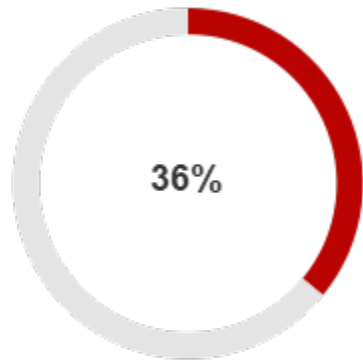


Monte Carlo Summary | Base Facts (Only Show Future Values)



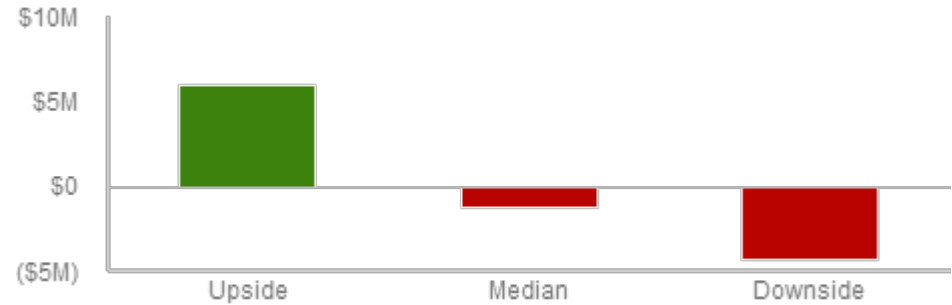
This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success



High	82% - 100%
Medium	70% - 81%
Low	0% - 69%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Upside	97.5%	\$5,959,112
Median	50.0%	(\$1,271,812)
Downside	2.5%	(\$4,263,465)

This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes do not reflect or guarantee future results and may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for details.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.