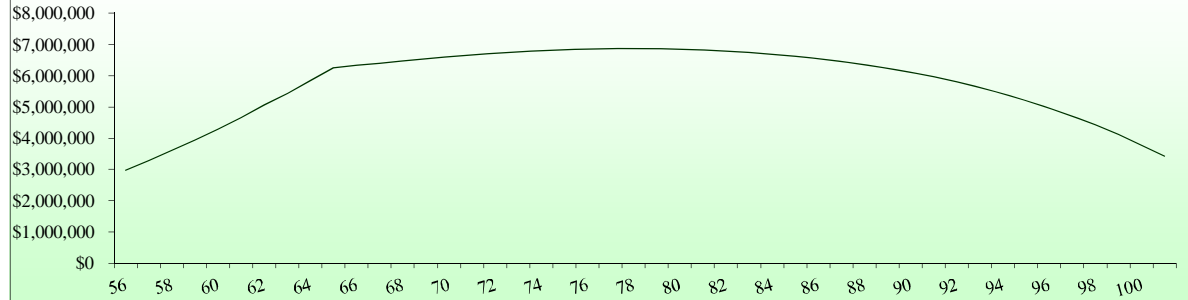


John and Jane Client Retirement B.O.W.

John retires at age 63

Year Start Portfolio Value



Year	John	Jane	Beginning Portfolio Value	Portfolio Return	Living expenses, savings & taxes	John's employment income	Jane's employment income	Rental Income	Oil and Gas Income	John's Social Security	Jane's Social Security	Net Cash Flow	Withdrawals	Annual savings earmarked for retirement	Year End Portfolio Value
2004	55	56	\$2,969,970	8.00%	200,000	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$157,000	\$0	\$75,000	\$3,282,568
2005	56	57	\$3,282,568	7.50%	206,000	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$151,000	\$0	\$75,000	\$3,603,760
2006	57	58	\$3,603,760	7.00%	212,180	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$144,820	\$0	\$75,000	\$3,931,024
2007	58	59	\$3,931,024	7.00%	218,545	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$138,455	\$0	\$75,000	\$4,281,195
2008	59	60	\$4,281,195	7.00%	225,102	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$131,898	\$0	\$75,000	\$4,655,879
2009	60	61	\$4,655,879	7.00%	231,855	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$125,145	\$0	\$75,000	\$5,056,790
2010	61	62	\$5,056,790	6.00%	238,810	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$118,190	\$0	\$75,000	\$5,435,198
2011	62	63	\$5,435,198	6.00%	245,975	\$273,000	\$0	\$24,000	\$60,000	\$0	\$0	\$111,025	\$0	\$75,000	\$5,836,310
2012	63	64	\$5,836,310	5.00%	253,354	\$0	\$0	\$0	\$0	\$17,603	\$8,802	(\$226,950)	(\$226,950)	\$350,000	\$6,251,176
2013	64	65	\$6,251,176	5.00%	260,955	\$0	\$0	\$0	\$0	\$17,955	\$8,978	(\$234,022)	(\$234,022)	\$0	\$6,329,712
2014	65	66	\$6,329,712	5.00%	268,783	\$0	\$0	\$0	\$0	\$18,314	\$9,157	(\$241,312)	(\$241,312)	\$0	\$6,404,886
2015	66	67	\$6,404,886	5.00%	276,847	\$0	\$0	\$0	\$0	\$18,680	\$9,340	(\$248,826)	(\$248,826)	\$0	\$6,476,304
2016	67	68	\$6,476,304	5.00%	285,152	\$0	\$0	\$0	\$0	\$19,054	\$9,527	(\$256,571)	(\$256,571)	\$0	\$6,543,548
2017	68	69	\$6,543,548	5.00%	293,707	\$0	\$0	\$0	\$0	\$19,435	\$9,718	(\$264,554)	(\$264,554)	\$0	\$6,606,172
2018	69	70	\$6,606,172	5.00%	302,518	\$0	\$0	\$0	\$0	\$19,824	\$9,912	(\$272,782)	(\$272,782)	\$0	\$6,663,698
2019	70	71	\$6,663,698	5.00%	311,593	\$0	\$0	\$0	\$0	\$20,220	\$10,110	(\$281,263)	(\$281,263)	\$0	\$6,715,620
2020	71	72	\$6,715,620	5.00%	320,941	\$0	\$0	\$0	\$0	\$20,625	\$10,312	(\$290,004)	(\$290,004)	\$0	\$6,761,397
2021	72	73	\$6,761,397	5.00%	330,570	\$0	\$0	\$0	\$0	\$21,037	\$10,519	(\$299,014)	(\$299,014)	\$0	\$6,800,453
2022	73	74	\$6,800,453	5.00%	340,487	\$0	\$0	\$0	\$0	\$21,458	\$10,729	(\$308,300)	(\$308,300)	\$0	\$6,832,176
2023	74	75	\$6,832,176	5.00%	350,701	\$0	\$0	\$0	\$0	\$21,887	\$10,944	(\$317,871)	(\$317,871)	\$0	\$6,855,914
2024	75	76	\$6,855,914	5.00%	361,222	\$0	\$0	\$0	\$0	\$22,325	\$11,162	(\$327,735)	(\$327,735)	\$0	\$6,870,975
2025	76	77	\$6,870,975	5.00%	372,059	\$0	\$0	\$0	\$0	\$22,771	\$11,386	(\$337,902)	(\$337,902)	\$0	\$6,876,622
2026	77	78	\$6,876,622	5.00%	383,221	\$0	\$0	\$0	\$0	\$23,227	\$11,613	(\$348,380)	(\$348,380)	\$0	\$6,872,073
2027	78	79	\$6,872,073	5.00%	394,717	\$0	\$0	\$0	\$0	\$23,691	\$11,846	(\$359,180)	(\$359,180)	\$0	\$6,856,496
2028	79	80	\$6,856,496	5.00%	406,559	\$0	\$0	\$0	\$0	\$24,165	\$12,083	(\$370,311)	(\$370,311)	\$0	\$6,829,010
2029	80	81	\$6,829,010	5.00%	414,689	\$0	\$0	\$0	\$0	\$24,648	\$12,324	(\$377,717)	(\$377,717)	\$0	\$6,792,744
2030	81	82	\$6,792,744	5.00%	422,983	\$0	\$0	\$0	\$0	\$25,141	\$12,571	(\$385,271)	(\$385,271)	\$0	\$6,747,110
2031	82	83	\$6,747,110	5.00%	431,443	\$0	\$0	\$0	\$0	\$25,644	\$12,822	(\$392,976)	(\$392,976)	\$0	\$6,691,489
2032	83	84	\$6,691,489	5.00%	440,072	\$0	\$0	\$0	\$0	\$26,157	\$13,079	(\$400,836)	(\$400,836)	\$0	\$6,625,227
2033	84	85	\$6,625,227	5.00%	448,873	\$0	\$0	\$0	\$0	\$26,680	\$13,340	(\$408,853)	(\$408,853)	\$0	\$6,547,636
2034	85	86	\$6,547,636	5.00%	457,851	\$0	\$0	\$0	\$0	\$27,214	\$13,607	(\$417,030)	(\$417,030)	\$0	\$6,457,988
2035	86	87	\$6,457,988	5.00%	467,008	\$0	\$0	\$0	\$0	\$27,758	\$13,879	(\$425,370)	(\$425,370)	\$0	\$6,355,517
2036	87	88	\$6,355,517	5.00%	476,348	\$0	\$0	\$0	\$0	\$28,313	\$14,157	(\$433,878)	(\$433,878)	\$0	\$6,239,415
2037	88	89	\$6,239,415	5.00%	485,875	\$0	\$0	\$0	\$0	\$28,880	\$14,440	(\$442,555)	(\$442,555)	\$0	\$6,108,830
2038	89	90	\$6,108,830	5.00%	495,592	\$0	\$0	\$0	\$0	\$29,457	\$14,729	(\$451,406)	(\$451,406)	\$0	\$5,962,865
2039	90	91	\$5,962,865	5.00%	505,504	\$0	\$0	\$0	\$0	\$30,046	\$15,023	(\$460,435)	(\$460,435)	\$0	\$5,800,574
2040	91	92	\$5,800,574	5.00%	515,614	\$0	\$0	\$0	\$0	\$30,647	\$15,324	(\$469,643)	(\$469,643)	\$0	\$5,620,959
2041	92	93	\$5,620,959	5.00%	525,926	\$0	\$0	\$0	\$0	\$31,260	\$15,630	(\$479,036)	(\$479,036)	\$0	\$5,422,971
2042	93	94	\$5,422,971	5.00%	536,445	\$0	\$0	\$0	\$0	\$31,885	\$15,943	(\$488,617)	(\$488,617)	\$0	\$5,205,503
2043	94	95	\$5,205,503	5.00%	547,174	\$0	\$0	\$0	\$0	\$32,523	\$16,262	(\$498,389)	(\$498,389)	\$0	\$4,967,389
2044	95	96	\$4,967,389	5.00%	558,117	\$0	\$0	\$0	\$0	\$33,174	\$16,587	(\$508,357)	(\$508,357)	\$0	\$4,707,401
2045	96	97	\$4,707,401	5.00%	569,280	\$0	\$0	\$0	\$0	\$33,837	\$16,919	(\$518,524)	(\$518,524)	\$0	\$4,424,247
2046	97	98	\$4,424,247	5.00%	580,665	\$0	\$0	\$0	\$0	\$34,514	\$17,257	(\$528,895)	(\$528,895)	\$0	\$4,116,565
2047	98	99	\$4,116,565	5.00%	592,279	\$0	\$0	\$0	\$0	\$35,204	\$17,602	(\$539,472)	(\$539,472)	\$0	\$3,782,921
2048	99	100	\$3,782,921	5.00%	604,124	\$0	\$0	\$0	\$0	\$35,908	\$17,954	(\$550,262)	(\$550,262)	\$0	\$3,421,805
2049	100	101	\$3,421,805	5.00%	616,207	\$0	\$0	\$0	\$0	\$36,626	\$18,313	(\$561,267)	(\$561,267)	\$0	\$3,031,628

The B.O.W.™ (Building Organized Wealth) represents a goal derived through the financial planning process to meet the objective of the client. As such, it is used to provide a personalized benchmark for the financial planning client upon which investment decisions are based. The returns indicated are for illustration purposes only and actual returns may vary.