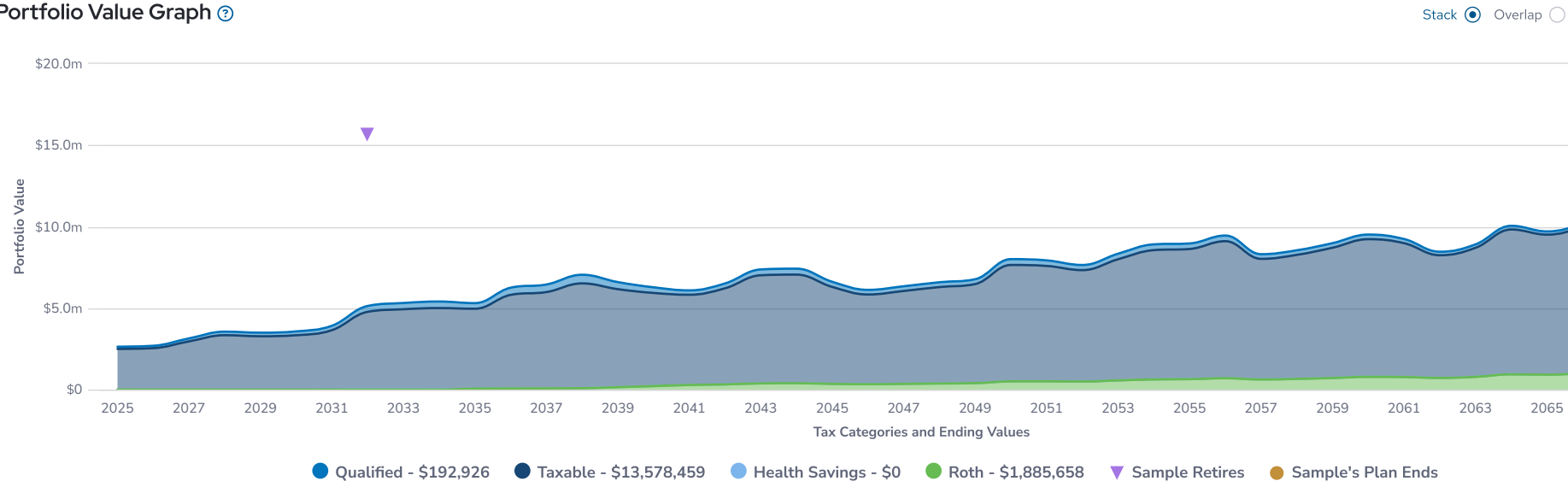


Combined Details for What If Scenario 1 using 500th Monte Carlo Trial

This page provides 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 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.

Portfolio Value Graph ?



Portfolio Value Chart ?

Event or Ages	Year	Beginning Portfolio		Additions to Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Goals Funds Used			Ending Portfolio
		Earmarked	Fund All Goals							Need	Want	Wish	
										10 Retirement - Basic Living Expense	7 Major Purchase	3 Celebration	
55	2025	\$0	\$2,508,000	\$5,180	\$0	\$0	\$147,694	5.88%	\$28,752				\$2,632,122
56	2026	\$0	\$2,632,122	\$5,330	\$0	\$0	\$62,823	2.38%	\$12,198				\$2,688,078
57	2027	\$0	\$2,688,078	\$5,485	\$0	\$0	\$555,147	20.61%	\$107,536				\$3,141,173
58	2028	\$0	\$3,141,173	\$5,644	\$0	\$0	\$506,616	16.10%	\$97,747				\$3,555,686
59	2029	\$0	\$3,555,686	\$5,808	\$0	\$0	-\$68,486	-1.92%	\$0				\$3,493,008
60	2030	\$0	\$3,493,008	\$5,976	\$0	\$0	\$162,772	4.73%	\$31,204			\$57,964	\$3,572,589
61	2031	\$0	\$3,572,589	\$6,150	\$0	\$0	\$419,705	11.73%	\$80,268				\$3,918,176
Sample Retires	2032	\$0	\$3,918,176	\$0	\$350,000	\$67,644	\$1,363,420	32.82%	\$391,536	\$147,585	\$28,287		\$5,131,832
63	2033	\$0	\$5,131,832	\$0	\$0	\$69,673	\$343,894	6.82%	\$77,793	\$152,012			\$5,315,595

Event or Ages	Year	Beginning Portfolio		Additions to Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Goals Funds Used			Ending Portfolio
		Earmarked	Fund All Goals							Need	Want	Wish	
										10 Retirement - Basic Living Expense	7 Major Purchase	3 Celebration	
64	2034	\$0	\$5,315,595	\$0	\$0	\$71,764	\$223,798	4.28%	\$48,778	\$156,573			\$5,405,805
65	2035	\$0	\$5,405,805	\$0	\$0	\$73,916	\$13,125	0.25%	\$24,086	\$161,270			\$5,307,491
66	2036	\$0	\$5,307,491	\$0	\$0	\$76,134	\$1,444,400	27.71%	\$407,523	\$166,108			\$6,254,394
67	2037	\$0	\$6,254,394	\$0	\$0	\$114,962	\$332,665	5.38%	\$80,807	\$171,091			\$6,450,123
68	2038	\$0	\$6,450,123	\$0	\$0	\$118,411	\$905,935	14.20%	\$249,502	\$176,224			\$7,048,743
69	2039	\$0	\$7,048,743	\$0	\$0	\$121,964	-\$364,143	-5.22%	\$26,699	\$181,511			\$6,598,354
70	2040	\$0	\$6,598,354	\$0	\$0	\$125,622	-\$230,538	-3.53%	\$27,500	\$186,956			\$6,278,983
71	2041	\$0	\$6,278,983	\$0	\$0	\$129,391	-\$97,362	-1.57%	\$28,325	\$192,565			\$6,090,122
72	2042	\$0	\$6,090,122	\$0	\$0	\$133,273	\$659,948	10.98%	\$168,643	\$198,342			\$6,516,358
73	2043	\$0	\$6,516,358	\$0	\$0	\$137,271	\$1,278,406	19.86%	\$352,368	\$204,292			\$7,375,375
74	2044	\$0	\$7,375,375	\$0	\$0	\$141,389	\$159,811	2.19%	\$43,556	\$210,421			\$7,422,597
75	2045	\$0	\$7,422,597	\$0	\$0	\$145,631	-\$717,090	-9.78%	\$16,938	\$216,733			\$6,617,467
76	2046	\$0	\$6,617,467	\$0	\$0	\$150,000	-\$405,959	-6.22%	\$17,017	\$223,235			\$6,121,255
77	2047	\$0	\$6,121,255	\$0	\$0	\$154,499	\$393,836	6.53%	\$96,697	\$229,932			\$6,342,961
78	2048	\$0	\$6,342,961	\$0	\$0	\$159,134	\$429,907	6.88%	\$105,879	\$236,830			\$6,589,293
79	2049	\$0	\$6,589,293	\$0	\$0	\$163,908	\$354,522	5.46%	\$87,626	\$243,935			\$6,776,162
80	2050	\$0	\$6,776,162	\$0	\$0	\$168,826	\$1,824,706	27.34%	\$510,859	\$251,253			\$8,007,581
81	2051	\$0	\$8,007,581	\$0	\$0	\$173,890	\$35,631	0.45%	\$26,950	\$258,791			\$7,931,362
82	2052	\$0	\$7,931,362	\$0	\$0	\$179,107	-\$173,481	-2.22%	\$20,880	\$266,555			\$7,649,553
83	2053	\$0	\$7,649,553	\$0	\$0	\$184,480	\$1,060,339	14.07%	\$276,746	\$274,551			\$8,343,075
84	2054	\$0	\$8,343,075	\$0	\$0	\$190,015	\$896,428	10.89%	\$230,777	\$282,788			\$8,915,953
85	2055	\$0	\$8,915,953	\$0	\$0	\$195,715	\$215,838	2.45%	\$64,164	\$291,271			\$8,972,071
86	2056	\$0	\$8,972,071	\$0	\$0	\$201,586	\$777,996	8.79%	\$197,058	\$300,010			\$9,454,585
87	2057	\$0	\$9,454,585	\$0	\$0	\$207,634	-\$1,016,608	-10.90%	\$24,786	\$309,010			\$8,311,815
88	2058	\$0	\$8,311,815	\$0	\$0	\$213,863	\$457,421	5.59%	\$113,200	\$318,280			\$8,551,619
89	2059	\$0	\$8,551,619	\$0	\$0	\$220,279	\$727,406	8.64%	\$180,388	\$327,829			\$8,991,087
90	2060	\$0	\$8,991,087	\$0	\$0	\$226,887	\$848,672	9.59%	\$213,238	\$337,663			\$9,515,744
91	2061	\$0	\$9,515,744	\$0	\$0	\$233,694	-\$131,647	-1.40%	\$27,363	\$347,793			\$9,242,635
92	2062	\$0	\$9,242,635	\$0	\$0	\$240,705	-\$634,477	-6.97%	\$27,797	\$358,227			\$8,462,838
93	2063	\$0	\$8,462,838	\$0	\$0	\$247,926	\$759,165	9.13%	\$186,214	\$368,974			\$8,914,741
94	2064	\$0	\$8,914,741	\$0	\$0	\$255,363	\$1,716,320	19.59%	\$452,459	\$380,043			\$10,053,923
95	2065	\$0	\$10,053,923	\$0	\$0	\$263,024	-\$185,734	-1.88%	\$30,297	\$391,445			\$9,709,472
96	2066	\$0	\$9,709,472	\$0	\$0	\$270,915	\$743,129	7.78%	\$180,509	\$403,188			\$10,139,820

Event or Ages	Year	Beginning Portfolio		Additions to Assets	Other Additions	Post Retirement Income	Investment Earnings	Investment Return	Taxes	Goals Funds Used			Ending Portfolio
		Earmarked	Fund All Goals							Need	Want	Wish	
										10 Retirement - Basic Living Expense	7 Major Purchase	3 Celebration	
97	2067	\$0	\$10,139,820	\$0	\$0	\$279,042	\$1,104,559	11.08%	\$275,490	\$415,284			\$10,832,648
98	2068	\$0	\$10,832,648	\$0	\$0	\$287,414	\$3,239,850	30.39%	\$892,087	\$427,742			\$13,040,082
99	2069	\$0	\$13,040,082	\$0	\$0	\$296,036	\$1,405,136	10.93%	\$353,723	\$440,574			\$13,946,957
Sample's Plan Ends	2070	\$0	\$13,946,957	\$0	\$0	\$304,917	\$2,539,551	18.45%	\$680,591	\$453,792			\$15,657,042

X - denotes shortfall

This chart shows actual calculated values. In some cases, due to rounding, the Ending Portfolio Value in the last year of the Plan may be slightly greater than the Ending Portfolio Value reported on the Summary Results page.