MoneyGuidePro™
Financial Planning SMARTware

Financial Goal Plan (1)

ROBIN ROBIN

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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuidePro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The return assumptions in MoneyGuidePro are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in MoneyGuidePro. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

MoneyGuidePro results may vary with each use and over time.

MoneyGuidePro Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the Report sections titled "Personal Information and Summary of Financial Goals", "Current Portfolio Allocation", and "Tax and Inflation Options" to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

All asset and net worth information included in this Report was provided by you or your designated agents, and is not a substitute for the information contained in the official account statements provided to you by custodians. The current asset data and values contained in those account statements should be used to update the asset information included in this Report, as necessary.

Assumptions and Limitations

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the MoneyGuidePro assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuidePro calculations use asset class returns, not returns of actual investments. The average annual historical returns are calculated using the indices contained in this Report, which serve as proxies for their respective asset classes. The index data are for the period 1970 - 2011. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuidePro does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

Asset Class	Historical Return Index
Cash & Cash Alternatives	Ibbotson U.S. Treasury Bills - Total Return (1926-2011)
Cash & Cash Alternatives (Tax-Free)	U.S. 30-Day Treasury Bill adjusted by Donoghue TF discount (1970-1981) Tax-Free Money Market Average (1982-2011)
Short Term Bonds	50% Ibbotson U.S. Treasury Bills and 50% Ibbotson Intermediate-Term Government Bonds (1970-1978) BofA Merrill Lynch 1-3 Year Govt Bonds (1979-2011)
Short Term Bonds (Tax-Free)	50% Ibbotson U.S. T-Bill and 50% Ibbotson Intermediate-Term Government Bonds adjusted by Barclays Capital 3-year Muni discount (1970-1990) Barclays Capital 3-year Muni Bonds (1991-2011)
Intermediate Term Bonds	Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2011)
Intermediate Term Bonds (Tax-Free)	Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital 10-year Muni discount (1970-1979) Barclays Capital 10-year Muni Bonds (1980-2011)
Long Term Bonds	Ibbotson Long-Term Corporate Bonds - Total Return (1926-2011)
Long Term Bonds (Tax-Free)	Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital Long Muni Bonds discount (1970-1980) Barclays Capital Long Muni Bonds (1981-2011)
Large Cap Value Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 Value Total Return(1995-2011)
Large Cap Growth Stocks	S&P 500 Composite Total Return (1970-1994) S&P 500 Growth Total Return (1995-2011)
Mid Cap Stocks	S&P 500 Composite Total Return (1970-1979) Russell Midcap (1980-2011)
Small Cap Stocks	Ibbotson Small Company Stocks - Total Return (1926-2011)
International Developed Stocks	MSCI EAFE Equity (1970-2011)
International Emerging Stocks	MSCI EAFE Equity (1970-1975) IFC Global Emerging Markets Index (1976-1987) MSCI EM (Emerging Markets) (1988-2011)

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at $1.00 per share. U.S. Treasury bills are subject to market risk if sold prior to maturity. Market risk is the possibility that the value, when sold, might be less than the purchase price.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. (See "Asset Class – Stocks" in the Glossary section of this Important Disclosure Information for a summary of the relative potential volatility of different types of stocks.)

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

MoneyGuidePro Methodology

MoneyGuidePro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. The methods used are: "Average Returns," "Historical Test," "Historical Rolling Periods," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Test, Historical Rolling Periods, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

The Results Using Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. In the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Results Using Historical Test

The Results Using Historical Test are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan. The historical returns used are those of the broad-based asset class indices listed in this Important Disclosure Information.

Results Using Historical Rolling Periods

The Results Using Historical Rolling Periods is a series of Historical Tests, each of which uses the actual historical returns and inflations rates, in sequence, from a starting year to an ending year, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan.

Indices in Results Using Historical Rolling Periods may be different from indices used in other MoneyGuidePro calculations. Rolling Period Results are calculated using only three asset classes -- Cash, Bonds, and Stocks. The indices used as proxies for these asset classes when calculating Results Using Historical Rolling Periods are:

- Cash - Ibbotson U.S. 30-day Treasury Bills (1926-2011)
- Bonds - Ibbotson Intermediate-Term Government Bonds - Total Return (1926-2011)
- Stocks - Ibbotson Large Company Stocks - Total Return (1926-2011)

Results with Bad Timing

Results with Bad Timing are calculated by using low returns in one or two years, and average returns for all remaining years of the Plan. For most Plans, the worst time for low returns is when you begin taking substantial withdrawals from your portfolio. The Results with Bad Timing assume that you earn a low return in the year(s) you select and then an Adjusted Average Return in all other years. This Adjusted Average Return is calculated so that the average return of the Results with Bad Timing is equal to the return(s) used in calculating the Results Using Average Returns. This allows you to compare two results with the same overall average return, where one (the Results with Bad Timing) has low returns in one or two years.

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

Results Using Class Sensitivity

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

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is shown as the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuidePro, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is shown as the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuidePro uses a specialized methodology called Beyond Monte Carlo™, a statistical analysis technique that provides results that are as accurate as traditional Monte Carlo simulations with 10,000 trials, but with fewer iterations and greater consistency. Beyond Monte Carlo™ is based on Sensitivity Simulations, which re-runs the Plan only 50 to 100 times using small changes in the return. This allows a sensitivity of the results to be calculated, which, when analyzed with the mean return and standard deviation of the portfolio, allows the Probability of Success for your Plan to be directly calculated.

MoneyGuidePro Presentation of Results

The Results Using Average Returns, Historical Test, Historical Rolling Periods, Bad Timing, and Class Sensitivity display the results using an "Estimated % of Goal Funded" and a "Safety Margin."

Estimated % of Goal Funded

For each Goal, the "Estimated % of Goal Funded" is the sum of the assets used to fund the Goal divided by the sum of the Goal's expenses. All values are in current dollars. A result of 100% or more does not guarantee that you will reach a Goal, nor does a result under 100% guarantee that you will not. Rather, this information is meant to identify possible shortfalls in this Plan, and is not a guarantee that a certain percentage of your Goals will be funded. The percentage reflects a projection of the total cost of the Goal that was actually funded based upon all the assumptions that are included in this Plan, and assumes that you execute all aspects of the Plan as you have indicated.

Safety Margin

The Safety Margin is the estimated value of your assets at the end of this Plan, based on all the assumptions included in this Report. Only you can determine if that Safety Margin is sufficient for your needs.

Bear Market Test

The Presentation section of MoneyGuidePro includes the Bear Market Test, which shows how much a portfolio (similar to your Target Portfolio) would have lost in the recession of November 2007 through February 2009.

IMPORTANT DISCLOSURE INFORMATION

Regardless of whether you are using historical or projected returns for all other MoneyGuidePro results, the Bear Market Test uses returns calculated from historical indices. If you are using historical returns, the indices in the Bear Market Test may be different from indices used in other calculations. The Bear Market Test is calculated using only three asset classes – Cash, Bonds, and Stocks. The indices and the resulting returns used for the Bear Market Test are:

• Cash = 1.97% = Ibbotson U.S. 30-day Treasury Bills (Nov. 2007 – Feb. 2009)

• Bonds = 3.51% = Ibbotson Intermediate-Term Government Bonds – Income Return (Nov. 2007 – Feb. 2009)

• Stocks = -48.81% = Ibbotson Large Company Stocks – Total Return (Nov. 2007 – Feb. 2009)

MoneyGuidePro Risk Assessment

The Risk Tolerance Questionnaire highlights some – but not all – of the trade-offs you might consider when deciding how to invest your money. This Questionnaire does not provide a comprehensive, psychometrically-based, or scientifically-validated profile of your risk tolerance or risk capacity, and is provided for informational purposes only.

Based on your specific circumstances, you must decide the appropriate balance between potential risks and potential returns. MoneyGuidePro does not and cannot adequately understand or assess the appropriate risk/return balance for you, and does not know how much relative weight to give any of the various risk/return factors. Therefore, MoneyGuidePro scores the risk tolerance questions by calculating an average of the six answers, which means that each question is weighted equally in the resulting score. This inherent weighting may or may not be appropriate for you and your specific circumstances.

MoneyGuidePro uses the risk tolerance score to select a risk-based portfolio on the Target Portfolio page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your advisor. It is your responsibility to select the Target Portfolio that you want MoneyGuidePro to use. The selection of your Target Portfolio, and other investment decisions, should be made by you, after discussions with your advisor and, if needed, other financial and/or legal professionals.

Glossary

Acceptable Goal Amount

For each financial goal, you enter an Ideal Amount and an Acceptable Amount. The Acceptable Amount is the minimum amount that would be acceptable to you for funding this goal. The Ideal Amount is the most that you would expect to spend on this goal, or the amount that you would like to have.

Acceptable Goal Result

The Acceptable Goal Result shows your Monte Carlo Probability of Success when each financial goal is funded at its Acceptable Goal Amount. The Acceptable Goal Result is often used in combination with the Loss Cushion.

Acceptable Retirement Age

You can enter both an Ideal and an Acceptable Retirement Age. The Acceptable Age is the latest you are willing to retire. The Ideal Age is the age at which you would like to retire.

Acceptable Savings Amount

In the Resources section of MoneyGuidePro, you enter additions for your investment assets. We assume that the total of these additions is your Ideal Savings Amount. You can also enter an Acceptable Extra Savings amount, which, when added to the Ideal Savings Amount, is used as your Acceptable Savings Amount.

Asset Allocation

Asset Allocation is the process of determining what portions of your portfolio holdings are to be invested in the various asset classes.

IMPORTANT DISCLOSURE INFORMATION

Asset Class

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds, and Stocks. Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the “Risks Inherent in Investing” section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments. (See the “Risks Inherent in Investing” section in this Important Disclosure Information for a summary of the risks associated with investing in bonds. Bonds are also called “fixed income securities.”)

Domestic government bonds are backed by the full faith and credit of the U.S. Government and have superior liquidity and, when held to maturity, safety of principal. Domestic corporate bonds carry the credit risk of their issuers and thus usually offer additional yield. Domestic government and corporate bonds can be sub-divided based upon their term to maturity. Short-term bonds have an approximate term to maturity of 1 to 5 years; intermediate-term bonds have an approximate term to maturity of 5 to 10 years; and, long-term bonds have an approximate term to maturity greater than 10 years.

Stocks

Stocks are equity securities of domestic and foreign corporations. (See the “Risks Inherent in Investing” section in this Important Disclosure Information for a summary of the risks associated with investing in stocks.)

Domestic stocks are equity securities of U.S. corporations. Domestic stocks are often sub-divided based upon the market capitalization of the company (the market value of the company's stock). "Large cap" stocks are from larger companies, "mid cap" from the middle range of companies, and "small cap" from smaller, perhaps newer, companies. Generally, small cap stocks experience greater market volatility than stocks of companies with larger capitalization. Small cap stocks are generally those from companies whose capitalization is less than $500 million, mid cap stocks those between $500 million and $5 billion, and large cap over $5 billion.

Asset Class (continued)

Large cap, mid cap and small cap may be further sub-divided into "growth" and "value" categories. Growth companies are those with an orientation towards growth, often characterized by commonly used metrics such as higher price-to-book and price-to-earnings ratios. Analogously, value companies are those with an orientation towards value, often characterized by commonly used metrics such as lower price-to-book and price-to-earnings ratios.

International stocks are equity securities from foreign corporations. International stocks are often sub-divided into those from "developed" countries and those from "emerging markets." The emerging markets are in less developed countries with emerging economies that may be characterized by lower income per capita, less developed infrastructure and nascent capital markets. These "emerging markets" usually are less economically and politically stable than the "developed markets." Investing in international stocks involves special risks, among which include foreign exchange volatility and risks of investing under different tax, regulatory and accounting standards.

Asset Mix

Asset Mix is the combination of asset classes within a portfolio, and is usually expressed as a percentage for each asset class.

Bear Market Test

The Bear Market Test shows how much a portfolio (similar to your Target Portfolio) would have lost in the recession of November 2007 through February 2009.

Concentrated Position

A Concentrated Position is when your portfolio contains a significant amount (as a percentage of the total portfolio value) in individual stock or bonds. Concentrated Positions have the potential to increase the risk of your portfolio.

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we also express the Results in Current Dollars, calculated by discounting the Future Dollars by the sequence of inflation rates used in the Plan.

IMPORTANT DISCLOSURE INFORMATION

Current Portfolio

Your Current Portfolio is comprised of all the investment assets you currently own (or a subset of your assets, based on the information you provided for this Plan), categorized by Asset Class and Asset Mix.

Expense Adjustments

When using historical returns, some users of MoneyGuidePro include Expense Adjustments. These adjustments (which are specified by the user) reduce the return for each Asset Class and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations. The MoneyGuidePro default is Fund All Goals, except for 529 Plans and Coverdell IRAs, which are generally used only for college goals. Fund All Goals is implemented as either Importance Order or Time Order funding. Importance Order means that all assets are used first for the most important goal, then the next most important goal, and so on. Time Order means that all assets are used first for the goal that occurs earliest, then the next chronological goal, and so on.

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuidePro calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Ideal Goal Amount

For each financial goal, you can enter both an Ideal Amount and an Acceptable Amount. The Ideal Amount is the most that you would expect to spend on this goal, or the amount that you would like to have. The Acceptable Amount is the minimum amount that would be acceptable to you for funding this goal.

Ideal Retirement Age

You can enter both an Ideal and an Acceptable Retirement Age. The Ideal Age is the age at which you would like to retire. The Acceptable Age is the latest you are willing to retire.

Ideal Savings Amount

In the Resources section of MoneyGuidePro, you enter additions for your investment assets. We assume that the total of these additions is your Ideal Savings Amount. You can also enter an Acceptable Extra Savings amount, which, when added to the Ideal Savings Amount, is used as your Acceptable Savings Amount.

Inflation Rate

The Inflation Rate is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI).

Liquidity

Liquidity is the ease with which an investment can be converted into cash.

Loss Cushion

The Loss Cushion shows how much of your portfolio you could lose today while still funding each financial goal at its Acceptable Goal Amount and having a Monte Carlo Probability of Success within the Confidence Zone.

Monte Carlo Confidence Zone

The Monte Carlo Confidence Zone is the range of probabilities that you (and/or your advisor) have selected as your target range for the Monte Carlo Probability of Success in your Plan. The Confidence Zone reflects the Monte Carlo Probabilities of Success with which you would be comfortable, based upon your Plan, your specific time horizon, risk profile, and other factors unique to you.

Monte Carlo Probability of Success / Probability of Failure

The Monte Carlo Probability of Success is the percentage of trials of your Plan that were successful. If a Monte Carlo simulation runs your Plan 10,000 times, and if 6,000 of those runs are successful (i.e., all your goals are funded and you have at least $1 of Safety Margin), then the Probability of Success for that Plan, with all its underlying assumptions, would be 60%, and the Probability of Failure would be 40%.

Monte Carlo Simulations

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

IMPORTANT DISCLOSURE INFORMATION

Needs / Wants / Wishes

In MoneyGuidePro, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the "dream goals" that you would like to fund, although you won't be too dissatisfied if you can't fund them. In MoneyGuidePro, Needs are your most important goals, then Wants, then Wishes. Since you can specify Ideal and Acceptable amounts for all your financial goals, there can be many possible combinations of funding levels among your Needs, Wants, and Wishes.

Portfolio Set

A Portfolio Set is a group of portfolios that provides a range of risk and return strategies for different investors.

Portfolio Return

A Portfolio Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. If you choose, you or your advisor can override this return on the What If Worksheet, by entering your own return.

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

The Real Return is the Total Return of your portfolio minus the Inflation Rate.

Risk

Risk is the chance that the actual return of an investment, asset class, or portfolio will be different from its expected or average return.

Safety Margin

The Safety Margin is the hypothetical portfolio value at the end of the Plan. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended.

Standard Deviation

Standard Deviation is a statistical measure of the volatility of an investment, an asset class, or a portfolio. It measures the degree by which an actual return might vary from the average return, or mean. Typically, the higher the standard deviation, the higher the potential risk of the investment, asset class, or portfolio.

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows your results on the date specified, along with your results using all Ideal values, your results using all Acceptable values, and your Monte Carlo Confidence Zone.

Target Portfolio

Your Target Portfolio is the portfolio you have selected based upon your financial goals and your risk tolerance.

Time Horizon

Time Horizon is the period from now until the time the assets in this portfolio will begin to be used.

Total Return

Total Return is the assumed growth rate of your portfolio for a specified time period. The Total Return is either (1) determined by weighting the return assumption for each Asset Class according to the Asset Mix or (2) is entered by you or your advisor (on the What If Worksheet). Also see "Real Return."

Wants

See "Needs / Wants / Wishes".

Willingness

In MoneyGuidePro, in addition to specifying Ideal and Acceptable Goal Amounts, Ideal and Acceptable Savings Amounts, and Ideal and Acceptable Retirement Ages, you specify a Willingness to adjust from an Ideal Amount (or Age) to an Acceptable Amount (or Age). The Willingness choices are Slightly Willing, Somewhat Willing, and Very Willing. If you are unwilling to adjust from your specified Ideal Amount or Age, enter the same value for Ideal and Acceptable.

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

The Worst One-Year Loss is the lowest annual return that a portfolio with the specified asset mix and asset class indices would have received during the historical period specified.

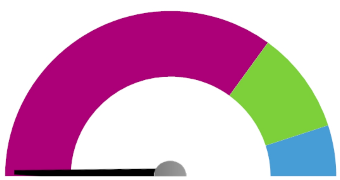
Results

What If Worksheet - Scenarios

This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

Goals	Estimated % of Goal Funded Current Scenario	
	Average Return	Bad Timing
Wants		
7 Retirement - Living Expense	89%	71%
Safety Margin (Value at End of Plan)		
Current dollars (in thousands) :	$0	$0
Future dollars (in thousands) :	$0	$0

Monte Carlo Results	Likelihood of Funding All Goals
Your Confidence Zone: 70% - 90%	



Probability of Success: < 40%

Below Confidence Zone

Key Assumptions	Current Scenario
Stress Tests	
Method(s) :	Bad Timing Program Estimate Years of bad returns : 2032: -11.62% 2033: -16.24%

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

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

What If Worksheet - Scenarios

Key Assumptions	Current Scenario
Hypothetical Average Rate of Return	
Before Retirement :	Current
Total Return :	9.68%
Standard Deviation :	12.71%
Total Return Adjustment :	0.00%
Adjusted Real Return :	5.33%
During Retirement :	Current
Total Return :	9.68%
Standard Deviation :	12.71%
Total Return Adjustment :	0.00%
Adjusted Real Return :	5.33%
Base inflation rate :	4.35%
Tax-Free Options	
Before Retirement	
During Retirement	
Goals	
Retirement - Living Expense	
Retirement Age	
ROBIN :	70
Planning Age	
ROBIN :	90
Living expense :	$48,000
Social Security	
ROBIN	
Select when benefits will begin :	At retirement
Annual benefit - Program Estimate :	$23,054
Widow(er) benefit :	$0
Percentage of benefit to use :	100%

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

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

What If Worksheet - Scenarios

Key Assumptions	Current Scenario
Asset Additions	
Robins 401k	
Qualified :	7.00%
Roth :	
% Designated as Roth:	
Plan addition amount :	$3,500
Year additions begin :	2012
ROBIN - Fund All Goals	
Tax Options	
Include Tax Penalties :	Yes
Change Tax Rate?	No

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

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

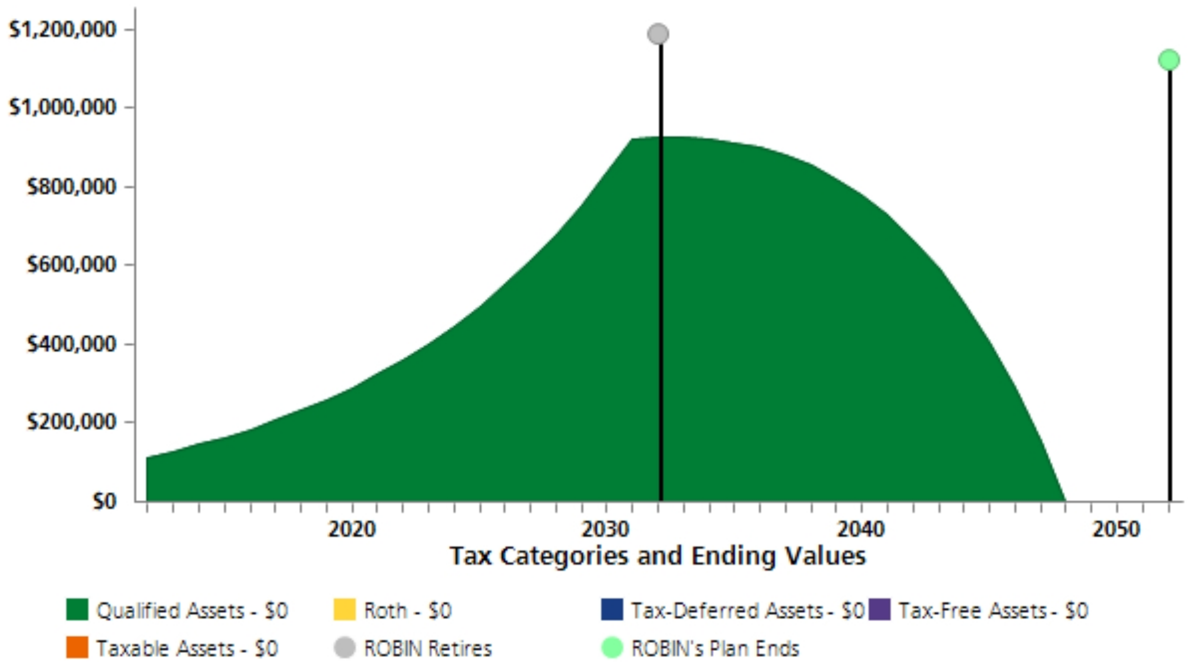
Portfolio Details

What If Worksheet - Combined Details

Scenario : Current Scenario using Average Returns

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

Total Portfolio Value Graph



x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario using Average Returns

Event or Ages	Year	Beginning Portfolio Value: Earmarked	Beginning Portfolio Value: Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Funds Used: Retirement	Ending Portfolio Value
50	2012	0	100,000	3,500	0	0	10,019	0	0	113,519
51	2013	0	113,519	3,652	0	0	11,342	0	0	128,513
52	2014	0	128,513	3,811	0	0	12,809	0	0	145,133
53	2015	0	145,133	3,977	0	0	14,434	0	0	163,544
54	2016	0	163,544	4,150	0	0	16,233	0	0	183,927
55	2017	0	183,927	4,330	0	0	18,223	0	0	206,480
56	2018	0	206,480	4,519	0	0	20,425	0	0	231,424
57	2019	0	231,424	4,715	0	0	22,858	0	0	258,997
58	2020	0	258,997	4,920	0	0	25,547	0	0	289,465
59	2021	0	289,465	5,135	0	0	28,517	0	0	323,117
60	2022	0	323,117	5,358	0	0	31,796	0	0	360,271
61	2023	0	360,271	5,591	0	0	35,415	0	0	401,277
62	2024	0	401,277	5,834	0	0	39,408	0	0	446,520
63	2025	0	446,520	6,088	0	0	43,812	0	0	496,420
64	2026	0	496,420	6,353	0	0	48,668	0	0	551,441
65	2027	0	551,441	6,629	0	0	54,021	0	0	612,092
66	2028	0	612,092	6,917	0	0	59,920	0	0	678,929
67	2029	0	678,929	7,218	0	0	66,419	0	0	752,567
68	2030	0	752,567	7,532	0	0	73,578	0	0	833,677
69	2031	0	833,677	7,860	0	0	81,461	0	0	922,997
ROBIN Retires	2032	0	922,997	0	0	54,025	81,739	20,130	112,484	926,147
71	2033	0	926,147	0	0	56,375	81,713	21,006	117,377	925,851
72	2034	0	925,851	0	0	58,827	81,339	21,920	122,483	921,615
73	2035	0	921,615	0	0	61,386	80,568	22,873	127,811	912,885
74	2036	0	912,885	0	0	64,056	79,347	23,868	133,371	899,050
75	2037	0	899,050	0	0	66,843	77,616	24,906	139,172	879,430
76	2038	0	879,430	0	0	69,750	75,307	25,990	145,226	853,271
77	2039	0	853,271	0	0	72,785	72,348	27,120	151,544	819,739
78	2040	0	819,739	0	0	75,951	68,656	28,300	158,136	777,910
79	2041	0	777,910	0	0	79,255	64,142	29,531	165,015	726,761
80	2042	0	726,761	0	0	82,702	58,705	30,816	172,193	665,159

x - denotes shortfall

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What If Worksheet - Combined Details

Scenario : Current Scenario using Average Returns

		Beginning Portfolio Value							Funds Used	
Event or Ages	Year	Earmarked	Fund All Goals	Additions To Assets	Other Additions	Post Retirement Income	Investment Earnings	Taxes	Retirement	Ending Portfolio Value
81	2043	0	665,159	0	0	86,300	52,235	32,156	179,683	591,855
82	2044	0	591,855	0	0	90,054	44,611	33,555	187,499	505,465
83	2045	0	505,465	0	0	93,971	35,697	35,015	195,656	404,462
84	2046	0	404,462	0	0	98,059	25,344	36,538	204,167	287,160
85	2047	0	287,160	0	0	102,324	13,388	38,127	213,048	151,698
86	2048	0	151,698	0	0	106,776	0	38,721	x219,753	0
87	2049	0	0	0	0	111,420	0	7,644	x103,777	0
88	2050	0	0	0	0	116,267	0	7,976	x108,291	0
89	2051	0	0	0	0	121,325	0	8,323	x113,002	0
ROBIN's Plan Ends	2052	0	0	0	0	126,602	0	8,685	x117,917	0

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What If Worksheet - Combined Details

Scenario : Current Scenario using Average Returns

Notes

• Calculations are based on a “Rolling Year” rather than a Calendar Year. The current date begins the 365-day “Rolling Year”.

• Additions and withdrawals occur at the beginning of the year.

• Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.

• Stock Options and Restricted Stock values are after-tax and based on the Exercise Scenario selected.

• Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.

• Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.

• If either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

• Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.

• The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)

• Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.

• These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.

• Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.

• All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.

• Ownership of Qualified Assets is assumed to roll over to the surviving spouse at the death of the original owner. It is also assumed the surviving spouse inherits all assets of the original owner.

x - denotes shortfall

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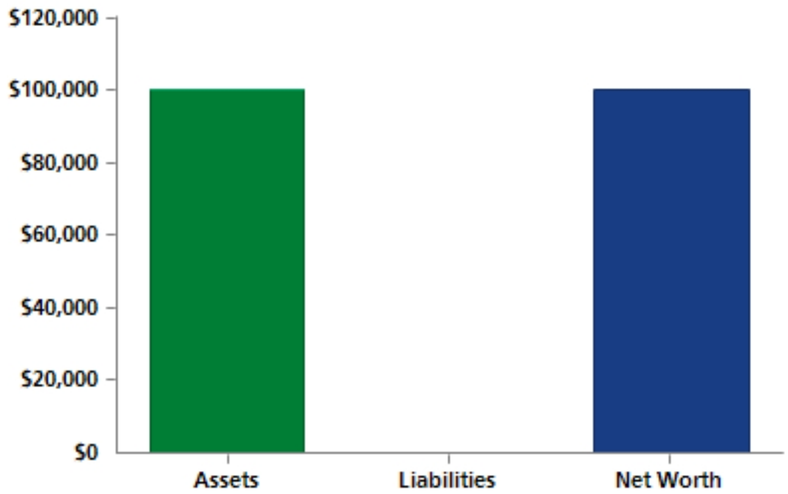
Net Worth

Net Worth Summary - All Resources

This is your Net Worth Summary as of 05/30/2012. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.



Description	Total
Investment Assets	
Retirement Plan :	$100,000
Total Investment Assets:	***$100,000***
Net Worth:	***$100,000***

Investment Assets		$100,000
Other Assets	+	$0
Total Assets		$100,000
Total Liabilities	-	$0
Net Worth		$100,000

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Net Worth Detail - All Resources

This is your Net Worth Detail as of 05/30/2012. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain you have entered all of your Assets and Liabilities.

Description	ROBIN	Joint	Total
Investment Assets			
Robins 401k	$100,000		$100,000
Total Investment Assets:	**$100,000**		***$100,000***
Net Worth:			***$100,000***

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Current Assets, Insurance, Income, and Liabilities

Investment Assets

Description	Owner	Current Value	Additions	Assign to Goal
Robins 401k	ROBIN	$100,000	$3,500 Pre Tax, to ROBIN's Retirement	Fund All Goals
	Total Investment Assets :	**$100,000**		

Retirement Income

Description	Owner	Value	Increase Rate	Assign to Goal
Social Security	ROBIN	$23,054 from Age 70 to End of ROBIN's Plan	Yes, at 4.35%	Fund All Goals

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Assumptions

Personal Information and Summary of Financial Goals

ROBIN ROBIN

Wants

7	**Retirement - Living Expense**		
	$48,000 from 2032 thru 2052 (ROBIN retired)		ROBIN retires in 2032 at age 70 Planning Age is 90 in 2052 Retirement Period is 21 years Base Inflation Rate (4.35%)

Personal Information

ROBIN

Female - born 05/30/1962, age 50

Employed - $50,000

Single, US Citizen living in KY

• This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

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