

Jon and Katie Traditional

DEBT CANCELLATION
October 14, 2014

PREPARED BY:

Lucas Brown
PO Box 198
7889 Red Arrow Highway
Stevensville, MI 49127
(269) 982-2710

LPL Financial
4707 Executive Drive
San Diego, CA 92121

Table of Contents

Table of Contents.....2

Cash Flow - Liability Payments3

Amortization6

Amortization13

LPL Disclosure.....19

Disclaimer20

Growth Rates Summary.....22

Sample

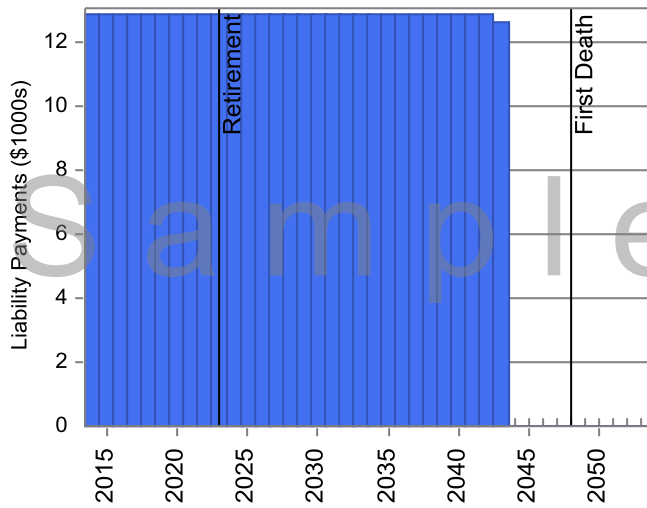
Cash Flow - Liability Payments

Base Facts vs. Impact of Extra Annual Payment (All Years)

Prepared for Jon and Katie Traditional

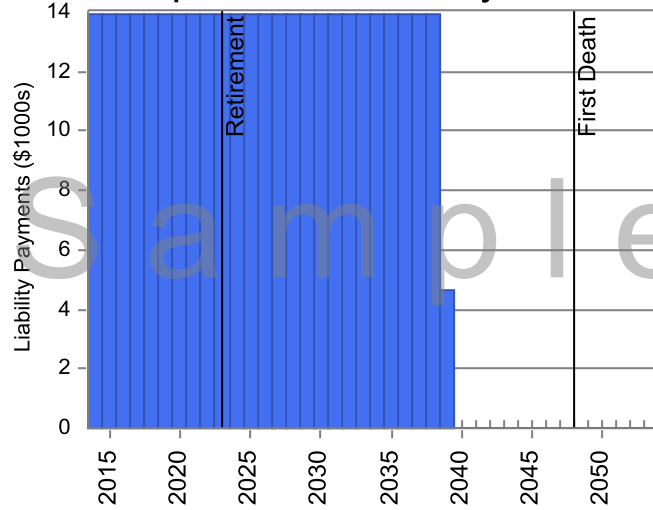
The Liability Payments report illustrates your projected cash expenditures for your liabilities.

**Liability Payments Breakdown
Base Facts**



■ Home Mortgage

**Liability Payments Breakdown
Impact of Extra Annual Payment**



■ Home Mortgage

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. Securities and advisory services offered through LPL Financial - A Registered Investment Advisor, Member FINRA/SIPC

Cash Flow - Liability Payments

Base Facts vs. Impact of Extra Annual Payment (All Years)

Prepared for Jon and Katie Traditional

The Liability Payments report illustrates your projected cash expenditures for your liabilities.

Year	Age	Base Facts		Impact of Extra Annual Payment	
		Home Mortgage	Total Liability Payments	Home Mortgage	Total Liability Payments
2014	56/51	\$12,888	\$12,888	\$13,962	\$13,962
2015	57/52	12,888	12,888	13,962	13,962
2016	58/53	12,888	12,888	13,962	13,962
2017	59/54	12,888	12,888	13,962	13,962
2018	60/55	12,888	12,888	13,962	13,962
2019	61/56	12,888	12,888	13,962	13,962
2020	62/57	12,888	12,888	13,962	13,962
2021	63/58	12,888	12,888	13,962	13,962
2022	64/59	12,888	12,888	13,962	13,962
2023	65/60	12,888	12,888	13,962	13,962
2024	66/61	12,888	12,888	13,962	13,962
2025	67/62	12,888	12,888	13,962	13,962
2026	68/63	12,888	12,888	13,962	13,962
2027	69/64	12,888	12,888	13,962	13,962
2028	70/65	12,888	12,888	13,962	13,962
2029	71/66	12,888	12,888	13,962	13,962
2030	72/67	12,888	12,888	13,962	13,962
2031	73/68	12,888	12,888	13,962	13,962
2032	74/69	12,888	12,888	13,962	13,962
2033	75/70	12,888	12,888	13,962	13,962
2034	76/71	12,888	12,888	13,962	13,962
2035	77/72	12,888	12,888	13,962	13,962
2036	78/73	12,888	12,888	13,962	13,962
2037	79/74	12,888	12,888	13,962	13,962
2038	80/75	12,888	12,888	13,962	13,962
2039	81/76	12,888	12,888	4,649	4,649
2040	82/77	12,888	12,888	0	0
2041	83/78	12,888	12,888	0	0
2042	84/79	12,888	12,888	0	0
2043	85/80	12,595	12,595	0	0
2044	86/81	0	0	0	0
2045	87/82	0	0	0	0
2046	88/83	0	0	0	0
2047	89/84	0	0	0	0

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.

Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

Year	Age	Base Facts		Impact of Extra Annual Payment	
		Home Mortgage	Total Liability Payments	Home Mortgage	Total Liability Payments
2048	90/85	0	0	0	0
2049	91/86	0	0	0	0
2050	92/87	0	0	0	0
2051	93/88	0	0	0	0
2052	94/89	0	0	0	0
2053	95/90	0	0	0	0

Sample

*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.
Securities and advisory services offered through LPL Financial "A" A Registered Investment Advisor, Member FINRA/SIPC*

Amortization

Base Facts

Prepared for Jon and Katie Traditional

The amortization worksheet shows you the expected balance of loans and mortgages.

Home Mortgage

Type: Mortgage Interest Rate: 5.000%
Payment Periods: 360 Payment Frequency: Monthly

Period	Starting Balance	Payments	Interest	Principal Payments	Ending Balance
1/2014	\$200,000	(\$1,074)	\$833	\$241	\$199,759
2/2014	199,759	(1,074)	832	242	199,518
3/2014	199,518	(1,074)	831	243	199,275
4/2014	199,275	(1,074)	830	244	199,031
5/2014	199,031	(1,074)	829	245	198,787
6/2014	198,787	(1,074)	828	246	198,541
7/2014	198,541	(1,074)	827	247	198,294
8/2014	198,294	(1,074)	826	248	198,046
9/2014	198,046	(1,074)	825	249	197,798
10/2014	197,798	(1,074)	824	250	197,548
11/2014	197,548	(1,074)	823	251	197,297
12/2014	197,297	(1,074)	822	252	197,045
1/2015	197,045	(1,074)	821	253	196,792
2/2015	196,792	(1,074)	820	254	196,538
3/2015	196,538	(1,074)	819	255	196,283
4/2015	196,283	(1,074)	818	256	196,027
5/2015	196,027	(1,074)	817	257	195,770
6/2015	195,770	(1,074)	816	258	195,511
7/2015	195,511	(1,074)	815	259	195,252
8/2015	195,252	(1,074)	814	260	194,991
9/2015	194,991	(1,074)	812	262	194,730
10/2015	194,730	(1,074)	811	263	194,467
11/2015	194,467	(1,074)	810	264	194,204
12/2015	194,204	(1,074)	809	265	193,939
1/2016	193,939	(1,074)	808	266	193,673
2/2016	193,673	(1,074)	807	267	193,406
3/2016	193,406	(1,074)	806	268	193,138
4/2016	193,138	(1,074)	805	269	192,869
5/2016	192,869	(1,074)	804	270	192,598
6/2016	192,598	(1,074)	802	272	192,327
7/2016	192,327	(1,074)	801	273	192,054
8/2016	192,054	(1,074)	800	274	191,780
9/2016	191,780	(1,074)	799	275	191,505
10/2016	191,505	(1,074)	798	276	191,229
11/2016	191,229	(1,074)	797	277	190,952
12/2016	190,952	(1,074)	796	278	190,674
1/2017	190,674	(1,074)	794	280	190,394
2/2017	190,394	(1,074)	793	281	190,114
3/2017	190,114	(1,074)	792	282	189,832
4/2017	189,832	(1,074)	791	283	189,549
5/2017	189,549	(1,074)	790	284	189,265
6/2017	189,265	(1,074)	789	285	188,979
7/2017	188,979	(1,074)	787	287	188,693
8/2017	188,693	(1,074)	786	288	188,405
9/2017	188,405	(1,074)	785	289	188,116
10/2017	188,116	(1,074)	784	290	187,826
11/2017	187,826	(1,074)	783	291	187,534

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. Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

12/2017	187,534	(1,074)	781	293	187,242
1/2018	187,242	(1,074)	780	294	186,948
2/2018	186,948	(1,074)	779	295	186,653
3/2018	186,653	(1,074)	778	296	186,357
4/2018	186,357	(1,074)	776	298	186,059
5/2018	186,059	(1,074)	775	299	185,761
6/2018	185,761	(1,074)	774	300	185,461
7/2018	185,461	(1,074)	773	301	185,159
8/2018	185,159	(1,074)	771	303	184,857
9/2018	184,857	(1,074)	770	304	184,553
10/2018	184,553	(1,074)	769	305	184,248
11/2018	184,248	(1,074)	768	306	183,942
12/2018	183,942	(1,074)	766	308	183,634
1/2019	183,634	(1,074)	765	309	183,325
2/2019	183,325	(1,074)	764	310	183,015
3/2019	183,015	(1,074)	763	311	182,704
4/2019	182,704	(1,074)	761	313	182,391
5/2019	182,391	(1,074)	760	314	182,077
6/2019	182,077	(1,074)	759	315	181,761
7/2019	181,761	(1,074)	757	317	181,445
8/2019	181,445	(1,074)	756	318	181,127
9/2019	181,127	(1,074)	755	319	180,807
10/2019	180,807	(1,074)	753	321	180,487
11/2019	180,487	(1,074)	752	322	180,165
12/2019	180,165	(1,074)	751	323	179,842
1/2020	179,842	(1,074)	749	325	179,517
2/2020	179,517	(1,074)	748	326	179,191
3/2020	179,191	(1,074)	747	327	178,864
4/2020	178,864	(1,074)	745	329	178,535
5/2020	178,535	(1,074)	744	330	178,205
6/2020	178,205	(1,074)	743	331	177,874
7/2020	177,874	(1,074)	741	333	177,541
8/2020	177,541	(1,074)	740	334	177,207
9/2020	177,207	(1,074)	738	336	176,871
10/2020	176,871	(1,074)	737	337	176,534
11/2020	176,534	(1,074)	736	338	176,195
12/2020	176,195	(1,074)	734	340	175,856
1/2021	175,856	(1,074)	733	341	175,515
2/2021	175,515	(1,074)	731	343	175,172
3/2021	175,172	(1,074)	730	344	174,828
4/2021	174,828	(1,074)	728	346	174,482
5/2021	174,482	(1,074)	727	347	174,135
6/2021	174,135	(1,074)	726	348	173,787
7/2021	173,787	(1,074)	724	350	173,437
8/2021	173,437	(1,074)	723	351	173,086
9/2021	173,086	(1,074)	721	353	172,733
10/2021	172,733	(1,074)	720	354	172,379
11/2021	172,379	(1,074)	718	356	172,023
12/2021	172,023	(1,074)	717	357	171,666
1/2022	171,666	(1,074)	715	359	171,307
2/2022	171,307	(1,074)	714	360	170,947
3/2022	170,947	(1,074)	712	362	170,585
4/2022	170,585	(1,074)	711	363	170,222
5/2022	170,222	(1,074)	709	365	169,857
6/2022	169,857	(1,074)	708	366	169,491
7/2022	169,491	(1,074)	706	368	169,123
8/2022	169,123	(1,074)	705	369	168,754
9/2022	168,754	(1,074)	703	371	168,383
10/2022	168,383	(1,074)	702	372	168,011
11/2022	168,011	(1,074)	700	374	167,637
12/2022	167,637	(1,074)	698	376	167,261
1/2023	167,261	(1,074)	697	377	166,884

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC

2/2023	166,884	(1,074)	695	379	166,505
3/2023	166,505	(1,074)	694	380	166,125
4/2023	166,125	(1,074)	692	382	165,743
5/2023	165,743	(1,074)	691	383	165,360
6/2023	165,360	(1,074)	689	385	164,975
7/2023	164,975	(1,074)	687	387	164,588
8/2023	164,588	(1,074)	686	388	164,200
9/2023	164,200	(1,074)	684	390	163,810
10/2023	163,810	(1,074)	683	391	163,419
11/2023	163,419	(1,074)	681	393	163,026
12/2023	163,026	(1,074)	679	395	162,631
1/2024	162,631	(1,074)	678	396	162,235
2/2024	162,235	(1,074)	676	398	161,837
3/2024	161,837	(1,074)	674	400	161,437
4/2024	161,437	(1,074)	673	401	161,036
5/2024	161,036	(1,074)	671	403	160,633
6/2024	160,633	(1,074)	669	405	160,228
7/2024	160,228	(1,074)	668	406	159,821
8/2024	159,821	(1,074)	666	408	159,413
9/2024	159,413	(1,074)	664	410	159,004
10/2024	159,004	(1,074)	663	411	158,592
11/2024	158,592	(1,074)	661	413	158,179
12/2024	158,179	(1,074)	659	415	157,764
1/2025	157,764	(1,074)	657	417	157,347
2/2025	157,347	(1,074)	656	418	156,929
3/2025	156,929	(1,074)	654	420	156,509
4/2025	156,509	(1,074)	652	422	156,087
5/2025	156,087	(1,074)	650	424	155,663
6/2025	155,663	(1,074)	649	425	155,238
7/2025	155,238	(1,074)	647	427	154,811
8/2025	154,811	(1,074)	645	429	154,382
9/2025	154,382	(1,074)	643	431	153,951
10/2025	153,951	(1,074)	641	433	153,519
11/2025	153,519	(1,074)	640	434	153,084
12/2025	153,084	(1,074)	638	436	152,648
1/2026	152,648	(1,074)	636	438	152,210
2/2026	152,210	(1,074)	634	440	151,770
3/2026	151,770	(1,074)	632	442	151,329
4/2026	151,329	(1,074)	631	443	150,885
5/2026	150,885	(1,074)	629	445	150,440
6/2026	150,440	(1,074)	627	447	149,993
7/2026	149,993	(1,074)	625	449	149,544
8/2026	149,544	(1,074)	623	451	149,093
9/2026	149,093	(1,074)	621	453	148,640
10/2026	148,640	(1,074)	619	455	148,185
11/2026	148,185	(1,074)	617	457	147,729
12/2026	147,729	(1,074)	616	458	147,270
1/2027	147,270	(1,074)	614	460	146,810
2/2027	146,810	(1,074)	612	462	146,347
3/2027	146,347	(1,074)	610	464	145,883
4/2027	145,883	(1,074)	608	466	145,417
5/2027	145,417	(1,074)	606	468	144,949
6/2027	144,949	(1,074)	604	470	144,479
7/2027	144,479	(1,074)	602	472	144,007
8/2027	144,007	(1,074)	600	474	143,533
9/2027	143,533	(1,074)	598	476	143,057
10/2027	143,057	(1,074)	596	478	142,579
11/2027	142,579	(1,074)	594	480	142,099
12/2027	142,099	(1,074)	592	482	141,617
1/2028	141,617	(1,074)	590	484	141,133
2/2028	141,133	(1,074)	588	486	140,647
3/2028	140,647	(1,074)	586	488	140,159

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC

4/2028	140,159	(1,074)	584	490	139,669
5/2028	139,669	(1,074)	582	492	139,177
6/2028	139,177	(1,074)	580	494	138,683
7/2028	138,683	(1,074)	578	496	138,187
8/2028	138,187	(1,074)	576	498	137,689
9/2028	137,689	(1,074)	574	500	137,188
10/2028	137,188	(1,074)	572	502	136,686
11/2028	136,686	(1,074)	570	504	136,181
12/2028	136,181	(1,074)	567	507	135,675
1/2029	135,675	(1,074)	565	509	135,166
2/2029	135,166	(1,074)	563	511	134,656
3/2029	134,656	(1,074)	561	513	134,143
4/2029	134,143	(1,074)	559	515	133,627
5/2029	133,627	(1,074)	557	517	133,110
6/2029	133,110	(1,074)	555	519	132,591
7/2029	132,591	(1,074)	552	522	132,069
8/2029	132,069	(1,074)	550	524	131,546
9/2029	131,546	(1,074)	548	526	131,020
10/2029	131,020	(1,074)	546	528	130,492
11/2029	130,492	(1,074)	544	530	129,961
12/2029	129,961	(1,074)	542	532	129,429
1/2030	129,429	(1,074)	539	535	128,894
2/2030	128,894	(1,074)	537	537	128,357
3/2030	128,357	(1,074)	535	539	127,818
4/2030	127,818	(1,074)	533	541	127,277
5/2030	127,277	(1,074)	530	544	126,733
6/2030	126,733	(1,074)	528	546	126,187
7/2030	126,187	(1,074)	526	548	125,639
8/2030	125,639	(1,074)	523	551	125,088
9/2030	125,088	(1,074)	521	553	124,536
10/2030	124,536	(1,074)	519	555	123,980
11/2030	123,980	(1,074)	517	557	123,423
12/2030	123,423	(1,074)	514	560	122,863
1/2031	122,863	(1,074)	512	562	122,301
2/2031	122,301	(1,074)	510	564	121,737
3/2031	121,737	(1,074)	507	567	121,170
4/2031	121,170	(1,074)	505	569	120,601
5/2031	120,601	(1,074)	503	571	120,029
6/2031	120,029	(1,074)	500	574	119,455
7/2031	119,455	(1,074)	498	576	118,879
8/2031	118,879	(1,074)	495	579	118,300
9/2031	118,300	(1,074)	493	581	117,719
10/2031	117,719	(1,074)	490	584	117,136
11/2031	117,136	(1,074)	488	586	116,550
12/2031	116,550	(1,074)	486	588	115,961
1/2032	115,961	(1,074)	483	591	115,370
2/2032	115,370	(1,074)	481	593	114,777
3/2032	114,777	(1,074)	478	596	114,181
4/2032	114,181	(1,074)	476	598	113,583
5/2032	113,583	(1,074)	473	601	112,982
6/2032	112,982	(1,074)	471	603	112,379
7/2032	112,379	(1,074)	468	606	111,773
8/2032	111,773	(1,074)	466	608	111,165
9/2032	111,165	(1,074)	463	611	110,554
10/2032	110,554	(1,074)	461	613	109,941
11/2032	109,941	(1,074)	458	616	109,325
12/2032	109,325	(1,074)	456	618	108,706
1/2033	108,706	(1,074)	453	621	108,085
2/2033	108,085	(1,074)	450	624	107,461
3/2033	107,461	(1,074)	448	626	106,835
4/2033	106,835	(1,074)	445	629	106,206
5/2033	106,206	(1,074)	443	631	105,575

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC

6/2033	105,575	(1,074)	440	634	104,941
7/2033	104,941	(1,074)	437	637	104,304
8/2033	104,304	(1,074)	435	639	103,664
9/2033	103,664	(1,074)	432	642	103,022
10/2033	103,022	(1,074)	429	645	102,378
11/2033	102,378	(1,074)	427	647	101,730
12/2033	101,730	(1,074)	424	650	101,080
1/2034	101,080	(1,074)	421	653	100,427
2/2034	100,427	(1,074)	418	656	99,772
3/2034	99,772	(1,074)	416	658	99,113
4/2034	99,113	(1,074)	413	661	98,452
5/2034	98,452	(1,074)	410	664	97,789
6/2034	97,789	(1,074)	407	667	97,122
7/2034	97,122	(1,074)	405	669	96,453
8/2034	96,453	(1,074)	402	672	95,781
9/2034	95,781	(1,074)	399	675	95,106
10/2034	95,106	(1,074)	396	678	94,428
11/2034	94,428	(1,074)	393	681	93,747
12/2034	93,747	(1,074)	391	683	93,064
1/2035	93,064	(1,074)	388	686	92,378
2/2035	92,378	(1,074)	385	689	91,689
3/2035	91,689	(1,074)	382	692	90,997
4/2035	90,997	(1,074)	379	695	90,302
5/2035	90,302	(1,074)	376	698	89,604
6/2035	89,604	(1,074)	373	701	88,903
7/2035	88,903	(1,074)	370	704	88,200
8/2035	88,200	(1,074)	367	707	87,493
9/2035	87,493	(1,074)	365	709	86,784
10/2035	86,784	(1,074)	362	712	86,072
11/2035	86,072	(1,074)	359	715	85,356
12/2035	85,356	(1,074)	356	718	84,638
1/2036	84,638	(1,074)	353	721	83,917
2/2036	83,917	(1,074)	350	724	83,192
3/2036	83,192	(1,074)	347	727	82,465
4/2036	82,465	(1,074)	344	730	81,735
5/2036	81,735	(1,074)	341	733	81,001
6/2036	81,001	(1,074)	338	736	80,265
7/2036	80,265	(1,074)	334	740	79,525
8/2036	79,525	(1,074)	331	743	78,782
9/2036	78,782	(1,074)	328	746	78,037
10/2036	78,037	(1,074)	325	749	77,288
11/2036	77,288	(1,074)	322	752	76,536
12/2036	76,536	(1,074)	319	755	75,781
1/2037	75,781	(1,074)	316	758	75,023
2/2037	75,023	(1,074)	313	761	74,261
3/2037	74,261	(1,074)	309	765	73,497
4/2037	73,497	(1,074)	306	768	72,729
5/2037	72,729	(1,074)	303	771	71,958
6/2037	71,958	(1,074)	300	774	71,184
7/2037	71,184	(1,074)	297	777	70,406
8/2037	70,406	(1,074)	293	781	69,626
9/2037	69,626	(1,074)	290	784	68,842
10/2037	68,842	(1,074)	287	787	68,055
11/2037	68,055	(1,074)	284	790	67,264
12/2037	67,264	(1,074)	280	794	66,471
1/2038	66,471	(1,074)	277	797	65,674
2/2038	65,674	(1,074)	274	800	64,874
3/2038	64,874	(1,074)	270	804	64,070
4/2038	64,070	(1,074)	267	807	63,263
5/2038	63,263	(1,074)	264	810	62,452
6/2038	62,452	(1,074)	260	814	61,639
7/2038	61,639	(1,074)	257	817	60,822

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. Securities and advisory services offered through LPL Financial â€” A Registered Investment Advisor, Member FINRA/SIPC

8/2038	60,822	(1,074)	253	821	60,001
9/2038	60,001	(1,074)	250	824	59,177
10/2038	59,177	(1,074)	247	827	58,350
11/2038	58,350	(1,074)	243	831	57,519
12/2038	57,519	(1,074)	240	834	56,684
1/2039	56,684	(1,074)	236	838	55,846
2/2039	55,846	(1,074)	233	841	55,005
3/2039	55,005	(1,074)	229	845	54,160
4/2039	54,160	(1,074)	226	848	53,312
5/2039	53,312	(1,074)	222	852	52,460
6/2039	52,460	(1,074)	219	855	51,604
7/2039	51,604	(1,074)	215	859	50,745
8/2039	50,745	(1,074)	211	863	49,883
9/2039	49,883	(1,074)	208	866	49,017
10/2039	49,017	(1,074)	204	870	48,147
11/2039	48,147	(1,074)	201	873	47,274
12/2039	47,274	(1,074)	197	877	46,397
1/2040	46,397	(1,074)	193	881	45,516
2/2040	45,516	(1,074)	190	884	44,632
3/2040	44,632	(1,074)	186	888	43,744
4/2040	43,744	(1,074)	182	892	42,852
5/2040	42,852	(1,074)	179	895	41,957
6/2040	41,957	(1,074)	175	899	41,058
7/2040	41,058	(1,074)	171	903	40,155
8/2040	40,155	(1,074)	167	907	39,248
9/2040	39,248	(1,074)	164	910	38,337
10/2040	38,337	(1,074)	160	914	37,423
11/2040	37,423	(1,074)	156	918	36,505
12/2040	36,505	(1,074)	152	922	35,583
1/2041	35,583	(1,074)	148	926	34,657
2/2041	34,657	(1,074)	144	930	33,728
3/2041	33,728	(1,074)	141	933	32,794
4/2041	32,794	(1,074)	137	937	31,857
5/2041	31,857	(1,074)	133	941	30,916
6/2041	30,916	(1,074)	129	945	29,970
7/2041	29,970	(1,074)	125	949	29,021
8/2041	29,021	(1,074)	121	953	28,068
9/2041	28,068	(1,074)	117	957	27,111
10/2041	27,111	(1,074)	113	961	26,150
11/2041	26,150	(1,074)	109	965	25,185
12/2041	25,185	(1,074)	105	969	24,216
1/2042	24,216	(1,074)	101	973	23,243
2/2042	23,243	(1,074)	97	977	22,266
3/2042	22,266	(1,074)	93	981	21,285
4/2042	21,285	(1,074)	89	985	20,299
5/2042	20,299	(1,074)	85	989	19,310
6/2042	19,310	(1,074)	80	994	18,316
7/2042	18,316	(1,074)	76	998	17,319
8/2042	17,319	(1,074)	72	1,002	16,317
9/2042	16,317	(1,074)	68	1,006	15,311
10/2042	15,311	(1,074)	64	1,010	14,301
11/2042	14,301	(1,074)	60	1,014	13,286
12/2042	13,286	(1,074)	55	1,019	12,267
1/2043	12,267	(1,074)	51	1,023	11,244
2/2043	11,244	(1,074)	47	1,027	10,217
3/2043	10,217	(1,074)	43	1,031	9,186
4/2043	9,186	(1,074)	38	1,036	8,150
5/2043	8,150	(1,074)	34	1,040	7,110
6/2043	7,110	(1,074)	30	1,044	6,065
7/2043	6,065	(1,074)	25	1,049	5,017
8/2043	5,017	(1,074)	21	1,053	3,964
9/2043	3,964	(1,074)	17	1,057	2,906

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. Securities and advisory services offered through LPL Financial "A" Registered Investment Advisor, Member FINRA/SIPC

10/2043	2,906	(1,074)	12	1,062	1,844
11/2043	1,844	(1,074)	8	1,066	778
12/2043	778	(781)	3	778	0

Sample

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC

Amortization

Impact of Extra Annual Payment

Prepared for Jon and Katie Traditional

The amortization worksheet shows you the expected balance of loans and mortgages.

Home Mortgage

Type: Mortgage Interest Rate: 5.000%
 Payment Periods: 360 Payment Frequency: Monthly

Period	Starting Balance	Payments	Interest	Principal Payments	Ending Balance
1/2014	\$200,000	(\$1,074)	\$833	\$241	\$199,759
2/2014	199,759	(1,074)	832	242	199,518
3/2014	199,518	(1,074)	831	243	199,275
4/2014	199,275	(1,074)	830	244	199,031
5/2014	199,031	(1,074)	829	245	198,787
6/2014	198,787	(1,074)	828	246	198,541
7/2014	198,541	(1,074)	827	247	198,294
8/2014	198,294	(1,074)	826	248	198,046
9/2014	198,046	(1,074)	825	249	197,798
10/2014	197,798	(1,074)	824	250	197,548
11/2014	197,548	(1,074)	823	251	197,297
12/2014	197,297	(2,148)	822	1,326	195,971
1/2015	195,971	(1,074)	817	257	195,714
2/2015	195,714	(1,074)	815	259	195,455
3/2015	195,455	(1,074)	814	260	195,195
4/2015	195,195	(1,074)	813	261	194,935
5/2015	194,935	(1,074)	812	262	194,673
6/2015	194,673	(1,074)	811	263	194,410
7/2015	194,410	(1,074)	810	264	194,146
8/2015	194,146	(1,074)	809	265	193,881
9/2015	193,881	(1,074)	808	266	193,615
10/2015	193,615	(1,074)	807	267	193,348
11/2015	193,348	(1,074)	806	268	193,079
12/2015	193,079	(2,148)	804	1,344	191,736
1/2016	191,736	(1,074)	799	275	191,461
2/2016	191,461	(1,074)	798	276	191,185
3/2016	191,185	(1,074)	797	277	190,907
4/2016	190,907	(1,074)	795	279	190,629
5/2016	190,629	(1,074)	794	280	190,349
6/2016	190,349	(1,074)	793	281	190,068
7/2016	190,068	(1,074)	792	282	189,786
8/2016	189,786	(1,074)	791	283	189,503
9/2016	189,503	(1,074)	790	284	189,218
10/2016	189,218	(1,074)	788	286	188,933
11/2016	188,933	(1,074)	787	287	188,646
12/2016	188,646	(2,148)	786	1,362	187,284
1/2017	187,284	(1,074)	780	294	186,990
2/2017	186,990	(1,074)	779	295	186,695
3/2017	186,695	(1,074)	778	296	186,399
4/2017	186,399	(1,074)	777	297	186,102
5/2017	186,102	(1,074)	775	299	185,803
6/2017	185,803	(1,074)	774	300	185,504
7/2017	185,504	(1,074)	773	301	185,203
8/2017	185,203	(1,074)	772	302	184,900
9/2017	184,900	(1,074)	770	304	184,597
10/2017	184,597	(1,074)	769	305	184,292
11/2017	184,292	(1,074)	768	306	183,986

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. Securities and advisory services offered through LPL Financial - A Registered Investment Advisor, Member FINRA/SIPC

12/2017	183,986	(2,148)	767	1,381	182,604
1/2018	182,604	(1,074)	761	313	182,291
2/2018	182,291	(1,074)	760	314	181,976
3/2018	181,976	(1,074)	758	316	181,661
4/2018	181,661	(1,074)	757	317	181,344
5/2018	181,344	(1,074)	756	318	181,025
6/2018	181,025	(1,074)	754	320	180,705
7/2018	180,705	(1,074)	753	321	180,384
8/2018	180,384	(1,074)	752	322	180,062
9/2018	180,062	(1,074)	750	324	179,738
10/2018	179,738	(1,074)	749	325	179,413
11/2018	179,413	(1,074)	748	326	179,087
12/2018	179,087	(2,148)	746	1,402	177,685
1/2019	177,685	(1,074)	740	334	177,351
2/2019	177,351	(1,074)	739	335	177,016
3/2019	177,016	(1,074)	738	336	176,680
4/2019	176,680	(1,074)	736	338	176,342
5/2019	176,342	(1,074)	735	339	176,003
6/2019	176,003	(1,074)	733	341	175,662
7/2019	175,662	(1,074)	732	342	175,320
8/2019	175,320	(1,074)	731	343	174,977
9/2019	174,977	(1,074)	729	345	174,632
10/2019	174,632	(1,074)	728	346	174,285
11/2019	174,285	(1,074)	726	348	173,937
12/2019	173,937	(2,148)	725	1,423	172,514
1/2020	172,514	(1,074)	719	355	172,159
2/2020	172,159	(1,074)	717	357	171,802
3/2020	171,802	(1,074)	716	358	171,444
4/2020	171,444	(1,074)	714	360	171,084
5/2020	171,084	(1,074)	713	361	170,723
6/2020	170,723	(1,074)	711	363	170,361
7/2020	170,361	(1,074)	710	364	169,996
8/2020	169,996	(1,074)	708	366	169,631
9/2020	169,631	(1,074)	707	367	169,263
10/2020	169,263	(1,074)	705	369	168,895
11/2020	168,895	(1,074)	704	370	168,524
12/2020	168,524	(2,148)	702	1,446	167,079
1/2021	167,079	(1,074)	696	378	166,701
2/2021	166,701	(1,074)	695	379	166,322
3/2021	166,322	(1,074)	693	381	165,941
4/2021	165,941	(1,074)	691	383	165,558
5/2021	165,558	(1,074)	690	384	165,174
6/2021	165,174	(1,074)	688	386	164,788
7/2021	164,788	(1,074)	687	387	164,401
8/2021	164,401	(1,074)	685	389	164,012
9/2021	164,012	(1,074)	683	391	163,621
10/2021	163,621	(1,074)	682	392	163,229
11/2021	163,229	(1,074)	680	394	162,835
12/2021	162,835	(2,148)	678	1,470	161,366
1/2022	161,366	(1,074)	672	402	160,964
2/2022	160,964	(1,074)	671	403	160,561
3/2022	160,561	(1,074)	669	405	160,156
4/2022	160,156	(1,074)	667	407	159,749
5/2022	159,749	(1,074)	666	408	159,341
6/2022	159,341	(1,074)	664	410	158,931
7/2022	158,931	(1,074)	662	412	158,519
8/2022	158,519	(1,074)	660	414	158,106
9/2022	158,106	(1,074)	659	415	157,690
10/2022	157,690	(1,074)	657	417	157,273
11/2022	157,273	(1,074)	655	419	156,855
12/2022	156,855	(2,148)	654	1,494	155,360
1/2023	155,360	(1,074)	647	427	154,933

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. Securities and advisory services offered through LPL Financial "A" Registered Investment Advisor, Member FINRA/SIPC

2/2023	154,933	(1,074)	646	428	154,505
3/2023	154,505	(1,074)	644	430	154,075
4/2023	154,075	(1,074)	642	432	153,643
5/2023	153,643	(1,074)	640	434	153,209
6/2023	153,209	(1,074)	638	436	152,773
7/2023	152,773	(1,074)	637	437	152,336
8/2023	152,336	(1,074)	635	439	151,896
9/2023	151,896	(1,074)	633	441	151,455
10/2023	151,455	(1,074)	631	443	151,012
11/2023	151,012	(1,074)	629	445	150,568
12/2023	150,568	(2,148)	627	1,521	149,047
1/2024	149,047	(1,074)	621	453	148,594
2/2024	148,594	(1,074)	619	455	148,139
3/2024	148,139	(1,074)	617	457	147,682
4/2024	147,682	(1,074)	615	459	147,224
5/2024	147,224	(1,074)	613	461	146,763
6/2024	146,763	(1,074)	612	462	146,301
7/2024	146,301	(1,074)	610	464	145,836
8/2024	145,836	(1,074)	608	466	145,370
9/2024	145,370	(1,074)	606	468	144,902
10/2024	144,902	(1,074)	604	470	144,431
11/2024	144,431	(1,074)	602	472	143,959
12/2024	143,959	(2,148)	600	1,548	142,411
1/2025	142,411	(1,074)	593	481	141,930
2/2025	141,930	(1,074)	591	483	141,448
3/2025	141,448	(1,074)	589	485	140,963
4/2025	140,963	(1,074)	587	487	140,476
5/2025	140,476	(1,074)	585	489	139,988
6/2025	139,988	(1,074)	583	491	139,497
7/2025	139,497	(1,074)	581	493	139,004
8/2025	139,004	(1,074)	579	495	138,509
9/2025	138,509	(1,074)	577	497	138,013
10/2025	138,013	(1,074)	575	499	137,514
11/2025	137,514	(1,074)	573	501	137,013
12/2025	137,013	(2,148)	571	1,577	135,436
1/2026	135,436	(1,074)	564	510	134,926
2/2026	134,926	(1,074)	562	512	134,415
3/2026	134,415	(1,074)	560	514	133,901
4/2026	133,901	(1,074)	558	516	133,384
5/2026	133,384	(1,074)	556	518	132,866
6/2026	132,866	(1,074)	554	520	132,346
7/2026	132,346	(1,074)	551	523	131,823
8/2026	131,823	(1,074)	549	525	131,299
9/2026	131,299	(1,074)	547	527	130,772
10/2026	130,772	(1,074)	545	529	130,243
11/2026	130,243	(1,074)	543	531	129,711
12/2026	129,711	(2,148)	540	1,608	128,104
1/2027	128,104	(1,074)	534	540	127,564
2/2027	127,564	(1,074)	532	542	127,021
3/2027	127,021	(1,074)	529	545	126,477
4/2027	126,477	(1,074)	527	547	125,930
5/2027	125,930	(1,074)	525	549	125,380
6/2027	125,380	(1,074)	522	552	124,829
7/2027	124,829	(1,074)	520	554	124,275
8/2027	124,275	(1,074)	518	556	123,719
9/2027	123,719	(1,074)	515	559	123,160
10/2027	123,160	(1,074)	513	561	122,599
11/2027	122,599	(1,074)	511	563	122,036
12/2027	122,036	(2,148)	508	1,640	120,397
1/2028	120,397	(1,074)	502	572	119,825
2/2028	119,825	(1,074)	499	575	119,250
3/2028	119,250	(1,074)	497	577	118,673

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC

4/2028	118,673	(1,074)	494	580	118,093
5/2028	118,093	(1,074)	492	582	117,511
6/2028	117,511	(1,074)	490	584	116,927
7/2028	116,927	(1,074)	487	587	116,340
8/2028	116,340	(1,074)	485	589	115,751
9/2028	115,751	(1,074)	482	592	115,159
10/2028	115,159	(1,074)	480	594	114,565
11/2028	114,565	(1,074)	477	597	113,968
12/2028	113,968	(2,148)	475	1,673	112,295
1/2029	112,295	(1,074)	468	606	111,689
2/2029	111,689	(1,074)	465	609	111,080
3/2029	111,080	(1,074)	463	611	110,469
4/2029	110,469	(1,074)	460	614	109,855
5/2029	109,855	(1,074)	458	616	109,239
6/2029	109,239	(1,074)	455	619	108,620
7/2029	108,620	(1,074)	453	621	107,999
8/2029	107,999	(1,074)	450	624	107,375
9/2029	107,375	(1,074)	447	627	106,748
10/2029	106,748	(1,074)	445	629	106,119
11/2029	106,119	(1,074)	442	632	105,487
12/2029	105,487	(2,148)	440	1,708	103,779
1/2030	103,779	(1,074)	432	642	103,137
2/2030	103,137	(1,074)	430	644	102,493
3/2030	102,493	(1,074)	427	647	101,846
4/2030	101,846	(1,074)	424	650	101,197
5/2030	101,197	(1,074)	422	652	100,544
6/2030	100,544	(1,074)	419	655	99,889
7/2030	99,889	(1,074)	416	658	99,231
8/2030	99,231	(1,074)	413	661	98,571
9/2030	98,571	(1,074)	411	663	97,908
10/2030	97,908	(1,074)	408	666	97,241
11/2030	97,241	(1,074)	405	669	96,573
12/2030	96,573	(2,148)	402	1,746	94,827
1/2031	94,827	(1,074)	395	679	94,148
2/2031	94,148	(1,074)	392	682	93,466
3/2031	93,466	(1,074)	389	685	92,782
4/2031	92,782	(1,074)	387	687	92,094
5/2031	92,094	(1,074)	384	690	91,404
6/2031	91,404	(1,074)	381	693	90,711
7/2031	90,711	(1,074)	378	696	90,015
8/2031	90,015	(1,074)	375	699	89,316
9/2031	89,316	(1,074)	372	702	88,614
10/2031	88,614	(1,074)	369	705	87,909
11/2031	87,909	(1,074)	366	708	87,202
12/2031	87,202	(2,148)	363	1,785	85,417
1/2032	85,417	(1,074)	356	718	84,699
2/2032	84,699	(1,074)	353	721	83,978
3/2032	83,978	(1,074)	350	724	83,254
4/2032	83,254	(1,074)	347	727	82,527
5/2032	82,527	(1,074)	344	730	81,796
6/2032	81,796	(1,074)	341	733	81,063
7/2032	81,063	(1,074)	338	736	80,327
8/2032	80,327	(1,074)	335	739	79,588
9/2032	79,588	(1,074)	332	742	78,845
10/2032	78,845	(1,074)	329	745	78,100
11/2032	78,100	(1,074)	325	749	77,351
12/2032	77,351	(2,148)	322	1,826	75,526
1/2033	75,526	(1,074)	315	759	74,767
2/2033	74,767	(1,074)	312	762	74,004
3/2033	74,004	(1,074)	308	766	73,239
4/2033	73,239	(1,074)	305	769	72,470
5/2033	72,470	(1,074)	302	772	71,698

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. Securities and advisory services offered through LPL Financial â€” A Registered Investment Advisor, Member FINRA/SIPC

6/2033	71,698	(1,074)	299	775	70,922
7/2033	70,922	(1,074)	296	778	70,144
8/2033	70,144	(1,074)	292	782	69,362
9/2033	69,362	(1,074)	289	785	68,577
10/2033	68,577	(1,074)	286	788	67,789
11/2033	67,789	(1,074)	282	792	66,997
12/2033	66,997	(2,148)	279	1,869	65,129
1/2034	65,129	(1,074)	271	803	64,326
2/2034	64,326	(1,074)	268	806	63,520
3/2034	63,520	(1,074)	265	809	62,711
4/2034	62,711	(1,074)	261	813	61,898
5/2034	61,898	(1,074)	258	816	61,082
6/2034	61,082	(1,074)	255	819	60,263
7/2034	60,263	(1,074)	251	823	59,440
8/2034	59,440	(1,074)	248	826	58,614
9/2034	58,614	(1,074)	244	830	57,784
10/2034	57,784	(1,074)	241	833	56,951
11/2034	56,951	(1,074)	237	837	56,114
12/2034	56,114	(2,148)	234	1,914	54,200
1/2035	54,200	(1,074)	226	848	53,352
2/2035	53,352	(1,074)	222	852	52,500
3/2035	52,500	(1,074)	219	855	51,645
4/2035	51,645	(1,074)	215	859	50,786
5/2035	50,786	(1,074)	212	862	49,924
6/2035	49,924	(1,074)	208	866	49,058
7/2035	49,058	(1,074)	204	870	48,188
8/2035	48,188	(1,074)	201	873	47,315
9/2035	47,315	(1,074)	197	877	46,438
10/2035	46,438	(1,074)	193	881	45,558
11/2035	45,558	(1,074)	190	884	44,673
12/2035	44,673	(2,148)	186	1,962	42,711
1/2036	42,711	(1,074)	178	896	41,815
2/2036	41,815	(1,074)	174	900	40,915
3/2036	40,915	(1,074)	170	904	40,012
4/2036	40,012	(1,074)	167	907	39,104
5/2036	39,104	(1,074)	163	911	38,193
6/2036	38,193	(1,074)	159	915	37,278
7/2036	37,278	(1,074)	155	919	36,360
8/2036	36,360	(1,074)	151	923	35,437
9/2036	35,437	(1,074)	148	926	34,511
10/2036	34,511	(1,074)	144	930	33,581
11/2036	33,581	(1,074)	140	934	32,647
12/2036	32,647	(2,148)	136	2,012	30,635
1/2037	30,635	(1,074)	128	946	29,689
2/2037	29,689	(1,074)	124	950	28,738
3/2037	28,738	(1,074)	120	954	27,784
4/2037	27,784	(1,074)	116	958	26,826
5/2037	26,826	(1,074)	112	962	25,864
6/2037	25,864	(1,074)	108	966	24,897
7/2037	24,897	(1,074)	104	970	23,927
8/2037	23,927	(1,074)	100	974	22,953
9/2037	22,953	(1,074)	96	978	21,974
10/2037	21,974	(1,074)	92	982	20,992
11/2037	20,992	(1,074)	87	987	20,005
12/2037	20,005	(2,148)	83	2,065	17,941
1/2038	17,941	(1,074)	75	999	16,942
2/2038	16,942	(1,074)	71	1,003	15,938
3/2038	15,938	(1,074)	66	1,008	14,931
4/2038	14,931	(1,074)	62	1,012	13,919
5/2038	13,919	(1,074)	58	1,016	12,903
6/2038	12,903	(1,074)	54	1,020	11,883
7/2038	11,883	(1,074)	50	1,024	10,858

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. Securities and advisory services offered through LPL Financial â€” A Registered Investment Advisor, Member FINRA/SIPC

8/2038	10,858	(1,074)	45	1,029	9,829
9/2038	9,829	(1,074)	41	1,033	8,796
10/2038	8,796	(1,074)	37	1,037	7,759
11/2038	7,759	(1,074)	32	1,042	6,717
12/2038	6,717	(2,148)	28	2,120	4,597
1/2039	4,597	(1,074)	19	1,055	3,542
2/2039	3,542	(1,074)	15	1,059	2,483
3/2039	2,483	(1,074)	10	1,064	1,419
4/2039	1,419	(1,074)	6	1,068	351
5/2039	351	(353)	1	351	0
6/2039	0	0	0	0	0
7/2039	0	0	0	0	0
8/2039	0	0	0	0	0
9/2039	0	0	0	0	0
10/2039	0	0	0	0	0
11/2039	0	0	0	0	0
12/2039	0	0	0	0	0

Sample

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

LPL Disclosure

Prepared for Jon and Katie Traditional

This report is intended to provide you with an analysis of your major financial goals. It is based on the data and assumptions you have provided or instructed us to make. Consequently, the outcome of the analysis will be dependent upon the accuracy of your data and reasonableness of your assumptions. Assumed rates of return may also either be assigned by your Advisor, or if utilizing Asset Allocation, be based on the historical returns of the benchmark indexes for the asset class. Please review all assumptions before reviewing the rest of the report to ensure the accuracy and reasonableness of the assumptions. Inaccurate or unreasonable assumptions may materially impact the results of the plan. It is important to note that actual results may differ due to any number of events. Some events are within your control, such as your spending habits, while other events, such as market performance, interest rates, and tax policies, are not. To the extent that any of the referenced assets represent current account holdings there is no guarantee that these rates will be achieved.

In addition, we have made no attempt to review your property and liability insurance policies (auto and homeowners, for example). We strongly recommend that in conjunction with this financial plan, you consult with your property and liability agent to review your current coverage to ensure it continues to be appropriate. In doing so, you may wish to review the dollar amount of your coverage, the deductibles, the liability coverage (including an umbrella policy), and the premium amounts.

While assumptions are based on historical data, past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. Assumed rates of return are hypothetical which do not reflect the deduction of fees; and charges inherent to investing in securities are not representative of any specific securities. Your results will vary.

Growth assumptions for business assets and stock options are speculative and should be discussed and agreed upon by you and your financial advisor.

Assumed rates of return and standard deviation assumptions used in the Monte Carlo analysis are based on historical asset class return data.

LPL Financial does not provide tax or legal advice. The information contained in this report should be used for informational purposes only. The appropriate professional should be consulted on all legal and accounting matters prior to or in conjunction with implementation of the plan.

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Client(s): _____

Jon Traditional

Date

Katie Traditional

Date

Advisor: _____

Lucas Brown

Date

Growth Rates Summary

Base Facts

Prepared for Jon and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

PRE-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Cash Equivalents				
	\$40,000	0.00%	No Growth (0.00%)	100.00%
Taxable Investments				
	\$242,019	9.84%	By Asset Mix (9.84%)	100.00%
Qualified Retirement				
	\$500,952	6.75%	By Asset Mix (6.75%)	100.00%
529 Plans				
	\$51,240	6.90%	By Asset Mix (6.90%)	100.00%
Roth IRAs				
	\$133,522	10.41%	By Asset Mix (10.41%)	100.00%

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

Growth Rates Summary

Base Facts

Prepared for Jon and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

POST-RETIREMENT RATES OF RETURN

Investment Account Type	Value	Rate of Return	Model Portfolio (Rate)	Allocation %
Cash Equivalents				
	\$40,000	0.00%	No Growth (0.00%)	100.00%
Taxable Investments				
	\$242,019	6.00%	Income (6.00%)	100.00%
Qualified Retirement				
	\$500,952	4.99%	Asset Preservation (4.99%)	100.00%
529 Plans				
	\$51,240	6.90%	By Asset Mix (6.90%)	100.00%
Roth IRAs				
	\$133,522	6.00%	Income (6.00%)	100.00%

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

Growth Rates Summary

Base Facts

Prepared for Jon and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

DEFAULT GROWTH RATES

Assets	Pre-Retirement Rate of Return	Post Retirement Rate of Return
Retirement Assets	By Asset Mix	By Asset Mix
Taxable Investments	By Asset Mix	By Asset Mix
Cash Equivalents	By Asset Mix	By Asset Mix
529 Plans	By Asset Mix	By Asset Mix
Insurance	Cash Value Growth Rate	Proceeds Reinvested at
Life Insurance	Inflation (3.71%)	Inflation (3.71%)

Sample

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

Growth Rates Summary

Base Facts

Prepared for Jon and Katie Traditional

The Growth Rates Summary report shows assets and the assigned growth models.

MODEL PORTFOLIOS

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indexes are unmanaged, are not available for direct investment and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change. Past performance does not guarantee future results.

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Inflation Rate						
Consumer Price Index	100.00%	3.71%	3.73%	1.65%	77	6/30/2014
Total	100.00%	3.71%				
Asset Preservation						
Russell 1000 Growth Index	10.00%	9.42%	11.03%	16.85%	25	6/30/2014
Russell 1000 Value Index	5.00%	10.21%	11.42%	14.51%	25	6/30/2014
Barclays Capital U.S. Aggregate Bond Index	25.00%	5.57%	5.67%	3.49%	15	6/30/2014
Barclays Capital U.S. 1-3 Year Treasury Bond Index	50.00%	3.54%	3.57%	1.51%	15	6/30/2014
30 Day T-Bill Rate	10.00%	3.73%	3.74%	0.90%	77	6/30/2014
Total	100.00%	4.99%				
Income						
Russell 1000 Growth Index	20.00%	9.42%	11.03%	16.85%	25	6/30/2014
Russell 1000 Value Index	10.00%	10.21%	11.42%	14.51%	25	6/30/2014
Barclays Capital U.S. Aggregate Bond Index	30.00%	5.57%	5.67%	3.49%	15	6/30/2014
Barclays Capital U.S. 1-3 Year Treasury Bond Index	35.00%	3.54%	3.57%	1.51%	15	6/30/2014
30 Day T-Bill Rate	5.00%	3.73%	3.74%	0.90%	77	6/30/2014
Total	100.00%	6.00%				
Enhanced Income						
Russell 1000 Growth Index	15.00%	9.42%	11.03%	16.85%	25	6/30/2014
Russell 1000 Value Index	20.00%	10.21%	11.42%	14.51%	25	6/30/2014
Russell Midcap Growth Index	5.00%	10.60%	13.10%	20.93%	25	6/30/2014
Russell Midcap Value Index	5.00%	11.86%	13.38%	16.17%	25	6/30/2014
MSCI EAFE Index	5.00%	10.06%	11.71%	17.15%	44	6/30/2014
Barclays Capital U.S. Aggregate Bond Index	20.00%	5.57%	5.67%	3.49%	15	6/30/2014
Barclays Capital U.S. 1-3 Year Treasury Bond Index	25.00%	3.54%	3.57%	1.51%	15	6/30/2014
30 Day T-Bill Rate	5.00%	3.73%	3.74%	0.90%	77	6/30/2014
Total	100.00%	7.27%				
Growth And Income						
Russell 1000 Growth Index	23.00%	9.42%	11.03%	16.85%	25	6/30/2014
Russell 1000 Value Index	17.00%	10.21%	11.42%	14.51%	25	6/30/2014
Russell Midcap Growth Index	5.00%	10.60%	13.10%	20.93%	25	6/30/2014
Russell Midcap Value Index	5.00%	11.86%	13.38%	16.17%	25	6/30/2014
Russell 2000 Growth Index	3.00%	7.96%	10.76%	22.46%	25	6/30/2014
Russell 2000 Value Index	2.00%	10.98%	12.66%	17.04%	25	6/30/2014
MSCI EAFE Index	5.00%	10.06%	11.71%	17.15%	44	6/30/2014
Barclays Capital U.S. Aggregate Bond Index	20.00%	5.57%	5.67%	3.49%	15	6/30/2014
Barclays Capital U.S. 1-3 Year Treasury Bond Index	10.00%	3.54%	3.57%	1.51%	15	6/30/2014

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

Market Index	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Barclays Capital U.S. TIPS Index	6.00%	6.63%	6.88%	6.20%	15	6/30/2014
30 Day T-Bill Rate	4.00%	3.73%	3.74%	0.90%	77	6/30/2014
Total	100.00%	8.00%				

Growth - Recommended

Russell 1000 Growth Index	25.00%	9.42%	11.03%	16.85%	25	6/30/2014
Russell 1000 Value Index	15.00%	10.21%	11.42%	14.51%	25	6/30/2014
Russell Midcap Growth Index	7.00%	10.60%	13.10%	20.93%	25	6/30/2014
Russell Midcap Value Index	13.00%	11.86%	13.38%	16.17%	25	6/30/2014
Russell 2000 Growth Index	2.00%	7.96%	10.76%	22.46%	25	6/30/2014
Russell 2000 Value Index	8.00%	10.98%	12.66%	17.04%	25	6/30/2014
MSCI EAFE Index	10.00%	10.06%	11.71%	17.15%	44	6/30/2014
Ibbotson HY Corp Bond Index	5.00%	7.56%	8.15%	9.99%	15	6/30/2014
Barclays Capital U.S. Aggregate Bond Index	6.00%	5.57%	5.67%	3.49%	15	6/30/2014
Barclays Capital U.S. TIPS Index	6.00%	6.63%	6.88%	6.20%	15	6/30/2014
30 Day T-Bill Rate	3.00%	3.73%	3.74%	0.90%	77	6/30/2014
Total	100.00%	9.44%				

Aggressive Growth

Russell 1000 Growth Index	27.00%	9.42%	11.03%	16.85%	25	6/30/2014
Russell 1000 Value Index	15.00%	10.21%	11.42%	14.51%	25	6/30/2014
Russell Midcap Growth Index	7.00%	10.60%	13.10%	20.93%	25	6/30/2014
Russell Midcap Value Index	15.00%	11.86%	13.38%	16.17%	25	6/30/2014
Russell 2000 Growth Index	2.00%	7.96%	10.76%	22.46%	25	6/30/2014
Russell 2000 Value Index	9.00%	10.98%	12.66%	17.04%	25	6/30/2014
MSCI EAFE Index	10.00%	10.06%	11.71%	17.15%	44	6/30/2014
Dow Jones World Emerging Index	10.00%	10.40%	13.45%	22.85%	11	6/30/2014
Ibbotson HY Corp Bond Index	3.00%	7.56%	8.15%	9.99%	15	6/30/2014
30 Day T-Bill Rate	2.00%	3.73%	3.74%	0.90%	77	6/30/2014
Total	100.00%	10.09%				

Market Index: An index is a group of securities with similar investment characteristics combined to create a benchmark against which performance of a specific security is measured. An index does not represent any single asset but rather an entire group of assets. One cannot invest directly into any index. Indices are unmanaged and returns assume the reinvestment of all dividends. Past performance is no guarantee of future results.

Model Portfolio: A model portfolio is made up of a mix of asset classes and those asset classes are tied to appropriate market indices.

Recommended Portfolio: A recommended portfolio is derived from the completion of a risk tolerance questionnaire with scoring that is associated to a model portfolio.

Mean: Simple average, equal to the sum of all values divided by the number of values.

Rate of Return: The average annual return for the number of years shown.

Standard Deviation: A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

Municipal Bond Indexes

Ibbotson LT Muni Bond Index - An unmanaged index that is representative of a portfolio of Municipal bonds with maturities ranging from 17-22 years.

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. Securities and advisory services offered through LPL Financial - A Registered Investment Advisor, Member FINRA/SIPC

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

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. Securities and advisory services offered through LPL Financial "A" Registered Investment Advisor, Member FINRA/SIPC

S&P/Citigroup 500 Value Index - Measures the performance of those S&P 500 companies with lower price-to-book ratios and lower forecasted growth values.

Mid-Cap Equity Indexes

Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes

Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes

Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes

FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

Commodity Indexes

Reuters/Jefferies CRB Index - As a benchmark, the Reuters/Jefferies CRB Index is designed to provide timely and accurate representation of a long-only, broadly diversified investment in commodities through a transparent and disciplined calculation methodology.

Hedge Indexes

CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"

International Indexes

MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

Citigroup World Government Bond Index - Citigroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Metals Indexes

PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes

30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

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. Securities and advisory services offered through LPL Financial "A Registered Investment Advisor, Member FINRA/SIPC"