX**	**XXX**	**XXX**	**XXX**	**55**	**56**	**56**	**57**	**58**	**58**	**59**	**60**	**61**	**62**	**62**	**63**	**64**	**65**	**66**
Inflation Adjusted Additions (in $1,000's)																			
Travel Expenses	y	3.00%		g															
College Tuition	y	3.00%	5.00%	s															
Total Additions	**XXX**	**XXX**	**XXX**	**XXX**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Inflation Adjusted Total Income Need					**105**	**109**	**114**	**118**	**123**	**101**	**105**	**109**	**113**	**117**	**122**	**127**	**132**	**137**	**142**

Inflation Adjusted Five Year Period Income Needs					Tot	569			Ave	114	Tot	545			Ave	109	Tot	659			Ave	132

Client Name:	John Doe	Date of Analysis	March 1, 2006
Advisor Name:	Paul Grangaard	Anticipated General Inflation Rate	3.00%

Current Age	52	# of Years Until Retirement	13	Age in Yr-1 of Retirement	65

Retirement Income Budget Information

Anticipated Base Income Needs (in $1,000's)

			Time Period				Inflation		
	Description of Income Item	Amount	Years	X	to	X	Adjust (y or n)	Special Rate	Use Rate (g or s)
1	Base Income 1	80	Years	1	to	10	y		g
2	Base Income 2	70	Years	11	to	20	y		g
3	Base Income 3	60	Years	21	to	30	y		g
4			Years		to				
5			Years		to				
6			Years		to				
7			Years		to				
8			Years		to				

Anticipated Subtractions From Base Income Needs And Amounts Provided From Other Sources (in $1,000's)

			Time Period				Inflation		
	Description of Income Item	Amount	Years	X	to	X	Adjust (y or n)	Special Rate	Use Rate (g or s)
1	Mortage Payment	15	Years	11	to	30	n		
2	Social Security	20	Years	1	to	30	y	2.00%	s
3	Pension Income	5	Years	1	to	30	n		
4			Years		to				
5			Years		to				
6			Years		to				
7			Years		to				
8			Years		to				

Anticipated Additions To Base Income Needs And Extra Expense Amounts (in $1,000's)

			Time Period				Inflation		
	Description of Income Item	Amount	Years	X	to	X	Adjust (y or n)	Special Rate	Use Rate (g or s)
1	Travel Expenses	10	Years	1	to	10	y		g
2	College Tuition	30	Years	11	to	15	y	5.00%	s
3			Years		to				
4			Years		to				
5			Years		to				
6			Years		to				
7			Years		to				
8			Years		to				

Client Name:	John Doe

Date of Analysis	March 1, 2006

Advisor Name:	Paul Grangaard

Existing Accumulation Assets

Existing Assets - Required Minimum Distribution Assets (Qualified Plans, IRAs, etc.) in $1,000's				
	Asset Description	Current Value	Est. Return	Est. Retirement Value
1	Asset 1	125	11.00%	485
2	Asset 2	100	11.00%	388
3				
4				
5				
6				
7				
8				
Tot	Total Value of Assets	225	11.00%	874

Existing Assets - Tax-Deferred Assets (Roth IRAs, Annuities, etc.) in $1,000's				
	Asset Description	Current Value	Est. Return	Est. Retirement Value
1	Asset 1	25	9.00%	77
2	Asset 2	25	9.00%	77
3				
4				
5				
6				
7				
8				
Tot	Total Value of Assets	50	9.00%	153

Existing Assets - Taxable Assets in $1,000's				
	Asset Description	Current Value	Est. Return	Est. Retirement Value
1	Asset 1	25	7.00%	60
2				
3				
4				
5				
6				
7				
8				
Tot	Total Value of Assets	25	7.00%	60

Grand Total Value of Existing Assets	300	10.41%	1087

Client Name:	John Doe

Date of Analysis	March 1, 2006

Advisor Name:	Paul Grangaard

Current Actual Annual Savings Amounts

Current Actual Annual Savings Amounts - Required Minimum Distribution Assets (Qualified Plans, IRAs, etc.) in $1,000's				
	Asset Description	Annual Savings Amount	Est. Return	Est. Retirement Value
1	Asset 1	2.50	10.00%	67
2				
3				
4				
Tot	Total Current Annual Savings Amount	2.50	10.00%	67

Current Actual Annual Savings Amounts - Tax-Deferred Assets (Roth IRAs, Annuities, etc.) in $1,000's				
	Asset Description	Annual Savings Amount	Est. Return	Est. Retirement Value
1	Asset 1	2.50	10.00%	67
2				
3				
4				
Tot	Total Current Annual Savings Amount	2.50	10.00%	67

Current Actual Annual Savings Amounts - Taxable Assets in $1,000's				
	Asset Description	Annual Savings Amount	Est. Return	Est. Retirement Value
1	Asset 1	2.50	7.73%	57
2				
3				
4				
Tot	Total Current Annual Savings Amount	2.50	7.73%	57

Grand Total Current Annual Savings Amount	7.50	9.29%	192

Information Used to Determine Required Annual Savings Amounts Under Recommended Planning Scenario

Account Type	Annual Amount	Savings Allocation Percentages	Use Actual %'s From Above? (y/n)	Est. Savings Return Percentages	Use Est. Returns From Above? (y/n)
Req. Min. Dist. Assets	5.4	50.00%	n	10.00%	n
Tax-Deferred Assets	2.7	25.00%	n	10.00%	n
Taxable Assets	2.7	25.00%	n	7.73%	n
Totals	10.8	100.00%	n	9.43%	n

If Current Annual Savings are greater than Required Annual Savings, will you continue saving the excess amount? (y/n)	y

Client Name:	John Doe

Date of Analysis	March 1, 2006

Advisor Name:	Paul Grangaard

Expected Pre-Retirement Lump-Sum Additions

Required Minimum Distribution Assets (Qualified Plans, IRAs, etc.) in $1,000's					
	Lump-Sum Addition Description	Addition in Year ?	Addition Amount	Est. Return	Est. Retirement Value
1					
2					
3					
Tot	Total Value of Assets	na	0	na	0

Tax-Deferred Assets (Roth IRAs, Annuities, etc.) in $1,000's					
	Lump-Sum Addition Description	Addition in Year ?	Addition Amount	Est. Return	Est. Retirement Value
1					
2					
3					
Tot	Total Value of Assets	na	0	na	0

Taxable Assets in $1,000's					
	Lump-Sum Addition Description	Addition in Year ?	Addition Amount	Est. Return	Est. Retirement Value
1	Asset 1	13	100	10.00%	100
2					
3					
Tot	Total Value of Assets	na	100	na	100

Grand Total Value of Lump-Sum Additions	100	na	100

Retirement Period Investments

Retirement Income Ladders	
Income Ladder #1 Rate of Return	3.50%
Income Ladder #2 Rate of Return	4.00%
Income Ladder #3 Rate of Return	5.00%
Income Ladder #4 Rate of Return	5.00%
Income Ladder #5 Rate of Return	5.00%
Income Ladder #6 Rate of Return	5.00%

Retirement Growth Investments	
Growth Investment #1 Rate of Return (5-yr holding period)	8.00%
Growth Investment #2 Rate of Return (10-yr holding period)	10.00%
Growth Investment #3 Rate of Return (15-yr holding period)	11.00%
Growth Investment #4 Rate of Return (20-yr holding period)	11.00%
Growth Investment #5 Rate of Return (25-yr holding period)	11.00%
Extra Growth Investment Rate of Return (30+ yr holding period)	11.00%