Prepared for

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Tuesday, October 24, 200**8**

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- The reports enclosed within are from information you provided to your financial representative or what you inputted into the system. Projections are based on commonly accepted rates of return and assumptions used in the industry and vary from a 0% rate of return to a maximum of 12% rate of return.
- The results contained within may vary with each use and over time.
- The reports generated do not determine, select, or contain any specific securities other than what your financial representative may recommend on the Action Plan report. Any recommendation naming a specific investment must be preceded or accompanied by a current prospectus. The prospectus contains detailed information about the investments, including charges, expenses, investment objectives and operating policies, so please read it carefully before you invest any money.

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

Current Financial Position

John & Jane Smith ~ Tuesday, October 24, 2006

Assets

Home	$250,000	56%
Cash Accounts	$3,000	1%
Non-Retirement Assets	$11,200	3%
John's Retirement	$132,500	30%
Jane's Retirement	$38,200	9%
Other Retirement	$12,000	3%
Total Assets	$446,900	100%

Liabilities

Home Mortgage	$163,000	79%
Student Loan	$30,000	15%
MBNA	$10,000	5%
Chase	$2,500	1%
Total Liabilities	$205,500	100%

Your current TOTAL NET WORTH is:

$241,400

Your current LIQUID NET WORTH is:

$14,200

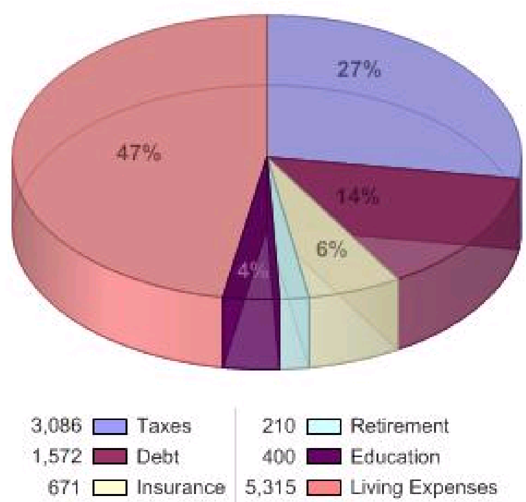
Current Income Assessment

John's Income	Monthly:	$7,154	Annually:	$85,848
Jane's Income	Monthly:	$2,800	Annually:	$33,600
Other Income	Monthly:	$1,300	Annually:	$15,600
Total Income	Monthly:	$11,254	Annually:	$135,048

Monthly Expense Breakdown

Taxes	$3,086	27%
Debt Payments	$1,572	14%
Insurance Premiums	$671	6%
Retirement Savings	$210	2%
Education Savings	$400	4%
Living Expenses	$5,315	47%
TOTAL	$11,254	100%

Expenses Summary



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Please see the Disclosures on the cover page and the Disclaimers page for important notes and assumptions.

Retirement Position

Your Retirement Asset-to-Income Ratio is 1.4

Serious Shortfall
You are short in the quest to become financially independent but it's never too late to get after it.

10 +	Financial Independence
6 - 10	Near Financial Freedom
3 - 6	Acceptable Savings
1 - 3	Serious Shortfall
0 - 1	Danger Zone

Your *Asset-to-Income Ratio* is defined as the total value of your retirement assets divided by your annual household income. This ratio is important since ultimately the income you earn will be replaced by income created from your investments. Strive to accumulate assets through savings and investments to prevent outliving your money.

Debt Position

Your Debt-to-Income ratio is 14%

Debt Freedom
You have arrived! You do not have a debt problem and are at or near total debt freedom.

< 15%	Debt Freedom
15% - 25%	Mild Debt
25% - 35%	Acceptable Debt
35% - 45%	Serious Debt
> 45%	Danger Zone

Your *Debt-to-Income Ratio* is very important in determining your disposable income, so important that it is the leading qualifier in your ability to purchase a home. Strive to eliminate all consumer debt, i.e., debt that is not tax-deductible such as auto loans, student loans, and all forms of credit card or revolving debt.

Income Projection

John & Jane Smith ~ Tuesday, October 24, 2006

Projections at 3% inflation

Year	John's Age	Projected Income	Jane's Age	Projected Income	Other Income
2006	46	$85,848	48	$33,600	$15,600
2007	47	$88,423	49	$34,608	$15,600
2008	48	$91,076	50	$35,646	$15,600
2009	49	$93,808	51	$36,716	$15,600
2010	50	$96,623	52	$37,817	$15,600
2011	51	$99,521	53	$38,952	$15,600
2012	52	$102,507	54	$40,120	$15,600
2013	53	$105,582	55	$41,324	$15,600
2014	54	$108,750	56	$42,563	$15,600
2015	55	$112,012	57	$43,840	$15,600
2016	56	$115,373	58	$45,156	$15,600
2017	57	$118,834	59	$46,510	$15,600
2018	58	$122,399	60	$47,906	$15,600
2019	59	$126,071	61	$49,343	$15,600
2020	60	$129,853	62	$50,823	$15,600
2021	61	$133,748	63	$52,348	$15,600
2022	62	$137,761	64	$53,918	$15,600
2023	63	$141,894		$731,189	$15,600
2024	64	$146,150			$15,600
	Totals	$2,156,233			$296,400

Your total projected income before retirement is:

$3,183,822

You will earn a Fortune

- A lot of money will pass through your hands during your working lifetime the question is how much will you keep?
- Do you have contingency plans in the event an income stream stops due to unemployment, disability, or death?
- Do your plans consider the effects of inflation?

Description of Other Income: Jane's Mary Kay Cosmetics Income , John's part-time job at Home Depot

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Changes to the inflation growth rate only effect the income streams and do not effect "Other Income" projections.
Any cost of living adjustments and time frames were previously determined on the input page.
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Emergency Fund

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Many financial projections can get interrupted by unexpected expenses.

Potential Emergency Needs

1. Major car repairs
2. Major appliance repairs/replacement
3. Job interruption
4. Serious illness/hospitalization
5. Family crisis
6. Investment opportunities

Potential Investment Vehicles*

1. Savings Accounts
2. Money Market
3. Certificates of Deposit
4. Short term bond funds
5. Government backed securities
6. Mutual funds

Client Target Amount: $15,000
Current Cash Savings: $3,000
Difference: $12,000

Suggested: A minimum of at least 3 months income should be set aside in a liquid fund for emergencies.

Ideal Emergency Fund : 6 months Household Income.

Monthly savings goal to fully fund emergency fund by:

Rate of Return	1 year	2 years	3 years	4 years	5 years
1%	$995	$495	$328	$245	$195
3%	$984	$485	$318	$235	$185
6%	$968	$469	$304	$221	$171

* Savings accounts and Certificates of Deposit do not fluctuate in value. The principal is generally guaranteed up to $100,000 by the FDIC. However, they can be subject to penalties for early withdrawal. CDs, money markets, and savings accounts are only one of the many types of investments whose returns are affected negatively by taxes and inflation. Mutual funds and some money market accounts are not guaranteed. Mutual funds are subject to investment risks, including the possible loss of principal amount invested, and may involve sales charges and other fees. Registered products, including mutual funds, are sold by prospectus. For complete information you are encouraged to request a prospectus from a properly licensed registered representative. The prospectus discusses fees and charges of particular securities. Please read it carefully before investing any money.

Retirement Income Projection

John & Jane Smith ~ Tuesday, October 24, 2006

Monthly Retirement Need (Today's $)	$6,000	
	John	Jane
Desired Retirement Age	65	65
Years until Retirement	19	17
Years in Retirement	25	25

Inflation Rate	3%
Pre-Retirement Return	10%
Retirement Return	6%
Retirement Tax Rate	28%

Monthly Retirement Needs (Future $)	$9,985
Annual Retirement Needs (Future $)	$119,005

Your Current Plan

	Plan Balance	Personal Contribution	Employer Contribution
John's	$132,500	$210 per month	$210 per month
Jane's	$38,200	$0 per month	$0 per month
Other	$12,000	$0 per month	$0 per month
Totals	$182,700	$210 per month	$210 per month

- The above chart shows you when and if you are going to run out of money in retirement. There are four main things that can be done to prevent this from happening:

  1. Work longer before retiring
  2. Live on less money in retirement
  3. Increase your savings into retirement programs
  4. Increase your rate of return before and during retirement

- Your financial trainer may be able to help you make the choices necessary to avoid this calamity from happening. It may be a good thing to consult with them on a regular basis.

Retirement Projection Ledger

Year	John's Age	Jane's Age	Beginning Retirement Balance	Investment Growth	Annual Investment Contributions	Annual Retirement Need	Soc. Sec. / Other Income	Retirement Account Income	Annual Taxes Paid	Ending Retirement balance
2007	47	49	$182,700	$19,369	$5,040	$0	$0	$0	$0	$207,109
2008	48	50	$207,109	$21,925	$5,040	$0	$0	$0	$0	$234,073
2009	49	51	$234,073	$24,748	$5,040	$0	$0	$0	$0	$263,861
2010	50	52	$263,861	$27,867	$5,040	$0	$0	$0	$0	$296,768
2011	51	53	$296,768	$31,313	$5,040	$0	$0	$0	$0	$333,122
2012	52	54	$333,122	$35,120	$5,040	$0	$0	$0	$0	$373,281
2013	53	55	$373,281	$39,325	$5,040	$0	$0	$0	$0	$417,646
2014	54	56	$417,646	$43,971	$5,040	$0	$0	$0	$0	$466,657
2015	55	57	$466,657	$49,103	$5,040	$0	$0	$0	$0	$520,799
2016	56	58	$520,799	$54,772	$5,040	$0	$0	$0	$0	$580,611
2017	57	59	$580,611	$61,035	$5,040	$0	$0	$0	$0	$646,687
2018	58	60	$646,687	$67,954	$5,040	$0	$0	$0	$0	$719,681
2019	59	61	$719,681	$75,597	$5,040	$0	$0	$0	$0	$800,318
2020	60	62	$800,318	$84,041	$5,040	$0	$0	$0	$0	$889,399
2021	61	63	$889,399	$93,369	$5,040	$0	$0	$0	$0	$987,809
2022	62	64	$987,809	$103,674	$5,040	$0	$0	$0	$0	$1,096,523
2023	63	65	$1,096,523	$106,969	$5,040	$119,005	$157,494	$0	$0	$1,224,132
2024	64	66	$1,224,132	$119,161	$5,040	$122,575	$161,750	$0	$0	$1,363,933
2025	65	67	$1,363,933	$84,124	$0	$126,252	$15,600	$110,652	$29,278	$1,308,127
2026	66	68	$1,308,127	$80,682	$0	$130,040	$15,600	$114,440	$30,240	$1,244,129
2027	67	69	$1,244,129	$76,735	$0	$133,941	$9,600	$124,341	$32,809	$1,163,714
2028	68	70	$1,163,714	$71,775	$0	$137,959	$9,600	$128,359	$33,811	$1,073,319
2029	69	71	$1,073,319	$66,200	$0	$142,098	$9,600	$132,498	$34,832	$972,189
2030	70	72	$972,189	$59,962	$0	$146,361	$9,600	$136,761	$35,869	$859,521
2031	71	73	$859,521	$53,013	$0	$150,752	$9,600	$141,152	$36,916	$734,467
2032	72	74	$734,467	$45,300	$0	$155,275	$9,600	$145,675	$37,963	$596,129
2033	73	75	$596,129	$36,768	$0	$159,933	$9,600	$150,333	$38,992	$443,572
2034	74	76	$443,572	$27,359	$0	$164,731	$9,600	$155,131	$39,955	$275,845
2035	75	77	$275,845	$17,014	$0	$169,673	$9,600	$160,073	$40,707	$92,079
2036	76	78	$92,079	$5,679	$0	$174,763	$9,600	$165,163	$0	-$107,530
2037	77	79	-$107,530	$0	$0	$180,006	$9,600	$170,406	$0	-$321,692
2038	78	80	-$321,692	$0	$0	$185,406	$9,600	$175,806	$0	-$543,195
2039	79	81	-$543,195	$0	$0	$190,968	$9,600	$181,368	$0	-$772,013
2040	80	82	-$772,013	$0	$0	$196,697	$9,600	$187,097	$0	-$1,008,270
2041	81	83	-$1,008,270	$0	$0	$202,598	$9,600	$192,998	$0	-$1,252,141
2042	82	84	-$1,252,141	$0	$0	$208,676	$9,600	$199,076	$0	-$1,503,824
2043	83	85	-$1,503,824	$0	$0	$214,936	$9,600	$205,336	$0	-$1,763,535
2044	84	86	-$1,763,535	$0	$0	$221,384	$9,600	$211,784	$0	-$2,031,501
2045	85	87	-$2,031,501	$0	$0	$228,026	$9,600	$218,426	$0	-$2,307,959
2046	86	88	-$2,307,959	$0	$0	$234,867	$9,600	$225,267	$0	-$2,593,157
2047	87	89	-$2,593,157	$0	$0	$241,913	$9,600	$232,313	$0	-$2,887,350
2048	88	90	-$2,887,350	$0	$0	$249,170	$9,600	$239,570	$0	-$3,190,804
2049	89	91	-$3,190,804	$0	$0	$256,645	$9,600	$247,045	$0	-$3,503,792
2050	90	92	-$3,503,792	$0	$0	$264,345	$9,600	$254,745	$0	-$3,826,597

Retirement Goal Estimation

John & Jane Smith ~ Tuesday, October 24, 2006

Monthly Retirement Need (Today's $)	$6,000	
	John	Jane
Desired Retirement Age	65	65
Years until Retirement	19	17
Years in Retirement	25	25

Inflation Rate	3%
Retirement Return	6%
Retirement Tax Rate	28%

Monthly Retirement Needs (Future $)	$9,985
Annual Retirement Needs (Future $)	$119,005

In order to provide a yearly income of $119,005 you need to accumulate $2,723,567 by retirement.

Your FINANCIAL INDEPENDENCE NUMBER (FIN) is estimated to be:

$2,723,567

What is the FIN? The Financial Independence Number is the total amount of money needed to retire (using the assumptions above) at Jane's age 65 (first to retire) and last all the way through John's age 90 (latest life expectancy) without considering any additional retirement sources other than your investments.

Your Current Retirement Plan

	Plan Balance	Personal Contribution	Employer Contribution
John's	$132,500	$210 per month	$210 per month
Jane's	$38,200	$0 per month	$0 per month
Other	$12,000	$0 per month	$0 per month
Totals	$182,700	$210 per month	$210 per month

At retirement, your accounts will grow to...		This leaves your program...	
@0%	$263,340	A shortfall of:	-$2,460,227
@6%	$626,828	A shortfall of:	-$2,096,740
@10%	$1,121,035	A shortfall of:	-$1,602,532

Additional Investments Needed

In order to reach your Financial Independence Number of $2,723,567 by retirement, you need to invest an additional...

	Lump sum	or	Monthly
@0 %	$2,460,227		$12,060 per month
@6 %	$778,654		$5,906 per month
@10 %	$317,053		$2,986 per month

Education Cost Projection

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Student	School	Years until School	Years in School	% of Cost Parents Pay	Total cost (Today's $)	Total cost (Future $)
Diana Smith	Average Public School	5	4	100%	$83,516	$117,136
Johnny Smith	Average Private School	7	4	75%	$88,623	$142,309
Gertrude Smith	CA: University of Southern California	16	5	50%	$90,275	$266,507
				Totals:	$262,414	$525,951

Savings Required

Student	Assumed Return	Projected Current Savings (Future $)	Lump Sum Required (Today's $)	or	Additional Monthly Savings Required (Today's $)
Diana Smith					
Current Plans:	0%	$14,500	$102,636		$1,611
$8,500 +	6%	$18,442	$73,749		$1,308
$100/month	10%	$21,729	$59,240		$1,122
Johnny Smith					
Current Plans:	0%	$22,400	$119,909		$1,227
$5,600 +	6%	$29,329	$75,138		$880
$200/month	10%	$35,434	$54,844		$676
Gertrude Smith					
Current Plans:	0%	$19,400	$247,107		$1,187
$200 +	6%	$32,630	$92,065		$625
$100/month	10%	$48,028	$47,547		$361
		@0%	$469,651		$4,025
	Totals:	@6%	$240,952		$2,812
		@10%	$161,631		$2,159

- A good education gives your children an extra edge to compete in todays world.
- Planning for a childs education can be crucial. If proper education planning is not executed in advance, other areas of long-term asset accumulation may be adversely affected in the future.
- There are several education vehicles available today to choose from along with the opportunities for scholarships and financial aid. Consult a financial advisor to help you find the right options for you.

Debt Elimination Report

John & Jane Smith ~ Tuesday, October 24, 2006

Your Current Debt Payment Plan

Creditor	Type	Balance	Interest Rate	Minimum Monthly Payment	Actual Monthly Payment	Projected Pay off	Projected Interest Paid
MBNA	Revolving	$10,000.00	18.00%	$200.00	$250.00	Feb, 2018	$9,251.59
Chase	Revolving	$2,500.00	12.00%	$50.00	$100.00	Dec, 2009	$479.07
Home Mortgage	Mortgage	$163,000.00	5.50%	$1,022.02	$1,022.02	Sep, 2030	$130,450.57
Student Loan	Fixed	$30,000.00	4.00%	$175.00	$200.00	Feb, 2024	$11,658.18
Totals		$205,500.00		$1,447.02	$1,572.02		$151,839.41

If you do not add any additional debt , your debt free date would be **Sep, 2030**

Your Disappearing Debt Plan

$ 125.00 additional monthly payment

Creditor	Type	Date Accelerated	Initial Minimum Payment	Accelerated Payment	New Payment	Projected Pay Off	Projected Interest Paid
Chase	Revolving	Oct, 2006	$50.00	$125.00	$175.00	Jan, 2008	$211.32
MBNA	Revolving	Feb, 2008	$200.00	$175.00	$375.00	Aug, 2010	$4,552.58
Student Loan	Fixed	Aug, 2010	$175.00	$375.00	$550.00	Nov, 2014	$6,686.42
Home Mortgage	Mortgage	Dec, 2014	$1,022.02	$550.00	$1,572.02	Jul, 2023	$99,386.43
						Total	$110,836.75

If you do not add any additional debt and continue to allocate $1,572.02 per month until all debts are eliminated, Your new Debt-free date is **Jul, 2023**

After all debts are paid, continue to invest the $1,572.02 per month and accumulate additional funds at Jane Smith's projected retirement age of 65 in Aug, 2023

@0%	$1,572
@6%	$1,580
@%	$1,585

After all debts are paid, continue to invest the $1,572.02 per month and accumulate additional funds at the original debt free date of Sep, 2030

@0%	$135,194
@6%	$169,240
@%	$198,113

- The proposed Disappearing Debt plan is a guide to assist you in the complete elimination of outstanding debt. Assumptions are that consumer debt is frozen, you stack your monthly payment onto the subsequent debt as loans are paid off and you maintain the stated monthly payment until all debt has disappeared.
- Results of the actual program depend solely on your commitment to the proposed accelerated payment schedule. Anything you attempt to do toward any creditor must be in accord with that debts terms of agreement.

Protection Needs

John & Jane Smith ~ Tuesday, October 24, 2006

Your greatest asset is your ability to earn income!
A simple formula to illustrate your life insurance needs is the DIME:

D - The amount of money needed to pay off outstanding debts and final expenses.

I - The lump sum needed upon death, once invested, that is projected to provide the designated monthly income for the period of time you designated at the specified inflation rate and return on investment.

M - The lump sum needed to pay off your mortgage should you choose to do that.

E - The lump sum needed to provide for college education of the children.

Income projections at 3% inflation and 6 % return on investments

John's Protection Need		Jane's Protection Need	
Debt/Death	$57,500	Debt/Death	$57,500
Income Replacement	$538,196	Income Replacement	$405,689
Mortgage	$163,000	Mortgage	$163,000
Education	$187,561	Education	$187,561

Total Need: $946,257 Total Need: $813,751

Current Protection Plans		Current Protection Plans	
Group	$150,000	Group	$125,000
Individual	$355,000	Individual	$55,000

Shortfall / Surplus: -$441,257 Shortfall / Surplus: -$633,751

John's income replacement total is the amount of money needed for Jane in the event of John's untimely death to provide $3,000 a month for 20 years inflated at 3%.

Jane's income replacement total is the amount of money needed for John in the event of Jane's untimely death to provide $1,500 a month until John's age 90 (life expectancy) inflated at 3%.

- In the event of a premature death, there are two needs that should be considered for surviving family members : immediate cash needs and income replacement for a period of time. Typically, life insurance proceeds provide one of the most cost-effective methods of generating cash and income to satisfy these two very important needs. Check with your insurance professional to determine the type of program that is right for you and your family.
- Adequate life insurance is a vital component of a familys financial game plan. Unfortunately, many people have only a fraction of the amount they need to fully cover their family.
- Many families improperly cover children. If your children do not add income to the household, they generally need a smaller amount of coverage than the breadwinners, in most cases only enough to cover final expenses. This may often be accomplished by adding a child rider onto the policy of one of the breadwinners and usually has a guaranteed insurability option that allows conversion to an individual policy at a later age.

Monthly Expense Breakdown

John & Jane Smith ~ Tuesday, October 24, 2006

Living Expenses

Housing	
Rent	0.00
Telephone	0.00
Utilities	0.00
Maintenance & Repair	0.00
Furnishings	0.00
Improvements	0.00
Household Help	0.00
Other	0.00
Total Home Related Expenses	$0.00
Family	
Food & Grocery	0.00
Clothing	0.00
Health	0.00
Laundry & Dry Cleaning	0.00
Child Care	0.00
Education Expenses	0.00
Legal Expenses	0.00
Other	0.00
Transportation	
Gas & Oil	0.00
Maintenance & Repair	0.00
Other	0.00
Giving	
Charitable	0.00
Non-Charitable	0.00
Leisure	
Vacations & Quick Getaways	0.00
Hobbies	0.00
Entertainment	0.00
Other	0.00
Total Non-Home Related Expenses	$0.00
Total Living Expenses	$0.00

Debt Payments

Mortgage	$1,022.02
Fixed	$200.00
Revolving	$350.00
Total Debt Payments	$1,572.02

Insurance Premiums

Other than life	$455.00
Individual Life	$202.00
Employee Paid Group Life Ins.	$14.00
Total Insurance Premiums	$671.00

Taxes

Income	$2,556.00
Other	$530.00
Total Taxes	$3,086.00

Savings

Retirement	$210.00
Education	$400.00
Non Retirement Savings	$0.00
Total Savings	$610.00

Income

John's Employment Income	$7,154.00
Jane's Employment Income	$2,800.00
Other Current Income	$1,300.00
Total Monthly Household Income	$11,254.00

Monthly Expense Summary

Total Debt Payments	$1,572.02
Total Insurance Premiums	$671.00
Total Taxes	$3,086.00
Total Savings	$610.00
Total Living Expenses	$0.00
Total Monthly Expenses	$5,939.02

Monthly Disposable Income

Surplus / Shortfall $5,314.98

- Your Objective should be to achieve a spending level consistent with your goals.
- If you can get a hold of this part of your plan, it is amazing how everything else falls into place.

These calculations are based on the information you provided during your Client Interview or inputted into the system.
Please see the Disclosures on the cover page and the Disclaimers page for important notes and assumptions.

Action Plan

John & Jane Smith ~ Tuesday, October 24, 2006

	Action Points To Take	Comments	Responsible Party	Goal Date	Complete Date
1	Consolidate all life insurance plans into higher coverage, more cost efficient plan	Now			
2	Set up and fully fund Roth IRAs for both John and Jane.	Now			
3	Rollover Jane's 401-k from her previous employer to a traditional IRA.	Now			
4	Consider transferring low-yielding bank IRAs to an investment vehicle that has the potential to earn a higher return.	Now			
5	Start Disappearing Debt program	Now			
6	Set up an emergency fund away from your bank with a higher yielding fund and start funding every month. Consider transferring liquid savings accounts into this plan.	Now			
7	Set up 529's for children with existing college saving accounts and set up monthly draft programs on each.	Now			
8	Consider increasing drafts on emergency funds and 529 plans.	When term insurance is approved and you have monthly insurance savings.			
9	Meet with an attorney and get your legal documents in order, ie, will, durable medical power of attorney, etc.	Within next 3 months.			

Notes

Disclaimers

The enclosed document provides various illustrations, schedules and reports to help you identify financial needs, set financial goals and make better and more informed choices in managing your money. These illustrations are developed based on the information you provided or instructed us to make, and on certain generally accepted assumptions and reasonable estimates. Your current personal and financial situation along with today's economic environment are subject to change. It is provided to you as a complimentary service by your financial representative. There is no obligation for you to purchase any products as a result of viewing this document.

The MoneyMap is not a financial plan. It is a tool designed to help you understand your current financial condition and to help you understand how to improve your financial future. This document should be viewed as a guide for your use in determining how best to attain your financial goals. We recommend you periodically review your financial needs and financial goals, especially when there is a change in jobs, a change in marital status, an addition to your family, or any significant change that affects your situation.

Throughout this document, hypothetical savings and retirement examples and values presented in these materials are not guaranteed. They are intended to illustrate results based on compounding at various rates of return and do not illustrate the performance of any actual program or actual market conditions. This is neither an offer to sell nor a solicitation of an offer to buy. Registered products, including mutual funds and variable annuities are sold by a prospectus. For complete information you are encouraged to request a prospectus which discusses fees and charges from your registered representative. Please read it carefully before investing or sending money.

The assumptions in the Debt Elimination report are as follows: all fixed debt payments remain level until accelerated and then paid off, all revolving debt is treated with one cycle billing and payments are determined each month based on the percent of the average daily unpaid balance inputted into the system by you or your representative and is based on the information obtained from the credit card statement or on certain generally accepted assumptions and reasonable estimates. With these assumptions the minimum payments would be made until such time that the accelerated payment is added to the minimum each month until the debt is completely paid off. The proposed “Disappearing Debt” plan is a guide to assist you in the complete elimination of outstanding debt. It is also assumed that consumer debt is frozen, you “stack” your monthly payment onto the subsequent debt as loans are paid off and you maintain the stated monthly payment until all debt has disappeared. Results of the actual program depend solely on your commitment to the proposed accelerated payment schedule. Anything you attempt to do toward any creditor must be in accord with that specific debt’s terms of agreement.

The examples in this document and any tax consequences presented may not correspond to your particular situation. Many of the examples in this document do not account for any effect of taxes inherent in any savings program. If you have any questions regarding tax related issues, you should consult a qualified tax advisor.

You should meet with an attorney to assess your need for a will and/or a trust. These are important legal documents for estate planning purposes. Estate taxes can significantly impact the amount of wealth passed on to heirs. The illustrations included in this document do not account for any estate tax consequences. The attorney from who you obtain legal advice should be consulted concerning estate tax issues.