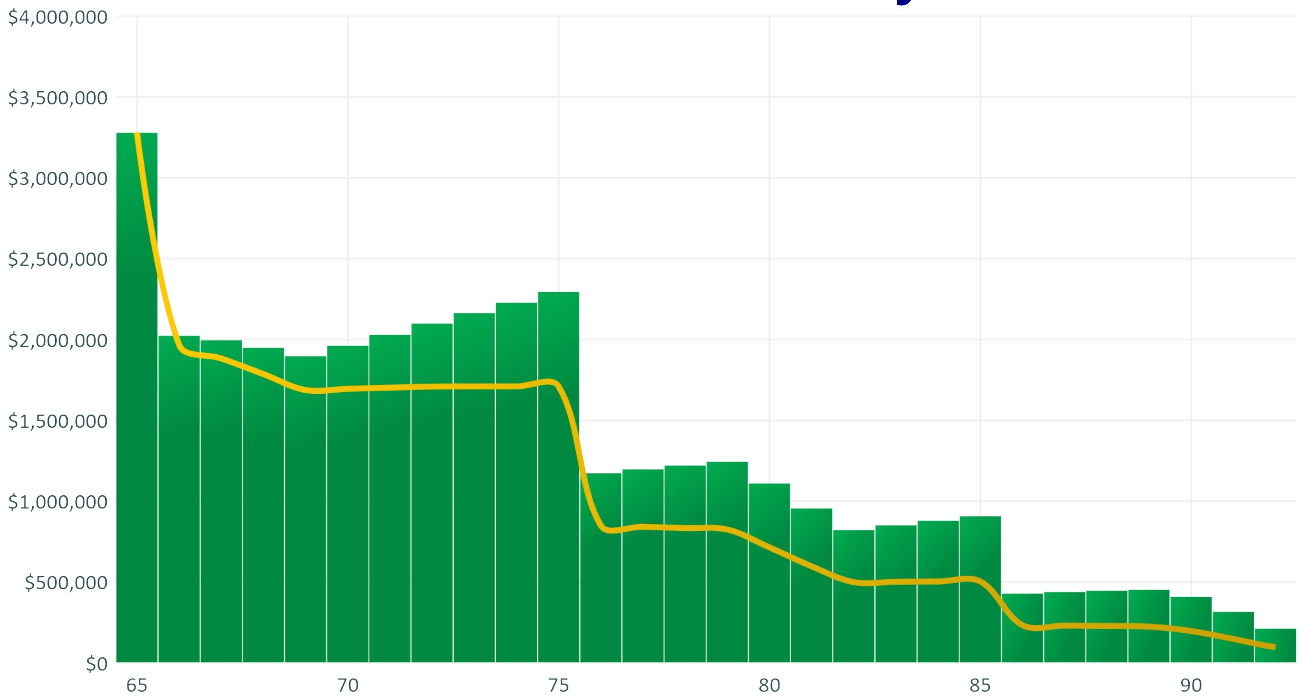
Retirement Summary



Retirement Capital Illustration

The analysis begins at your current age and extends through your life expectancy. It includes all assets, both tax advantaged and taxable, all expenses, including education funding if applicable, other income and expense estimates, defined benefit pensions, and Social Security benefits. The graph illustrates the growth and depletion of capital assets as seen in Retirement Capital Analysis. The line within the graph illustrates the value of future retirement assets in today's dollars.

General Assumptions:

Rates of Return Before and After Retirement Used in Illustration:		
Taxable RORs:	4%	4%
Tax Def. RORs:	4%	4%
Tax Free RORs:	4%	4%
Annuity RORs:	3%	3%

Retirement Spending Needs*	$120,000
Survivor Spending Needs*	$96,000
Retirement Age	Diane - 65
Retirement Age	Jack - 66
Inflation - Current	4.5%
Inflation - Retirement	3%
Tax Rate - Current	20.68%
Tax Rate - Retirement	12.4%

* Spending needs are stated in today's after tax-dollars. See Assumptions page for complete listing of assumptions.

Actual future returns, taxes, expenses, and benefits are unknown. This illustration uses representative estimates and assumptions for educational and discussion purposes only. Do not rely on this report for investment analysis.

Retirement Capital Illustration Results:

The analysis projects that you will have $214,500 left at your life expectancy. This amount should be considered marginal, since your analysis may not have considered the possibility of expensive long-term care during the final years, premature disability or some other economic downturn that might affect your investments.