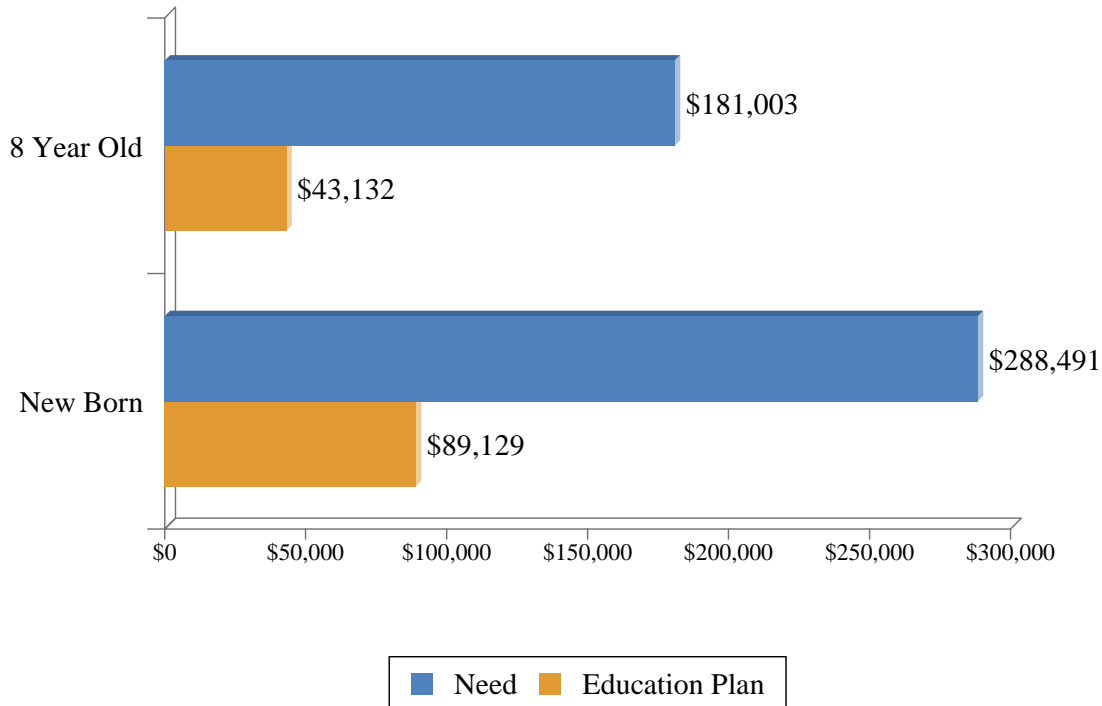




Education Goals

Total Education Need \$469,494

Your Education Plan Provides \$132,261



This graph illustrates the projected capital needed to meet your education objectives and how your projected current savings and investments are helping meet the objectives.

<i>Name</i>	<i>Amount Needed Per Year (Today's \$)</i>	<i>Funding Alternatives¹</i>		
		<i>Additional Sum¹</i>	<i>Additional Monthly Level Savings</i>	<i>Additional Monthly Inflating Savings²</i>
8 Year Old	\$23,104	\$68,770	\$582	\$490
New Born	23,104	61,782	403	311
Totals	\$46,208	\$130,552	\$985	\$801

¹ Single-sum investment alternative assumes that existing savings will continue and Funding Alternatives earn an assumed rate of return of 6.00%.

² The amount shown is for the first year only; this amount must be increased annually by the assumed inflation rate of 3.00%.

These results are hypothetical and are not a promise of future performance.

DRAFT PRESENTATION
Education Goals
Summary

Education Goals:							<i>Amount Needed</i>
<i>Goal Number</i>	<i>Name</i>	<i>School</i>	<i>Annual Amount Needed</i>	<i>Years Until Needed</i>	<i>Years Needed</i>	<i>Inflated at</i>	<i>Future Dollars</i>
1	8 Year Old	University of Minnesota: Twin Cities	\$23,104	10	4	6.00%	\$181,003
2	New Born	University of Minnesota: Twin Cities	23,104	18	4	6.00%	288,491
Total amount needed - future dollars							\$469,494

Assets and Savings Available:

<i>Accounts</i>	<i>Current Market Value</i>	<i>-----Monthly Savings-----</i>			
		<i>Amount</i>	<i>Year Savings Start</i>	<i>Number of Years to Save</i>	<i>Assigned to Goal</i>
529 for 8 Year Old					
529 for 8 Year Old	\$0	\$200	2016	14	1
529 for New Born					
529 for New Born	\$0	\$200	2016	22	2
Total	\$0				

Funding Alternatives:

	<i>Amount Needed</i>	<i>Existing Plan Provides</i>	<i>-----Additional Amount Needed¹-----</i>		
	<i>Future Dollars</i>		<i>Single Sum</i>	<i>Monthly Level Savings</i>	<i>Monthly Inflating Savings²</i>
8 Year Old	\$181,003	\$43,132	\$68,770	\$582	\$490
New Born	288,491	89,129	61,782	403	311
Total	\$469,494	\$132,261	\$130,552	\$985	\$801

¹ All additional savings begin today and assume a rate of return of 6.00%.

² Inflating savings will increase annually by 3.00%.