



Comprehensive Financial Plan

John Doe
Jane Doe

June 21, 2011

Financial Plan for John Doe and Jane Doe

June 21, 2011

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Disclaimer

This financial plan was designed from the personal information and documents furnished to us by you, and it is based on your expression of your personal profile and objectives. It is not intended to be relied upon or used by any other parties. This plan is only as accurate as the information on which it is based. If the original data is incorrect, the plan will reflect those inaccuracies, and these errors will project into the future at a magnified rate. Please review your data in this plan carefully.

This plan shows projections of your future financial situation, based on estimates of earning, spending and investment performance made by both us and you. Furthermore, the projections shown in this report are based on many assumptions (see Exhibit #6 (Financial Plan Assumptions) and Exhibit #9 (Financial Planning Variables & Projected Assets)) made by you and us—assumptions that must be made to make projections, given the high level of uncertainty of investment, investment performance, economic conditions, and tax policy. Also, the further into the future this plan projects, the more likely there will be a material variance from the projections. Therefore, your plan should be updated occasionally and specifically when a material change in the assumptions or data that drives this plan occurs.

Where rates of return, taxes, and inflation estimates are used to simulate investment results, they should not be construed as guarantees or warranties of profitability. No warranty as to correctness is given, and no liability is accepted for any error, omission, or loss which may arise from relying on this data. No investment, strategy, or recommendation in this report is insured by the FDIC, any governmental agency, or other corporation. No investments are guaranteed to grow at the projected rates or not lose money, in either the short-term or long-term.

Recommended portfolio construction (Exhibits #7-8) and the subsequent market transactions (Exhibit #14) are based on your personal/investor profile, your goals, and market conditions at the date of plan publication. This plan warrants that the initial portfolio recommendations and transaction are only appropriate for you during the calendar quarter in which it was published. Responsible investment portfolio management requires ongoing evaluation of the markets, your financial/personal condition, and goals. CoPilot Financial does provide ongoing investment and general financial advisor services.

It is important that the tax and legal planning steps be considered only with the advice of your attorney, CPA, insurance broker, and any other financial advisors, with whom we will be happy to communicate and coordinate. This plan is not to be construed as offering legal or tax advice. You are encouraged to discuss this plan and its findings with your attorney, accountant and insurance broker.

If you are in need of a referral to an estate attorney or accountant, we are happy to refer you to practitioners that we have either worked with successfully before or have screened and interviewed. The evaluation and hiring of these practitioners is your responsibility, and we make no representations or warranties of the quality or appropriateness of anyone's work but our own.

Introduction

This confidential plan was created for your personal use and future reference only. This plan is designed to give you a better understanding of how you can match your personal/investor profile with a financial strategy, your current financial condition and projected resources, and what financial and personal goals are reasonable and achievable over time. The report should provide a blueprint for how to manage your spending, deploy your financial resources, and protect your assets as you pursue your financial and personal goals.

The goal of this financial plan is to make the greatest possible use of your present and expected financial resources. The plan makes recommendations on how to manage your assets, liabilities, income in order to reach your stated goals. Risks to reaching those goals are identified and recommendations are made, where appropriate, to mitigate risk to achieving those goals.

Implementation is the key to realizing the value of this plan. The likelihood of achieving your goals is directly related to the speed and diligence by which you implement its recommendations. Our business model leaves you in control of executing this plan, but CoPilot will assist you and answer any questions you have in implementing the plan. As a convenience to our customers, we do provide plan implementation services (trade execution assistance and insurance brokerage services), but you are certainly not obliged to use us for these services.

CoPilot's financial planning and investment method is different than many other financial advisors in two specific ways:

- **CoPilot has created proprietary planning software to address the questions and concerns of its customers** – our software helps our customers answer the questions that are important to them – questions that other software does not:
 - How would having a child/another child affect our finances and goals?
 - How would reducing my work hours or reducing my salary affect our finances and goals?
 - What is the right balance of providing for our children and providing for our retirement?

- **CoPilot chooses to take a supporting, not a controlling, role in your financial planning and wealth building** – our philosophy is to guide and empower our customers, giving them the confidence and knowledge to “fly the plane”. We have designed our compensation in a way that should give you confidence that our advice is based on what we genuinely feel is best for you, and nothing else. When advising people on financial matters, we focus on 1) sophisticated simplicity, 2) reducing costs and taxes, and 3) timeless principles of investing.

Thank you for your business and we hope that this plan marks the beginning of you reaching your all of your financial and personal goals!

Sincerely, CoPilot Financial

Executive Summary

Current Financial Condition is excellent – Income far exceeds expenses (current ability to invest 49% of net income), ample assets in Tax-deferred and brokerage investment accounts. No consumer debt – mortgage debt is below estimated Fair Market value of properties.

Financial/Personal Goals: Your financial and personal goals are reasonable given your financial condition and your risk tolerance:

- Goal #1- retirement at 58 (John Doe) and 55 (Jane Doe)
- Goal #2 - educational sponsorship of your children – 4 years of private university; 2 years of private graduate school

Financial/Personal Goal Attainment Probability – Excellent (over 85%)

Debt and Liability Management – Debt levels appropriate and well-financed

Personal Profile – Using our Personal Profile questionnaire, designed to determine both the risk tolerance of each client and the level of investing knowledge of each client, the results show:

<i>John Doe</i>	<i>Risk Tolerance – Moderate</i>	<i>Knowledge of Investing - Average</i>
<i>Jane Doe</i>	<i>Risk Tolerance – Moderate</i>	<i>Knowledge of Investing - Average</i>

Markets-Based Investment Plan – CoPilot recommends changes that conform with Exhibits #7-8 and Exhibit #14 (CoPilot Financial representative can assist).

Other Asset Investment Plan* – none

Set up of New Investment Accounts or Consolidation of Existing Accounts – Convert John’s Oracle 401(K) to Fidelity Rollover IRA

Asset Protection—Additional insurance purchase currently recommended for John and Jane - See Exhibit 12

Estate Planning – N/A

Transactions – See Exhibit #14 – Complete these transactions within 2 weeks of publication of this report

*Other assets include Real Estate and non-traditional investment vehicles

PERSONAL FINANCIAL OVERVIEW

Table 1 – Current Financial Condition Summary

Current Assets	\$ 997,730
Current Liabilities	\$ 298,890
Current Net Worth	\$ 698,840
Current Tax-Deferred Investments (IRA, 401(K), 403(B), etc.)	\$ 421,544
Current Brokerage Investments, Cash & Securities Held	\$ 271,654
2010 Income	\$ 245,147
Monthly After-Tax Average Income (2011)	\$ 20,228
Monthly Average Expenses (2011)	(\$ 9,503)
Monthly Average Savings (2011)	\$ 10,725
Projected Monthly Retirement Expenses (in 2011 Dollars)	(\$ 7,008)

To see details of Current Financial Condition:

Balance Sheet (Assets/Liabilities/Net Worth)

Exhibit #3 (page 20)

Current and Projected Retirement Expenses

Exhibits #1 and #2 (pages 17-18 and 19)

Table 2 - Personal/Financial Goals and Life Events

Goal/Event	John	Jane	Johnny	Janey
Desired Retirement Ages (number of years until retirement)	58 (in 21 years)	55 (in 18 years)	N/A	N/A
Age of Reduction in Work Hours (% of previous salary)	N/A	Yes (80%) – in 2012[^]	N/A	N/A
Leave a Financial Legacy? (Amount)*	No	No	N/A	N/A
Private Pre-University School (Number of years)	N/A	N/A	Private - 12	Private - 12
University (Public/Private and Number of Years)	N/A	N/A	Private – 4	Private - 4
Graduate School (Public/Private and Number of Years)	N/A	N/A	Private – 2	Private - 2
Milestone Events (amount in 2010 dollars, event, and year)	N/A	N/A	Wedding - \$20,000 (2031)	Wedding - \$20,000 (2034)

*Amount of money required when donor is 76 (average current life expectancy)

[^] Will part time affect stock vesting?

Large Planned Expenditures

Real Estate

Primary Home – N/A

Secondary Home – \$750,000 home (2015) – 20% down, rent out current house

Real Estate Investments – none

Other

House Improvements (\$30,000) –during next 12 months



Debt and Liability Management

No issues

Personal and Portfolio Profile, Investment Plan, and Projected Results

Personal Profile

	<u>Risk Tolerance</u>	<u>Knowledge of Investing</u>
John Doe	Moderate	Average
Jane Doe	Moderate	Average

Definitions

Moderate Risk Tolerance – Comfort and confidence in pursuing long term goals while experiencing short-term, and possibly medium-term investment value declines of between 10% to 15%.

Average Knowledge of Investing – Investors with a working knowledge of the characteristics and long-term performance of stocks and bonds, but without extensive investment experience or knowledge of more complex investments or strategies.

When one partner is more conservative than the other or less knowledgeable (which often happens) we recommend that the strategy reflect the more conservative, easiest-to-understand approach to investing.

Portfolio Profile

Years to first person to retire – 18 years

Tax Status - Tax-deferred investable assets are 55% of total investible assets

Do not exclude Real Estate



Evaluation of Employer-Sponsored Investment Choices

Exhibit #5 (Morningstar Fund Information - page 22) 1) reviews all of the employer-sponsored investment vehicles available to you; 2) evaluates their quality; 3) analyzes whether that type of investment should play a role in your total investment portfolio; and 4) determines whether it is best owned in tax-deferred accounts. If they are determined to be high quality and appropriate for you and this account, they are recommended and referenced in Exhibits #7 and #8 (Recommended Client Asset Allocation – pages 25 and 26) and Exhibit #14 (Transactions – pages 34-35)

Recommended Investments

The recommended allocation of investments for the Doe household, and the comparison to the current allocation, can be seen in Exhibit #4 (page 21). The portfolio is based on a combination of all assets held by the Doe household, so the allocation of assets across personal accounts and joint accounts only makes sense when viewed as a whole (Exhibit #4). Exhibit # 8 outlines the split between investments recommended to be held in taxable accounts (brokerage) and tax-deferred accounts (IRAs, employer-sponsored retirement plans, etc.). This division is designed to minimize both short-term and long-term tax effects on your portfolio. The individual trades necessary to implement the recommended allocation are detailed, by account, in Exhibit #14.

Plan Projected Results

Growth and Distribution of Assets – the assumed growth of invested assets over time depends on your risk profile and your proximity to retirement age, with all portfolios assumed to become more conservative as retirement approaches and you continue to invest as you retire and start spending (distributing) the money you have invested.

Please refer to Exhibit #9 for the financial planning assumptions and variables (page 27) and Exhibit #10 for the detailed numbers on projected income, tax, investment contributions, the growth, and the reduction of investment assets over time (page 28-29).

Risk Profile chosen: *Moderate, with Average investment knowledge*

Table 3 – projected growth of John Doe and Jane Doe’s investible assets over time

Time Period	Annual Compound Growth Rate (%)^
More than 10 years before retirement*	7.8%

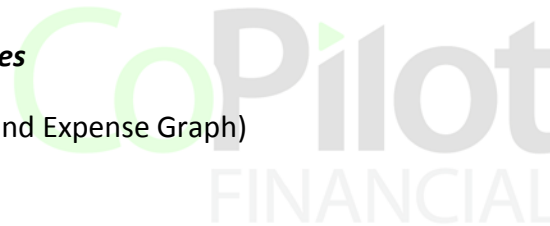
10 years before retirement	7.4%
At retirement	7.0%
10 years after retirement	6.6%

*Retirement is defined as when an individual, or the first person of a couple, is no longer working for income

^ Annual Compound growth rate assumes Stocks and non-income-producing investments will average 9% annual returns over time and income-producing investment will average 5% annual returns over time.

Projected Income, Expenses and Taxes

Please Refer to Exhibit #11 (Income and Expense Graph)



Goal Attainment

The scenario chosen by John and Jane, and the investment assumptions and strategy deployed by CoPilot Financial, suggests that they will be able to achieve all of the goals listed in Table 2 and finance the retirement budget highlighted in Exhibit #2.

Projected Assets in year 2061

Taxable Account Assets = \$588,000

Tax-Deferred Account Assets = \$6,232,000

First Home Market Value = \$2,524,000

Second Home Market Value = \$4,841,000

TOTAL = \$14,185,000 (equivalent of ~\$2,000,000 is 2011 dollars)

Asset Protection

There are three big assumptions made in all financial plans that must be insured to protect your future and help you reach your goals:

- 1) *Income will not be compromised or eliminated due to disability*
- 2) *Income will not be eliminated or expenses will not increase due to premature death*
- 3) *Accumulated assets will not be rapidly depleted due to long-term care requirements*

Table 4 – Insurance Needs and Sources

For details on Life Insurance need calculation, see Exhibit #12 (Life Insurance Need – Expense Analysis – page 31)

Type of Insurance	John– current coverage	John – additional coverage needed	Jane– Current coverage	Jane – additional coverage needed
Term Life	\$500,000 decreasing term until age 100	Needed: \$1.17M 10-year policy; \$590K 15-	\$500,000 decreasing term until age 100	Needed: \$940K 10-year policy; \$680K 15-

		year policy; and a \$440K 20-year policy (Trust as the beneficiary)		year policy; and a \$290K 20-year policy (Trust as the beneficiary)
Short-Term Disability	Provided through work	None	Provided through work	None
Long-Term Disability	Provided through work	None	Provided through work	None
Umbrella Liability		Not needed - cancel		Not needed - cancel
Long-Term Care	For future discussion		For future discussion	

Life Insurance Analysis Options

Exhibit #12 and #13 show two different methods for determining the appropriate amount of life insurance for you.

- **Exhibit #12** – how much insurance would you need to carry over the next 20 years to replace the portion of **expenses** a person would be expected to cover with his/her earnings?
- **Exhibit #13** – how much insurance would you need to carry over the next 20 years to replace the portion of **expenses and investments** a person would be expected to cover with his/her earnings?

Our recommendation in Table 4 above reflects insurance to cover expenses for each person. (Exhibit #12)

Estate Planning

Not applicable – living trust in place

Recommendations/Actions

- Spending and Debt and Ongoing investment
 - Expense Level – no change
 - Mortgage debt—
 - Refinance – no
 - Pay Down balance – no
 - Credit Card debt – none
 - Savings – Set aside 80% of stock option/RSU sales for future home purchase in 2015 (ETF: AGG)
 - Set up auto-invest of \$1,000/month in current brokerage account in Vanguard Total Stock Market Index Fund (VTSMX)

- Account Administration
 - Convert Oracle 401(K) into Rollover IRA at Fidelity

- Employer-Sponsored Retirement Plan
 - John Doe
 - Contribution level – no change

- Allocation – Make changes to conform with Exhibit #4 (Current and Recommended Asset Allocations) and Exhibit #14 (Transactions)
- Ongoing Contributions – Set to new allocation investments and percentages
- Rebalance – set to quarterly rebalancing

Jane Doe

- Contribution level – no change
 - Allocation – Make changes to conform with Exhibit #4 (Current and Recommended Asset Allocations) and Exhibit #14 (Transactions)
 - Ongoing Contributions – Set to new allocation investments and percentages
 - Rebalance – set to quarterly rebalancing
- **Investment Portfolio (Retirement, Brokerage and New Accounts)**
 - Contribution level for new investments— see notes under “Spending, Debt and Ongoing Investment”
 - Contribution level for existing investments—529 – continue to contribute \$500/month (education costs in future dollars are \$1.3M!)
 - Allocation of existing investments – make changes to conform with Exhibits #7-8 (Recommended Client Asset Allocation) by executing trades detailed in Exhibit #14 (Transactions)
 - New Account Establishment
 - 529 (College Savings accounts) – N/A
 - SEP-IRA – N/A
 - Keogh – N/A
 - After-Tax IRA – N/A

Ongoing Expenses

ONGOING EXPENSES REQUIRED	Monthly Costs	(today's dollars)
Mortgage - Primary Residence	\$	1,650
Property Tax - Primary Residence	\$	358
Vacation - Second Home Mortgage	\$	-
Vacation - Second Home Property Tax	\$	-
Healthcare (premiums)	\$	120
Student Loans	\$	-
Travel/Vacations	\$	1,000
Kids Expenses		
Education	\$	2,200
Other (daycare, nanny, activities, ect.)	\$	574
Entertainment (movies, restaurants, hobbies, etc.)	\$	833
Food and Sundries	\$	833
Utilities (water, phone, cell phone, garbage, TV, electricity, gas)	\$	375
Car/Gas	\$	725
Other Expenses	\$	833
Total Current Expenses	\$	9,503
RETIREMENT COSTS	Monthly Costs	(today's dollars)
minus - Mortgage	\$	(1,650)
minus - Health Insurance	\$	(120)
minus - Student Loans	\$	-
plus - Medicare supplement insurance	\$	300
plus/minus - additional travel	\$	500
plus/minus - entertainment (movies, restaurants, hobbies, etc.)	\$	250
minus Kids Expenses - Education	\$	(2,200)
minus Kids Expenses (daycare, nanny, activities)	\$	(574)
plus/minus Other	\$	1,000
Retirement Cost Changes	\$	(2,494)
Retirement Expenses	\$	7,008

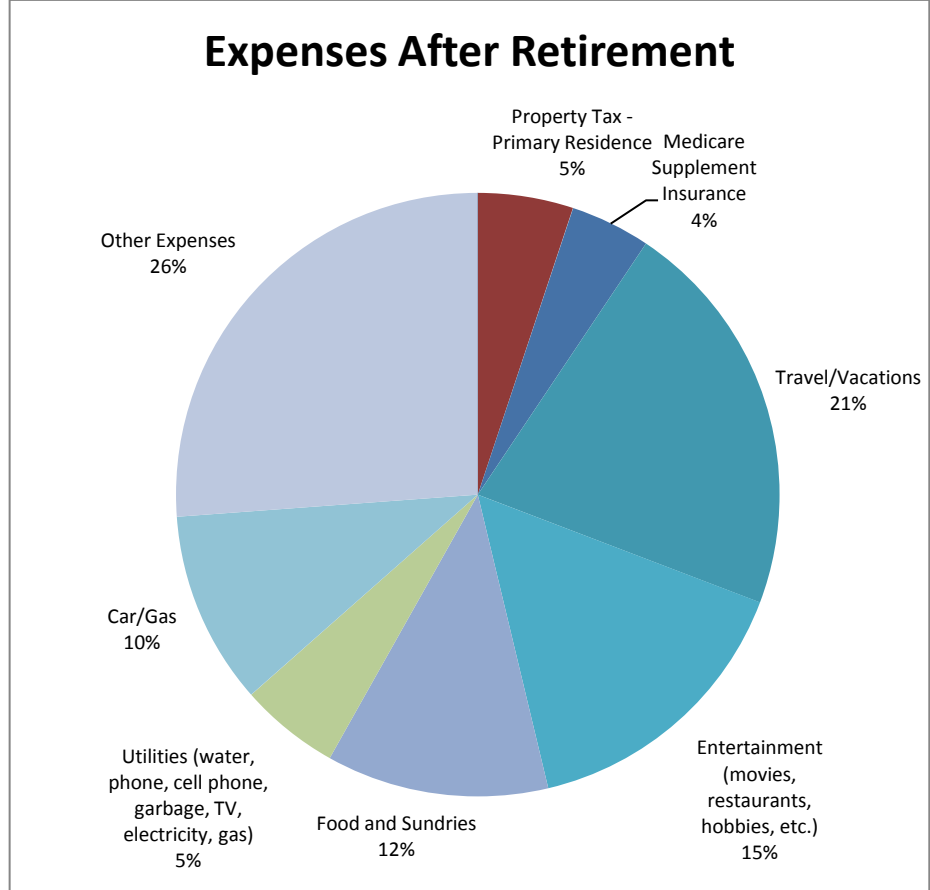
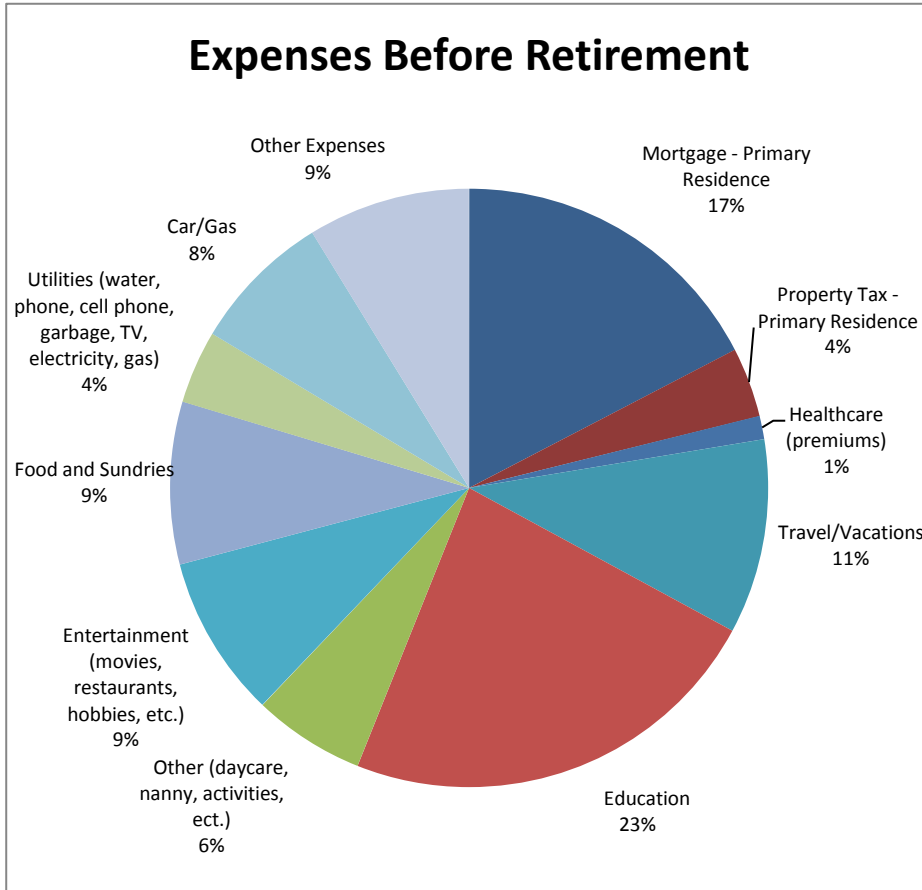
This analysis must be reviewed and acted upon with a complete understanding of the limitations and conditions enumerated on the Disclaimer page. Projections are based on assumptions established by the advisor/representative and on data provided by the client, and are not guaranteed. Actual results will vary, perhaps to a significant degree. Return assumptions do not reflect the deduction of any commissions, and deduction of such charges will result in a lower rate of return.

EMERGENCY CASH FUND		Amount
Number of Months (3-6 months recommended)		6
To cover expense should income decrease		\$ 57,015

UPCOMING LARGE PURCHASES (during next 12 months)		Cost
House Improvements		\$ 30,000
Total upcoming large purchases		\$ 30,000

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Monthly Expenses - Before and After Retirement



Total Expenses Before Retirement:

\$9,503

Total Expenses After Retirement:

\$7,008

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Balance Sheet

Assets		Liabilities	
Cash and Money Markets	\$ 114,182	Margin Loans on Investments	\$ -
Company Stock and Vested Company Stock Equivalents	\$ 84,437	Other Unsecured Loans Outstanding (Personal Loans, Student Loans & Credit Cards)	\$ -
Market Investments (Excluding Company Stock and Stock Equivalents)	\$ 368,111	Loans Against Retirement Accounts	\$ -
Automobiles - Market Values	\$ 40,000	Auto Loans outstanding	\$ -
Real Estate - Market Value	\$ 391,000	Mortgage Balances	\$ 298,890
Other Assets - Market Value	\$ -	Other Secured Loans Outstanding	\$ -
Total Assets	\$ 997,730	Total Liabilities	\$298,890
		Net Worth	\$ 698,840

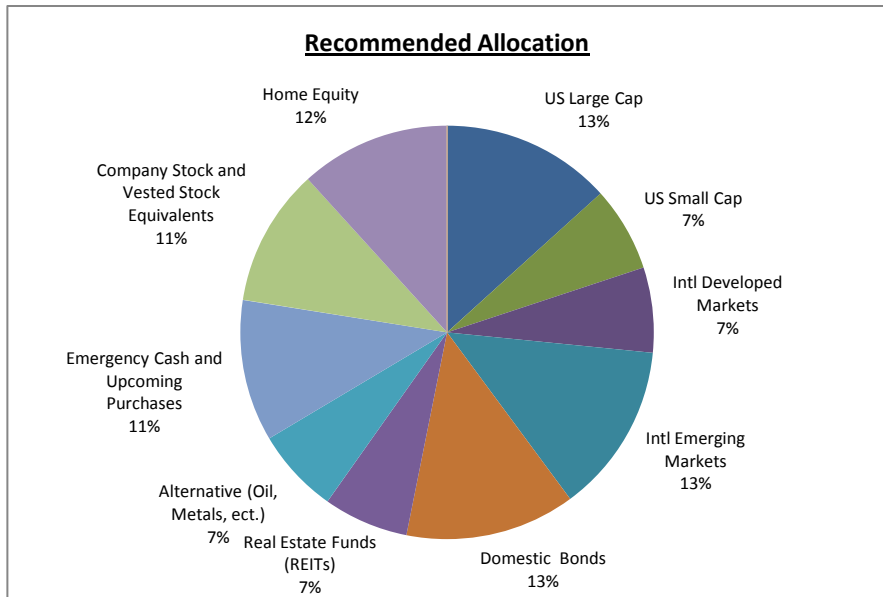
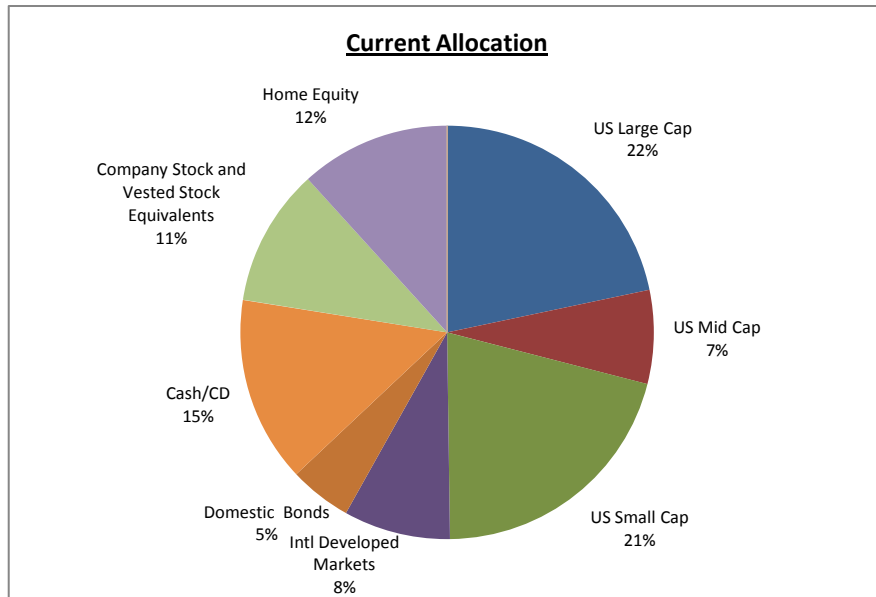
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Current and Recommended Asset Allocations

John Doe and Jane Doe

	Asset Class	Current Allocation		Recommended Allocation*		Recommended Copilot Core Holdings
		\$	%	\$	%	
Core Holdings	US Large Cap	\$170,358	21.7%	\$104,349	13.3%	20.0%
	US Mid Cap	\$57,503	7.3%	\$0	0.0%	0.0%
	US Small Cap	\$163,003	20.8%	\$52,175	6.6%	10.0%
	Intl Developed Markets	\$65,604	8.4%	\$52,175	6.6%	10.0%
	Intl Emerging Markets	\$0	0.0%	\$104,349	13.3%	20.0%
	Domestic Bonds	\$38,110	4.9%	\$104,349	13.3%	20.0%
	High Yield Bonds	\$0	0.0%	\$0	0.0%	0.0%
	High Dividend Stocks	\$0	0.0%	\$0	0.0%	0.0%
	Utilities	\$0	0.0%	\$0	0.0%	0.0%
	Real Estate Funds (REITs)	\$0	0.0%	\$52,175	6.6%	10.0%
	Alternative (Oil, Metals, ect.)	\$0	0.0%	\$52,175	6.6%	10.0%
Cash/CD	\$114,182	14.5%	\$0	0.0%	0.0%	
Discretionary	Emergency Cash and Upcoming Purchases	\$0	0.0%	\$87,015	11.1%	-
	Individual Equities	\$0	0.0%	\$0	0.0%	-
	Company Stock and Vested Stock Equivalents	\$84,437	10.8%	\$84,437	10.8%	-
Illiquid	Home Equity	\$92,110	11.7%	\$92,110	11.7%	-
	Investment Property Equity	\$0	0.0%	\$0	0.0%	-
	Other	\$0	0.0%	\$0	0.0%	-
Total		\$785,308	100.0%	\$785,308	100.0%	100.0%

* Client has determined discretionary allocation.



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Exhibit # 5

Morningstar Fund Information

Fund	Ticker	Investment Style	Size of Fund (\$M)	Management Expenses	Morningstar Return Ranking	Morning Star Risk Ranking	Morningstar Overall Rating (1-5 Stars)	Additional Notes	Investment Decision
John Doe									
Dreyfus International Stock	DIISX	INTL	\$ 587	0.60%	Average	Average	3 stars	10% turnover, 2.05% yield, Foreign LCB	Pass
Dreyfus Midcap Index Fund	PESPX	MC	\$ 2,500	0.50%	Above Average	Average	3 stars	14% turnover, 0.71% yield, MCB	Pass
Dreyfus Small Cap Stock	DISSX	SC	\$ 1,100	0.50%	Average	Average	3 stars	20% turnover, 0.68% yield, SCB	Fail
Schwab S&P 500 Index	SWPPX	LC	\$ 11,000	0.09%	Average	Average	3 stars	2% turnover, 1.7% yield, LCB	Fail
Schwab Money Market Fund	SWMXX	CASH/CD						Not Available	Fail
Vanguard Index Plus	VIIIX	LC	\$ 98,400	0.02%	Average	Average	3 stars	4% turnover, 1.8% yield, LCB	Pass
Fidelity Low Priced Stock	FLPSX	MC	\$ 36,000	0.99%	Above Average	Average	4 stars	20% turnover, 0.36% yield, MCB	Fail
Dodge & Cox International Stock	DODFX	INTL	\$ 47,000	0.65%	High	High	4 stars	15% turnover, 1.32% yield, Foreign LCV	Fail
Artisan International	ARTIX	INTL	\$ 7,600	1.23%	Average	Above Average	3 stars	70% turnover, 0.76% yield, Foreign LCB	Fail
Vanguard Total Bond Market	VB MIX	FIX						Not Available	Fail
Vanguard Target 2035	VTTHX	LC	\$ 12,200	0.19%	Above Average	Average	4 stars	6% turnover, 1.68% yield, LCB	Fail
Jane Doe									
Vanguard Extended Market Fund	VIEIX	SC	\$ 20,400	0.08%	Above Average	Above Average	3 stars	10% turnover, 0.93% yield, SCG	Pass
Vanguard Inst Index Fund	VINIX	LC	\$ 99,000	0.05%	Average	Average	3 stars	4% turnover, 1.39% yield, LCB	Pass
Vanguard Total International Stock	VGTSX	INTL	\$ 60,700	0.26%	Above Average	Above Average	4 stars	6% turnover, 1.46% yield, LCIB	Fail
Met West Total Rt Bd Inst	MWTRX	FIX	\$ 13,600	0.65%	High	Above Average	5 stars	141% turnover, 4.33% yield, int bond, low quality	Pass
Vanguard Total Bond Mkt Index Inst	VB MF X	FIX	\$ 89,100	0.22%	Average	Below Average	3 stars	75% turnover, 3.28% yield, int bond high quality	Fail
American Funds Growth Fund of America	AGTHX	LC	\$ 167,700	0.69%	Average	Average	3 stars	33% turnover, .74% yield - LCG	Fail
Dodge & Cox Stock	DODGX	LC	\$ 46,300	0.52%	Average	Above Average	3 stars	12% turnover, 1.09% yield, LCB	Fail
Fidelity Low Priced Stock	FLPSX	MC	\$ 36,400	0.99%	Above Average	Average	4 stars	20% turnover, 0.35% yield MCV	Pass
Third Avenue Small Cap Value	TVSVX	SC	\$ 1,000	1.40%	Average	Low	2 stars	New Fund - 1 year old	Fail
TCM Small-Mid Cap Growth	TCMMX	MC	\$ 376	0.95%	Below Average	Average	2 stars	3 year old fund; 121% turnover, 0.0% yield	Fail
TIAA-CREF Social Choice Equity	TISCX	LC	\$ 1,100	0.22%	Above Average	Average	4 stars	0% turnover, 1.43% yield, LCB	
EII Global Property Fund	EIIGX	REIT	\$ 343	1.00%	High	Average	5 stars	19% turnover, 1.61% yield	Pass
Fidelity Diversified Intl	FDIVX	INTL	\$ 35,200	0.96%	Above Average	Average	4 stars	57% turnover, 1.41% yield, LCG	Pass
Vanguard REIT Index Fund Inst	VGSIX	REIT	\$ 20,300	0.26%	Above Average	Above Average	3 stars	12% turnover, 2.99% yield	Fail

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FINANCIAL PLAN ASSUMPTIONS

IRA and Employer-sponsored investing

- 1 Tax-deferred investment contributions will be made through to retirement
- 2 Employer-sponsored retirement accounts (401(K), SEP-IRA, 403(B), etc.) contributions will be maxed out
- 3 Employer-matching contribution for sponsored retirement accounts will continue at the same rate over time

Portfolio Returns

- 4 Projected portfolio growth rates will slow will decrease over time to account for a more conservative investment mix
- 5 All return rates are net of expenses

Social Security

- 6 Social Security will not be included in financial projections

Mortgage Payments

- 7 Mortgage payments for all property owned will stay the same (as it is today) for the duration of the mortgage

Company Stock Options and Stock Purchase

- 8 Stock Option proceeds are based on the assumption that all granted options will vest and will be sold when they vest at the current price
- 9 Company stock purchase shares will be sold immediately upon availability

Retirement

- 10 Retirement is defined as when the individual has no more W2 income
- 11 No one comes out of retirement to increase

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Drawdown of Investments

- 12 Taxable investments will be drawn down first and whenever possible (when taxable investments exceed the after tax need to cover expenses)
- 13 Tax-deferred investment drawdown will begin when taxable investments no longer are sufficient to cover annual expenses, or in the year when the person (or the oldest of a partnership) turns 70 (to avoid penalty), whichever comes first
- 14 Draw down of investments does not include the financing and drawdown of equity in the private residence or the sale of any non-securities (real estate or other investments)

Tax Rates

- 15 Income Tax rates will be based on the rates from the most recent tax year and will be increased based on an annual rate
- 16 Inheritance taxes will stay the same over time and will be based on the current formula
- 17 Incentive and Non-qualified options are taxed at the income tax rate

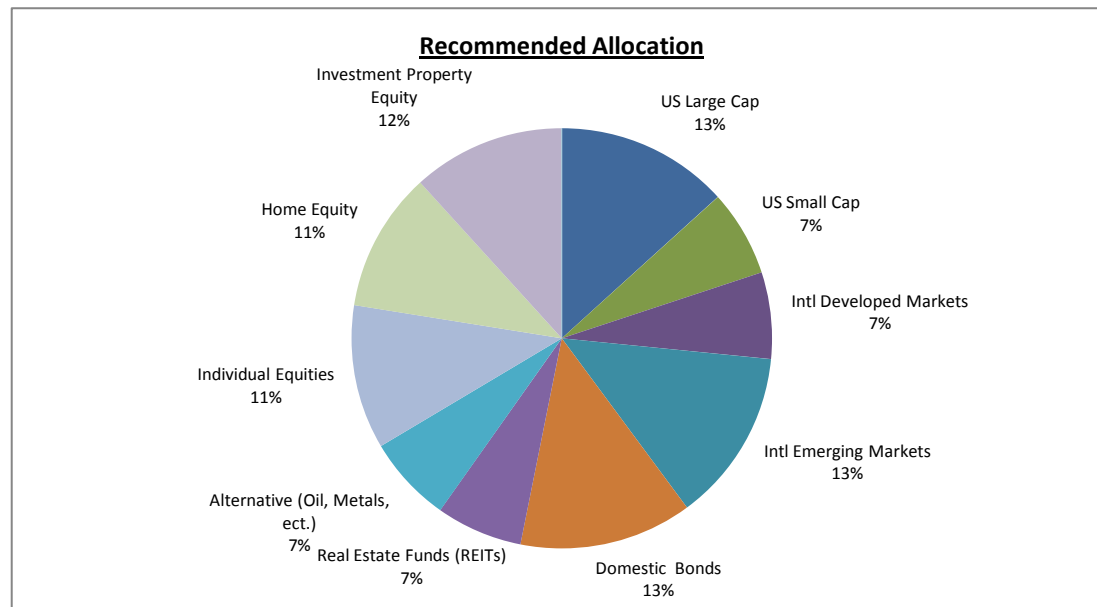
Prospective Child

- 18 Prospective Child - assumptions about spending (schooling costs, event costs) will be treated the same as your first child (if the prospective child is not your first)

Recommended Client Asset Allocation

John Doe and Jane Doe

Asset Class	Recommended Allocation		Recommended ETF (Ticker)	Recommended ETF (Name)	Rec. Employer-Sponsored Plan Investments (Ticker)	
	\$	%			John Doe	Jane Doe
US Large Cap	\$104,349	13.3%	RSP	S&P 500 Index	VIII	VINIX
US Mid Cap	\$0	0.0%	JKG	Morningstar MidCap Core	PESPX	FLPSX
US Small Cap	\$52,175	6.6%	IWM	Russell 2000 Index		VIEIX
Intl Developed Markets	\$52,175	6.6%	EFA	MSCI EAFE Index	DIISX	FDIVX
Intl Emerging Markets	\$104,349	13.3%	AAXJ, ILF, BKF	Asia(ex-Japan), Latam, BRIC		
Domestic Bonds	\$104,349	13.3%	AGG	Lehman Aggregate Bond Index		MWTRX
High Yield Bonds	\$0	0.0%	HYG	HighYield Corporate Bond Index		
High Dividend Stocks	\$0	0.0%	SDY	US High Dividend Fund		
Utilities	\$0	0.0%	VPU	Vanguard Utility Fund		
Real Estate Funds (REITs)	\$52,175	6.6%	IYR	US Real Estate Index Fund		EIIGX
Alternative (Oil, Metals, ect.)	\$52,175	6.6%	DJP, IAU	Commodities Broad Basket, Gold Bulli		
Cash	\$0	0.0%	-	-		
Individual Equities	\$87,015	11.1%	-	-	-	-
Company Stock and Vested Stock Equivalents	\$0	0.0%	-	-	-	-
Home Equity	\$84,437	10.8%	-	-	-	-
Investment Property Equity	\$92,110	11.7%	-	-	-	-
Other	\$0	0.0%	-	-	-	-
Total	\$785,308	100.0%				



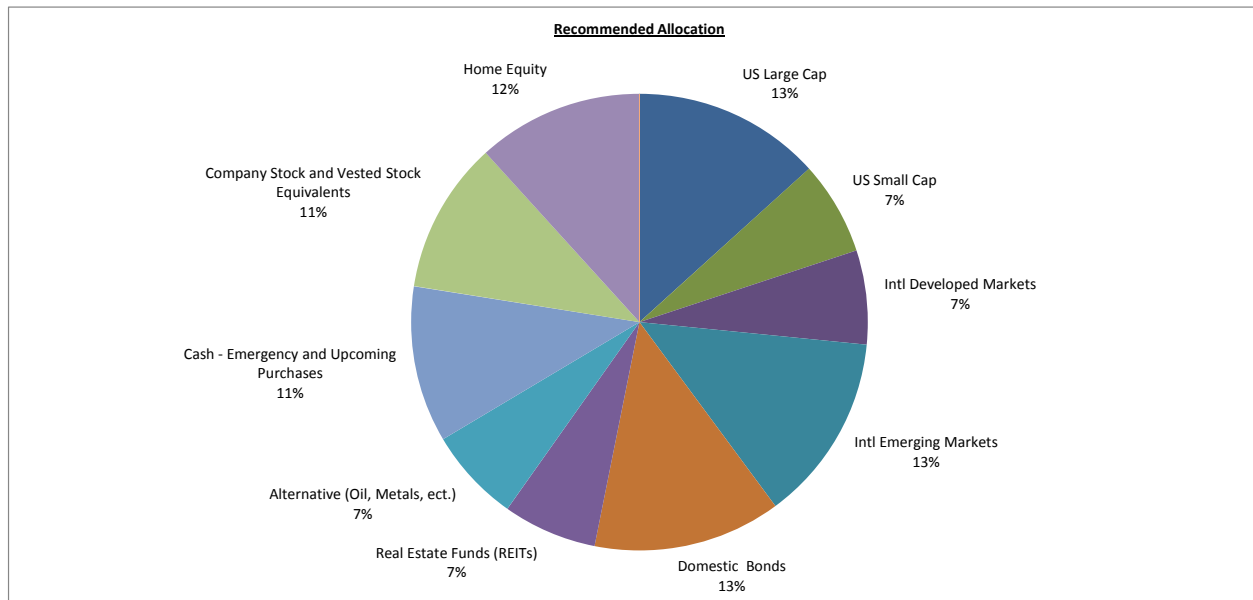
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Exhibit # 8

Recommended Client Asset Allocation

John Doe and Jane Doe

Asset Class	Recommended Allocation		Taxable Accounts		Tax Deferred Account All (IRAs, 401ks)	
	\$	%	\$	%	\$	%
US Large Cap	\$ 104,349	13.3%	\$ 0	0%	\$ 104,349	25%
US Mid Cap	\$ -	0.0%	\$ -	0%	\$ -	0%
US Small Cap	\$ 52,175	6.6%	\$ 48,028	13%	\$ 4,147	1%
Intl Developed Markets	\$ 52,175	6.6%	\$ (0)	0%	\$ 52,175	12%
Intl Emerging Markets	\$ 104,300	13.3%	\$ 0	0%	\$ 104,300	25%
Domestic Bonds	\$ 104,398	13.3%	\$ 0	0%	\$ 104,398	25%
High Yield Bonds	\$ -	0.0%	\$ -	0%	\$ -	0%
High Dividend Stocks	\$ -	0.0%	\$ -	0%	\$ -	0%
Utilities	\$ -	0.0%	\$ -	0%	\$ -	0%
Real Estate Funds (REITs)	\$ 52,175	6.6%	\$ (0)	0%	\$ 52,175	12%
Alternative (Oil, Metals, ect.)	\$ 52,175	6.6%	\$ 52,175	14%	\$ -	0%
Cash/CD	\$ -	0.0%	\$ -	0%	\$ -	0%
Cash - Emergency and Upcoming Purchases	\$ 87,015	11.1%	\$ 87,015	24%	\$ -	0%
Individual Equities	\$ -	0.0%	\$ -	0%	\$ -	0%
Company Stock and Vested Stock Equivalents	\$ 84,437	10.8%	\$ 84,437	23%	\$ -	0%
Home Equity	\$ 92,110	11.7%	\$ 92,110	25%	\$ -	0%
Investment Real Estate Equity	\$ -	0.0%	\$ -	0%	\$ -	0%
Other	\$ -	0.0%	\$ -	0%	\$ -	0%
Total	\$ 785,308	100.0%	\$ 363,764	100%	\$ 421,544	100%



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Exhibit # 9

Financial Planning Variables & Projected Assets

VARIABLES

INTEREST RATES/RATES OF GROWTH

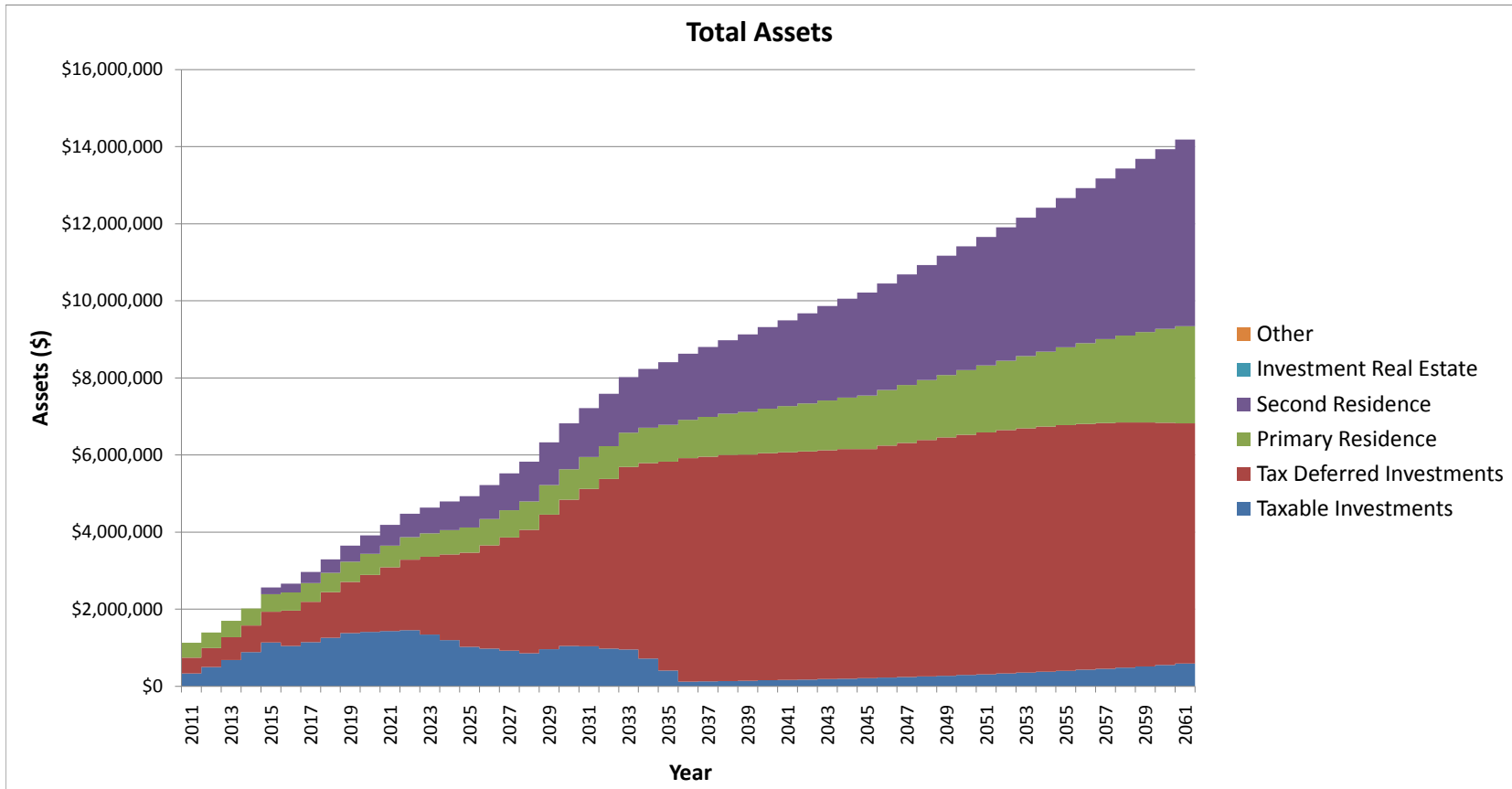
Inflation Rate (wages and general expenses) %:		3.0%
Appreciation Rate - Real Estate		3.8%
Inflation Rate (university education)%		7.0%
Salary Rate Increase	John Doe	2.0%
Salary Rate Increase	Jane Doe	2.0%
Current 30 year fixed mortgage rate		5.0%
Percentage of Bonuses Invested		80%

Long-Term Annual Return on Equities	9%
Long-Term Annual Return on Bonds	5%

INVESTMENT PORTFOLIO AND PROJECTED GROWTH

Current Investor Profile Category	Moderate
Customer Investment Knowledge Level	Average
Portfolio Style	Full
Current estimated annual portfolio growth rate	7.8%
Est. annual portfolio growth - 10 yrs before retirement	7.4%
Est. annual portfolio growth - at retirement	7.0%
Est. annual portfolio growth - 10 yrs after retirement	6.6%

WORK/RETIREMENT CHANGES	Reduce Work Hours? (Y/N)	Year of Change	% of Previous Salary
John Doe	N	2012	80%
Jane Doe	Y	2012	80%
	Retire Earlier? (Y/N)	Year	Scheduled Retirement
John Doe	Y	2032	2037
Jane Doe	Y	2029	2034
	Have another child? (Y/N)	Year of Birth	
Prospective Child #1	N	2013	



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Exhibit # 10

Income, Tax and Assets Summary

	Total Income*	Retirement Investment Contributions**	Taxes	After Tax Income	Additional Investment Contributions	Pre-Tax Distribution of Investments	Brokerage Investment Assets	Retirement Investment Assets*	Total Assets^^
2010	\$ 352,387	\$ 49,500	\$ 76,653	\$ 242,734	\$ 124,083	\$ -	\$ 330,742	\$ 409,115	\$ 1,130,857
2011	\$ 378,397	\$ 49,500	\$ 88,076	\$ 257,321	\$ 134,125	\$ -	\$ 495,518	\$ 496,468	\$ 1,397,844
2012	\$ 374,083	\$ 49,500	\$ 85,271	\$ 255,812	\$ 131,241	\$ -	\$ 684,394	\$ 590,635	\$ 1,696,309
2013	\$ 438,890	\$ 49,500	\$ 112,431	\$ 293,458	\$ 159,631	\$ -	\$ 884,772	\$ 692,146	\$ 2,014,207
2014	\$ 267,740	\$ 49,500	\$ 53,869	\$ 192,721	\$ -	\$ 159,990	\$ 1,132,577	\$ 801,576	\$ 2,562,192
2015	\$ 273,094	\$ 49,500	\$ 49,700	\$ 190,395	\$ 17,684	\$ -	\$ 1,041,723	\$ 919,541	\$ 2,663,655
2016	\$ 278,556	\$ 49,500	\$ 50,830	\$ 194,726	\$ 19,866	\$ -	\$ 1,142,784	\$ 1,046,707	\$ 2,968,147
2017	\$ 284,127	\$ 49,500	\$ 52,988	\$ 198,140	\$ 21,280	\$ -	\$ 1,254,172	\$ 1,183,792	\$ 3,294,870
2018	\$ 289,810	\$ 49,500	\$ 61,732	\$ 201,853	\$ -	\$ 64,059	\$ 1,375,832	\$ 1,331,570	\$ 3,644,619
2019	\$ 295,606	\$ 49,500	\$ 65,083	\$ 205,358	\$ -	\$ 69,360	\$ 1,406,162	\$ 1,485,343	\$ 3,911,171
2020	\$ 301,518	\$ 49,500	\$ 68,566	\$ 208,907	\$ -	\$ 75,144	\$ 1,432,969	\$ 1,650,388	\$ 4,187,694
2021	\$ 307,549	\$ 49,500	\$ 86,920	\$ 212,775	\$ -	\$ 201,419	\$ 1,455,318	\$ 1,827,647	\$ 4,474,277
2022	\$ 313,700	\$ 49,500	\$ 92,379	\$ 216,419	\$ -	\$ 217,333	\$ 1,338,683	\$ 2,018,023	\$ 4,637,385
2023	\$ 319,974	\$ 49,500	\$ 99,737	\$ 218,674	\$ -	\$ 236,102	\$ 1,195,694	\$ 2,222,486	\$ 4,790,710
2024	\$ 326,373	\$ 49,500	\$ 84,664	\$ 222,964	\$ -	\$ 104,542	\$ 1,021,219	\$ 2,442,080	\$ 4,930,258
2025	\$ 332,901	\$ 49,500	\$ 88,746	\$ 227,025	\$ -	\$ 113,143	\$ 980,357	\$ 2,677,924	\$ 5,222,344
2026	\$ 339,559	\$ 49,500	\$ 94,817	\$ 229,612	\$ -	\$ 124,285	\$ 926,892	\$ 2,931,221	\$ 5,522,056
2027	\$ 346,350	\$ 49,500	\$ 79,591	\$ 233,759	\$ 34,571	\$ -	\$ 857,061	\$ 3,203,261	\$ 5,827,030
2028	\$ 353,277	\$ 49,500	\$ 82,311	\$ 237,966	\$ 14,028	\$ -	\$ 958,986	\$ 3,495,432	\$ 6,326,883
2029	\$ 217,793	\$ 24,750	\$ 49,693	\$ 162,242	\$ -	\$ 71,899	\$ 1,041,681	\$ 3,795,037	\$ 6,818,045
2030	\$ 222,149	\$ 24,750	\$ 63,229	\$ 160,612	\$ -	\$ 120,351	\$ 1,034,975	\$ 4,088,099	\$ 7,216,488
2031	\$ 226,592	\$ 24,750	\$ 57,963	\$ 164,082	\$ -	\$ 77,755	\$ 974,140	\$ 4,401,676	\$ 7,584,662
2032	\$ -	\$ -	\$ 43,237	\$ -	\$ -	\$ 276,443	\$ 956,220	\$ 4,737,202	\$ 8,021,175
2033	\$ -	\$ -	\$ 51,445	\$ -	\$ -	\$ 327,532	\$ 717,009	\$ 5,068,807	\$ 8,236,081
2034	\$ -	\$ -	\$ 44,095	\$ -	\$ -	\$ 284,211	\$ 404,474	\$ 5,423,623	\$ 8,404,618
2035	\$ -	\$ -	\$ 97,621	\$ -	\$ -	\$ 341,331	\$ 118,037	\$ 5,803,277	\$ 8,627,976
2036	\$ -	\$ -	\$ 90,578	\$ -	\$ -	\$ 337,979	\$ 126,300	\$ 5,831,499	\$ 8,798,633
2037	\$ -	\$ -	\$ 101,109	\$ -	\$ -	\$ 352,297	\$ 135,141	\$ 5,865,409	\$ 8,979,744
2038	\$ -	\$ -	\$ 89,690	\$ -	\$ -	\$ 324,964	\$ 144,060	\$ 5,863,833	\$ 9,129,791
2039	\$ -	\$ -	\$ 99,637	\$ -	\$ -	\$ 338,902	\$ 153,568	\$ 5,893,003	\$ 9,315,683
2040	\$ -	\$ -	\$ 100,369	\$ -	\$ -	\$ 343,730	\$ 163,704	\$ 5,908,750	\$ 9,493,461
2041	\$ -	\$ -	\$ 90,177	\$ -	\$ -	\$ 337,743	\$ 174,508	\$ 5,920,219	\$ 9,672,489
2042	\$ -	\$ -	\$ 91,749	\$ -	\$ -	\$ 343,630	\$ 186,026	\$ 5,939,038	\$ 9,864,624
2043	\$ -	\$ -	\$ 107,767	\$ -	\$ -	\$ -	\$ 198,304	\$ 5,952,617	\$ 10,057,514
2044	\$ -	\$ -	\$ 76,282	\$ -	\$ -	\$ -	\$ 211,392	\$ 5,944,576	\$ 10,211,013
2045	\$ -	\$ -	\$ 84,959	\$ -	\$ -	\$ -	\$ 225,343	\$ 6,015,080	\$ 10,449,560
2046	\$ -	\$ -	\$ 85,940	\$ -	\$ -	\$ -	\$ 240,216	\$ 6,075,545	\$ 10,684,845
2047	\$ -	\$ -	\$ 89,136	\$ -	\$ -	\$ -	\$ 256,070	\$ 6,133,650	\$ 10,924,830
2048	\$ -	\$ -	\$ 91,994	\$ -	\$ -	\$ -	\$ 272,971	\$ 6,186,663	\$ 11,167,077
2049	\$ -	\$ -	\$ 94,481	\$ -	\$ -	\$ -	\$ 290,987	\$ 6,234,477	\$ 11,411,789
2050	\$ -	\$ -	\$ 97,521	\$ -	\$ -	\$ -	\$ 310,192	\$ 6,277,014	\$ 11,659,212

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	Total Income*	Retirement Investment Contributions**	Taxes	After Tax Income	Additional Investment Contributions	Pre-Tax Distribution of Investments	Brokerage Investment Assets	Retirement Investment Assets*	Total Assets^^
2051	\$ -	\$ -	\$ 100,664	\$ -	\$ -	\$ -	\$ 330,665	\$ 6,313,168	\$ 11,908,575
2052	\$ -	\$ -	\$ 103,911	\$ -	\$ -	\$ -	\$ 352,489	\$ 6,342,255	\$ 12,159,546
2053	\$ -	\$ -	\$ 106,747	\$ -	\$ -	\$ -	\$ 375,753	\$ 6,363,536	\$ 12,411,755
2054	\$ -	\$ -	\$ 109,667	\$ -	\$ -	\$ -	\$ 400,553	\$ 6,376,792	\$ 12,665,363
2055	\$ -	\$ -	\$ 113,221	\$ -	\$ -	\$ -	\$ 426,989	\$ 6,381,235	\$ 12,919,988
2056	\$ -	\$ -	\$ 116,895	\$ -	\$ -	\$ -	\$ 455,170	\$ 6,375,421	\$ 13,174,602
2057	\$ -	\$ -	\$ 120,112	\$ -	\$ -	\$ -	\$ 485,212	\$ 6,358,370	\$ 13,428,664
2058	\$ -	\$ -	\$ 123,425	\$ -	\$ -	\$ -	\$ 517,236	\$ 6,329,667	\$ 13,682,219
2059	\$ -	\$ -	\$ 127,444	\$ -	\$ -	\$ -	\$ 551,373	\$ 6,288,262	\$ 13,934,693
2060	\$ -	\$ -	\$ 124,204	\$ -	\$ -	\$ -	\$ 587,764	\$ 6,232,352	\$ 14,184,787

* Income includes salary, pensions and inheritance

** Retirement Investments are in tax-deferred accounts (401(K), IRA, 403(B),etc.)

^^ Total Assets are the current market value of personal and investment assets (securities, real estate and hard assets)

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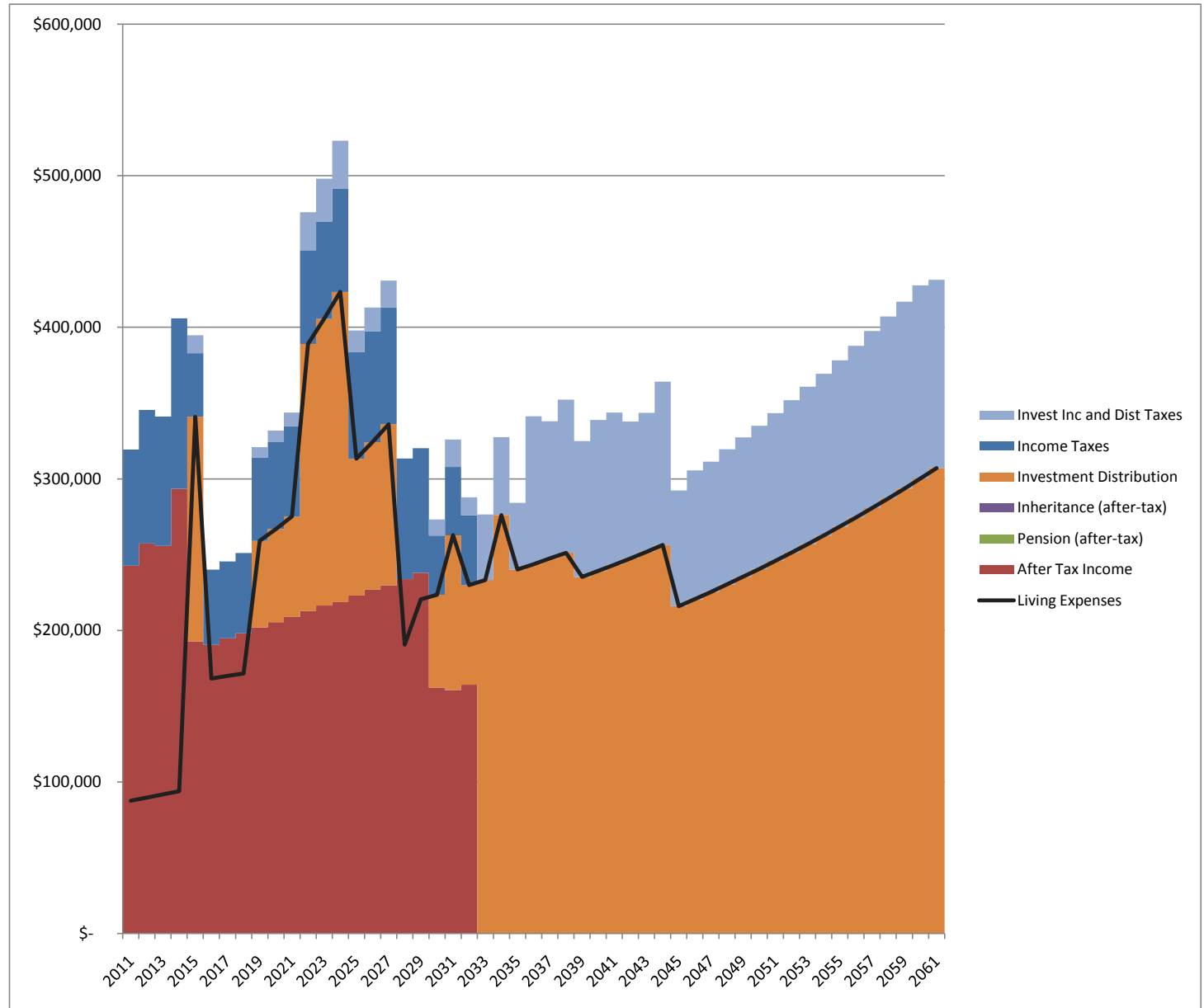
Income and Expenses Graph

Variables:

Inflation Rate (general expenses) %:	3.00%
Appreciation Rate	3.80%
Inflation Rate (university education)%	7.00%
Salary rate increase - John Doe	2.00%
Salary rate increase - Jane Doe	2.00%
Current 30 year fixed mortgage rate	5.00%
Current estimated annual portfolio growth rate	7.80%
Est. annual portfolio growth - 10 yrs before retirement	7.40%
Est. annual portfolio growth - at retirement	7.00%
Est. annual portfolio growth - 10 yrs after retirement	6.60%

SAVINGS/INVESTMENT

Projected Annual Bonus - 2011	\$ 23,950
Percentage of Bonus Invested	80%
Projected One-Time Bonus Year	\$ 75,000 2014



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Exhibit # 12

LIFE INSURANCE NEED - EXPENSE ANALYSIS*

Discount Rate 3.0%

Life Insurance Need

Short Term Costs

Burial/Funeral/Medical and other Final Expenses	\$	30,000
Estate Taxes	\$	-
Bequeath to Individuals and Charities - Partner #1	\$	50,000
Bequeath to Individuals and Charities - Partner #2	\$	75,000

Partner #1 Dies (Y/N) Y
 Partner #2 Dies (Y/N) Y

John Doe	
Lump Sum Needed	\$1,167,813 Next 10 years
to Replace portion of Expenses	\$589,817 Year 11-15
	\$439,471 Year 16-20
Jane Doe	
Lump Sum Needed	\$944,233 Next 10 years
to Replace Portion of Expenses	\$679,279 Year 11-15
	\$287,640 Year 16-20

* What amount of life insurance would replace a partner's share of expenses over the next 20 years?

RECOMMENDED PURCHASES		
Life Insurance Type	Life Insured	Amount of Insurance
10-year Term	John Doe	\$ 1,170,000
15-year Term	John Doe	\$ 590,000
20-year Term	John Doe	\$ 440,000
10-year Term	Jane Doe	\$ 940,000
15-year Term	Jane Doe	\$ 680,000
20-year Term	Jane Doe	\$ 290,000

Insurance Coverage Over Time			
John Doe			
Years 1 - 5	Years 6 - 10	Years 11 - 15	Years 16 - 20
\$ 2,200,000	\$ 2,200,000	\$ 1,030,000	\$ 440,000
Jane Doe			
Years 1 - 5	Years 6 - 10	Years 11 - 15	Years 16 - 20
\$ 1,910,000	\$ 1,910,000	\$ 970,000	\$ 290,000

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Exhibit # 13

LIFE INSURANCE NEED - EXPENSE AND INVESTMENT ANALYSIS*

Discount Rate 3.0%

Life Insurance Need

Short Term Costs

Burial/Funeral/Medical and other Final Expenses	\$	30,000
Estate Taxes	\$	-
Bequeath to Individuals and Charities - Partner #1	\$	50,000
Bequeath to Individuals and Charities - Partner #2	\$	75,000

Partner #1 Dies (Y/N) Y
 Partner #2 Dies (Y/N) Y

John Doe			
Lump Sum Needed	\$1,403,637	Next 10 years	
to Replace portion of Expenses	\$827,022	Year 11-15	
	\$583,716	Year 16-20	
Jane Doe			
Lump Sum Needed	\$1,202,931	Next 10 years	
to Replace Portion of Expenses	\$570,437	Year 11-15	
	\$233,124	Year 16-20	

* What amount of life insurance would replace a partner's share of expenses and his/her contribution to investments over the next 20 years?

RECOMMENDED PURCHASES		
Life Insurance Type	Life Insured	Amount of Insurance
10-year Term	John Doe	\$ 1,400,000
15-year Term	John Doe	\$ 830,000
20-year Term	John Doe	\$ 580,000
10-year Term	Jane Doe	\$ 1,200,000
15-year Term	Jane Doe	\$ 570,000
20-year Term	Jane Doe	\$ 230,000

Insurance Coverage Over Time			
John Doe			
Years 1 - 5	Years 6 - 10	Years 11 - 15	Years 16 - 20
\$ 2,810,000	\$ 2,810,000	\$ 1,410,000	\$ 580,000
Jane Doe			
Years 1 - 5	Years 6 - 10	Years 11 - 15	Years 16 - 20
\$ 2,000,000	\$ 2,000,000	\$ 800,000	\$ 230,000

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Exhibit #14

Transactions

Instructions: All purchases should be made as soon as possible, purchase at Market Price, and reinvest dividends

	Buy/Sell	Account Name	Amount (\$\$)	Ticker Symbol	Security Name	Share Price June 10	Approximate Number of Shares to trade
John Doe							
Tax Deferred Accounts (IRA, 401K, 403B, etc.)							
401(K)	SELL	John's Current 401(K)			All Holdings		
	Buy	John's Current 401(K)	\$ 4,581	EFA	iShares MSCI EAFE Index	\$ 59.13	77
	Buy	John's Current 401(K)	\$ 41,720	AAXJ	PowerShares FTSE RAFI Asia Pac (ex-Japan)	\$ 60.88	685
	Buy	John's Current 401(K)	\$ 20,860	BKF	iShares MSCI BRIC Index	\$ 47.01	444
	Buy	John's Current 401(K)	\$ 41,720	ILF	iShares S&P Latin America 40	\$ 49.86	837
401(k)	SELL	John's Apple 401(K)			All Holdings		
IRA	Buy	John's IRA Rollover	\$ 14,304	RSP	Rydex S&P Equal Weight	\$ 48.57	295
	Buy	John's IRA Rollover	\$ 4,147	IWN	iShares Russell 2000 Value Fund	\$ 69.54	60
	Buy	John's IRA Rollover	\$ 47,594	EFA	iShares MSCI EAFE Index	\$ 59.13	805
	Buy	John's IRA Rollover	\$ 12,455	AGG	iShares Barclay Aggregate Bond	\$ 107.48	116
Taxable Accounts (brokerage, etc.)							
	N/A						
Jane Doe							
Tax Deferred Accounts (IRA, 401K, 403B, etc.)							
401(K)	Sell	Jane's 401(K)			All Holdings		
	Buy	Jane's 401(K)	\$ 48,025	VINIX	Vanguard Inst Index Fund	\$ 116.69	412
	Buy	Jane's 401(K)	\$ 80,023	MWTRX	Met West Total Rt Bd Inst	\$ 10.52	7,607
	Buy	Jane's 401(K)	\$ 52,175	EIIGX	EII Global Property Fund	\$ 15.47	3,373
IRA	Buy	Jane's IRA	\$ 11,920	AGG	iShares Barclay Aggregate Bond	\$ 107.48	111

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	Buy/Sell	Account Name	Amount (\$\$)	Ticker Symbol	Security Name	Share Price June 10	Approximate Number of Shares to trade
Taxable Accounts (brokerage, etc.)							
	N/A						
JOINT ACCOUNTS							
529	Buy	Kid's 529			Large Cap Growth Option		
Brokerage	Buy	Joint Brokerage	\$ 26,087	IAU	iShares Gold Trust	\$ 14.96	1,744
			\$ 26,087	DJP	iPath Dow-Jones Commodity Index	\$ 49.92	523
			\$ 48,028	IWN	iShares Russell 2000 Value Fund	\$ 69.54	691

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ANNUAL SAVINGS FROM INVESTING WITH COPILOT FINANCIAL

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
Investment Savings - Indexes vs. mutual funds or managed funds	\$1,906	\$2,055	\$2,215	\$2,388	\$2,574	\$2,775	\$2,991	\$3,225	\$3,476	\$3,734	\$27,340
CoPilot Fees for Investment Advisory (fees grow with inflation)	(\$1,600)	(\$1,664)	(\$1,731)	(\$1,800)	(\$1,872)	(\$1,947)	(\$2,025)	(\$2,105)	(\$2,190)	(\$2,277)	(\$19,210)
NET SAVINGS FROM USING COPILOT	\$306	\$391	\$485	\$588	\$702	\$828	\$967	\$1,119	\$1,287	\$1,456	\$8,130

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Appendix

June 21, 2011

Risk Tolerance Questionnaire

Guidelines:

When responding as an individual, please answer questions in Partner 1 column. When responding as a couple, please each answer the questions individually (Partner 1 and Partner 2 columns).

Answers Here	
("X" or "Y/N" or Year)	
John Doe	Jane Doe

1. What would be the closest description of you as a consumer of investment information?

- a) I am a business news junkie, spending hours a day digesting investment information.
- b) I regularly read "The Wall Street Journal" and at least one specialized business publication.
- c) I spend about 15 minutes a day on the financial pages.
- d) I watch the business news on television but don't understand much.
- e) I use the business section to walk the dog and avoid business news whenever possible.

X	
	X

2. What year did you begin making investments?

1995	1998
------	------

3. Have you ever shorted a security?

N	N
---	---

4. Have you ever bought or sold options on a security (other than non-qualified options on your company stock)?

N	N
---	---

5. What has been the average return on large US stocks since 1926:

- a) 7.20%
- b) 8.90%
- c) 10.30%
- d) 12.10%
- e) 14.70%

X	X

6. When interest rates rise, existing bond values:

- a) Go up
- b) Move independently from interest rates
- c) Go down
- d) Don't change at all

X	
	X

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7. You have saved for a big vacation. Two weeks before your departure, you lose your job. You...

- a) Cancel your vacation.
- b) Make plans for a modest vacation at the beach instead.
- c) Go as scheduled, reasoning that job hunting will go better after a good vacation.
- d) Extend your vacation and plan a real blowout; this might be your last opportunity to go first-class.

X	X

8. After you make an investment, you typically feel:

- a) Thrilled
- b) Satisfied
- c) Relieved
- d) Worried or regretful

X	X

9. You take a job at a fast-growing company, where you are offered these choices. You pick:

- a) A five-year employment contract
- b) A \$35,000 bonus
- c) A 10% pay increase on your \$100,000 salary
- d) Stock options (the opportunity to buy company stock at a set price) with a current value of \$25,000 but the chance for appreciation

X	
	X

10. How would your spouse or best friend describe you as a risk-taker?

- a) Often goes with his/her gut
- b) Willing to take risks after research
- c) Cautious
- d) Risk averse
- e) Reluctant to take any risk

X	
	X

11. You invest in emerging markets, believing they will grow over the next decade. Soon they are down 20%. You:

- a) Sell
- b) Increase your holdings immediately
- c) Do nothing
- d) Wait until the end of the year, adding to your stake if necessary to increase your holding to the original percentage.

X	X

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12. The following statement best describes my approach to saving and investing:

- a) I would like to maintain my current lifestyle as it is now, even if it means having a more simple lifestyle in retirement
- b) I would like to maintain my current lifestyle as it is now, if I can maintain the same lifestyle when I do retire and reach some of my financial goals
- c) I am willing to save and invest more money now in order to have a better lifestyle after retirement and reach most, if not all, of my financial goals
- d) I am willing to save and invest more money in the near future (within the next 5 years) to have a better lifestyle after retirement and reach most, if not all, of my financial goals

	X
X	

13. The following are four hypothetical portfolios and their range of returns over a one-year period.

Which portfolio would you be most comfortable investing in?

- Portfolio A - high end of range 6%, low end of range -3%
- Portfolio B - high end of range 18%, low end of range -9%
- Portfolio C - high end of range 28%, low end of range -19%
- Portfolio D - high end of range 35%, low end of range -25%

X	X

14. During the rapid drop in equity values during late 2008, which of the following best describes your reaction to assets invested in the stock market:

- a) I did nothing, mostly because I didn't know what to do
- b) I sold when I saw the market was in free fall, and haven't gotten back in
- c) I deliberately did nothing, knowing that I was a long-term buy and hold investor
- d) I did nothing until I couldn't take the pain any longer, and then sold
- e) I sold when I saw the market was in free fall, and bought back in on the way up

X	X

15. Six months after you make a \$20,000 investment, the investment drops in value 20% (\$4,000), as does the value of the entire stock market. The scenario that best describes how you might respond is:

- a) Immediately sell all my investments and transfer money to another financial management company
- b) Redefine investment strategy, sell all investments and restructure to a more conservative portfolio
- c) Wait until market recovers, sell some of my investments, and establish lower risk investment strategy
- d) Hold current portfolio allocation and remain focused on my long-term investment goals
- e) Hold current portfolio and possibly take action to buy more at lower price to lower my average cost

	X
X	

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16. Six months after you make a \$150,000 investment with an advisor, that investment drops 20% (\$30,000) in value as the market stays flat. The scenario that best describes how you might respond is:

- a) Immediately sell all my investments and talk to other investment advisors about strategy
- b) Immediately redefine investment strategy, sell all investments and restructure to a more conservative portfolio
- c) Analyze the results with my advisor, change some investments if I see fit, and establish lower risk investment strategy
- d) Stay with current strategy and remain focused on my long-term investment goals
- e) Stay with current strategy and possibly take action to buy more at lower price to lower my average cost

X	
	X

17. What do you expect the total return on your stock portfolio to be over time?

- a) > 15%
- b) 10-15%
- c) 5-10%
- d) 0-5%

X	
	X

18. Choose the statement that best describes your thinking (check all that apply)

I expect to:

- a) Never lose money in my stock portfolio in any 1-year period
- b) Never lose money in my stock portfolio in any 5-year period
- c) To beat the returns on the S&P 500 every year for the stock portion of my portfolio
- d) To beat the returns on the S&P 500 over the long-term (over 5-10 years) for the stock portion of my portfolio

X	X

19. I prefer not to use the following types of investments in my portfolio (check all that apply):

- 1) Stock/Equity-based securities (ETFs, mutual funds, etc.)
- 2) Currencies
- 3) Bonds or Bond Funds (add detail below)
- 4) Real Estate funds
- 5) Foreign investments
- 6) Commodities
- 7) Investments in certain countries (state which countries below)
- 8) Other (Please list)

	X

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20. I have a strong bias for investing in:

- 1) US markets
- 2) Socially-responsible companies
- 3) High-risk, high reward industries (e.g. biotech, clean energy, emerging technology)
- 4) None of the above

X	X

Please provide any detail that helps explain your answers:

Personal Information

Date: 6/21/2011

	Personal (Name)	Date of Birth (mm/dd/yyyy)	Year of Birth	Current Age	Projected Retirement Age	Employer	Credit Score (Actual or Estimated)	Any Significant Health Issues?
Partner	John Doe	1/15/1974	1974	37	63	eBay	760	no
Partner*	Jane Doe	1/30/1974	1974	37	60	Microsoft	740	no
Child #1*	Johnny Doe	11/7/2001	2001	9			n/a	no
Child #2*	Janey Doe	8/17/2004	2004	6			n/a	no
Child #4*	Prospective Child #3	6/30/2012	2012	-2			n/a	no

* Leave respective entry blank if only one head of household and/or no children.

For couples, do you manage your money Individually or combined? (drop Combined)

Contact Information:

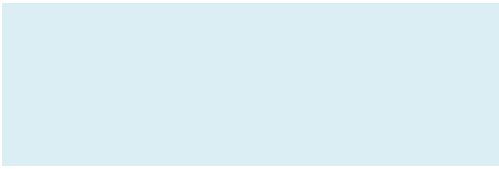
Address:
 City:
 State:
 Zip Code:
 Home Phone #:
 Partner 1, Cell Phone #:
 Partner 2, Cell Phone #:
 Alternative Phone #:
 Fax #:
 Skype Name:

Other Information:

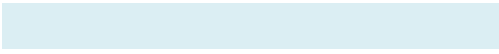
	John Doe	Jane Doe
Hometown		
High School		
City of High School		
Undergraduate School		
Graduate School		
Military Service (Branch)		
Wedding Anniversary		
Company and Job Title		
Years at Company		
Previous Company and Job Title		
Years at Company		
Professional Designations (PhD, MD, MBA, MS, MA, CPA, etc.)		
Organization Memberships		
Favorite Charities/Causes		
Hobbies/Interests		

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Subjects of Interest (outside of business/office)
Favorite Websites - Mainstream
Favorite Websites - Niche/Special Interest
Spectator Interests - (sports, theatre, etc.)



Marital Status
If Divorced or Single - child custody?



Children's Hobbies/Interests

Johnny Doe	Janey Doe	Prospective Child #3

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Income and Investments

INCOME

	Actual 2010		Actual 2010		Total
	John Doe	Jane Doe	John Doe	Jane Doe	
If you file taxes jointly *					
Income (Last Year) - line 37 of form 1040					\$ 245,147
Federal Tax Paid - line 60 of form 1040					\$ 45,560
State Tax Paid - line 19 of form ES540 (California) or line 5 in Form 1040 (Schedule A)					\$ 16,327
If you file taxed separately * ^					
Adjusted Gross Income (Last Year) - line 37 of form 1040					\$ 245,147
Federal Tax Paid - line 60 of form 1040					\$ 45,560
State Tax Paid - line 19 of form ES540 (California)					\$ 16,327
City/Local Tax Paid					\$ -
Value of short-term investment capital losses (from sales) carried forward from previous years (if applicable)					\$ -
Value of long-term investment capital losses (from sales) carried forward from previous years (if applicable)					\$ -
Current Salary	\$ 141,000	\$ 103,000			\$ 244,000
Projected Bonus	\$ 8,500	\$ 15,450			\$ 23,950
In absolute dollars (\$\$) - OR-	8,500				
In percentage of annual salary (%)	10%	15%			
One-Time Bonus Amount					\$ -
Total Compensation	\$ 149,500	\$ 118,450			\$ 267,950

* Complete sections for joint or separate, not both.
 ^ Please notify your CoPilot Financial Advisor if you file your taxes separately.

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COMPANY STOCK OPTIONS/ OR OTHER STOCK EQUIVALENTS

*This assumes a 4-year straight line vesting pattern, cliff vesting after a 6 month waiting period and then monthly vesting after that. Please make note if your holdings vest differently.

Partner, Grant	Type (drop down)	Number Granted	Grant Date (MM/DD/YYYY)	Grant Price*	Vesting Period (months)	Vested Shares	Previously Sold	Expiration Date of Option (MM/DD/YYYY)	Current Stock Price	Pretax Market Value
Grant #1 John Doe	Incentive Stock Options (ISOs)	15000	6/13/2006	\$0.30	48	15000	0	9/19/2016	\$0.00	\$ -
						0			\$0.00	\$ -
						0			\$0.00	\$ -
Grant #2 John Doe	Incentive Stock Options (ISOs)	15000	11/13/2007	\$0.30	48	13125	0	11/12/2017	\$0.00	\$ -
						1875			\$0.00	\$ -
						0			\$0.00	\$ -
Grant #3 John Doe	Incentive Stock Options (ISOs)	15700	12/31/2012	\$0.30	48	9812.5	0	12/22/2018	\$0.00	\$ -
						3925			\$0.00	\$ -
						1962.5			\$0.00	\$ -
Grant #4 John Doe	Registered Stock Units (RSUs)	75000	10/14/2010	\$0.30	48	9375	0	0	\$0.00	\$ -
						18750			\$0.00	\$ -
						18750			\$0.00	\$ -
Grant #5 John Doe		0				18750			\$0.00	\$ -
						0			\$0.00	\$ -
						0			\$0.00	\$ -
Grant #6 John Doe		0				0			\$0.00	\$ -
						0			\$0.00	\$ -
						0			\$0.00	\$ -
										\$ -
Grant #1 Jane Doe	Non-Qualified Stock Options (NQs)	750	4/6/2005	\$189.22	48	180	0		\$520.00	\$ 59,540
						187.5			\$520.00	\$ 97,500
						187.5			\$520.00	\$ 97,500
Grant #2 Jane Doe	Non-Qualified Stock Options (NQs)	190	3/9/2009	\$308.57	48	113	0		\$520.00	\$ 23,892
						47.5			\$520.00	\$ 24,700
						29.5			\$520.00	\$ 15,340
Grant #3 Jane Doe	Non-Qualified Stock Options (NQs)	30	7/29/2009	\$436.24	48	12	0		\$520.00	\$ -
						7.5			\$520.00	\$ 3,900
						7.5			\$520.00	\$ 3,900
Grant #4 Jane Doe		0				7.5			\$520.00	\$ 3,900
						0			\$520.00	\$ -
						0			\$520.00	\$ -
Grant #5 Jane Doe		0				0			\$520.00	\$ -
						0			\$520.00	\$ -
						0			\$520.00	\$ -
Grant #6 Jane Doe		0				0			\$520.00	\$ -
						0			\$520.00	\$ -
						0			\$520.00	\$ -
										\$ 84,437

*For Restricted Stock Units, please enter \$0 for your Grant Price

Additional Information on Stock Options:

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	John Doe		Jane Doe	
Retirement Account Contributions Contributions to Tax-Deferred Savings (401(K), 403(B), SEP IRA, IRA, etc.)	\$	16,500	\$	16,500
Company Retirement Account Matching Percentage of each dollar matched by employer		50%		50%
If your company matches:				
Maximum employer contribution: in absolute dollars	\$	50,000	\$	50,000
--OR--				
Maximum employer contribution: in percentage of salary		6%		1000%
Company Matching	\$	8,250	\$	8,250

INVESTMENT SUMMARIES

*Investment holdings are broken down into three sections – Partner A, Partner B, and Joint.
Please enter your holdings in the appropriate sections.

Account Holder - John Doe

All Accounts

Account Type (drop down)	Taxable or Tax Deferred* (drop down)	Account Nickname	Name of Holding Institution**	Approximate Value of money or investments in Account	Date the Value was estimated (MM/DD/YYYY)
401 K	Tax Deferred	John's Current 401(K)	Schwab	\$ 109,000	3/31/2011
401 K	Tax Deferred	John's Old 401(K)	Microsoft	\$ 78,370	3/31/2011
				\$ 187,370	

* Taxable Accounts include: Bank, Brokerage and Direct Purchase
Tax Deferred Accounts include: 401 K, 403 b, IRA, SEP IRA, Keough, Roth IRA, 529 Savings Plan and Annuity

** e.g. Company-Sponsored retirement account, TD Ameritrade, Schwab, Merrill Lynch, etc.

Investments in Accounts:

Individual Bonds

Account Type (drop down)	Type (Gov't, Corporate, Muni)	Face Value	Date Purchased (MM/DD/YYYY)	Interest Rate/Coupon	Maturity Date (MM/DD/YYYY)

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Assets, Liabilities, Expenses and Other Info.

OTHER ASSETS, INVESTMENTS AND LIABILITIES

Liabilities/Loans/Commitments

Liabilities - Balances owed	<i>John Doe</i>		<i>Jane Doe</i>		<i>Joint</i>	
	Balance	Interest Rate	Balance	Interest Rate	Balance	Interest Rate
Credit Cards						
Personal Loans						
Other Secured Loans - real estate, machinery, cars, etc.						
Other material debts - (eg. medical bills)						
Loans on Investments						
Loans Against Retirement Accounts						
Margin Loans on Investments						

Real Estate/ Mortgages

	Primary Residence - First Mortgage	Primary Residence - Second Mortgage	Secondary Residence	Real Estate Investment #2	Real Estate Investment #3	Real Estate Investment #4
Method of Ownership (Community Property, JTWROS, Joint Tenants, Individually)	Trust					
Current Market Value (estimated)	\$ 391,000					
Original Loan amount	\$ 307,400	\$ 0				
Current Loan Balance	\$ 298,890	\$ 0				
Type of loan - fixed, variable, fixed to variable, interest only	Fixed					
Rate - fixed, variable rate (current)	5.00%	3.50%				
Term - 15 year, 20 year, 30 year	30	30	1	1	1	1
Year Loan Originated	2010					
Years Remaining on Loan	29	0	0	0	0	0
Monthly Mortgage	\$ 1,650	\$ 0	\$ -	\$ -	\$ -	\$ -
Monthly Property Taxes (if not impounded in Mortgage)						
Estimated Monthly Maintenance and Management						
Rent Received (monthly)						
Total Original Amount of Mortgages on Primary Residence	\$ 307,400					
Total Balance Due on Primary Residence	\$ 298,890					

Other Investments (Limited Partnerships, collectibles, jewelry, commodities, gold, art, etc.)

	Current Market Value	Price at Purchase
NONE		

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Cars (Make/Model/Year)	Current Market Value	Amount Owed On Loan	Price at Purchase
Subaru Forester 2011	\$ 25,000		
Volvo V70 Wagon 2005	\$ 15,000		

If yes,

Name	Age	Where does the person live?	Medical Conditions/Handicaps

FUTURE INCOME SOURCES

Inheritance	Beneficiary	Source of Inheritance	Projected Year of Inheritance (YYYY)	Amount (\$)
Inheritance 1	John Doe			
Inheritance 2	John Doe			
Inheritance 1	Jane Doe			
Inheritance 2	Jane Doe			

Pension	Pension Recipient	Company	Year Pension Begins (YYYY)	Annual Amount (\$)
Pension 1	John Doe			
Pension 2	John Doe			
Pension 1	Jane Doe			
Pension 2	Jane Doe			

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INSURANCE

LIFE INSURANCE - Company-sponsored or independent

Life Insurance - Policy # 1

Person covered
 Policy Issuer (eg. MetLife, Allstate, etc.)
 Through your company or another party?
 Beneficiary
 Amount
 Monthly Premium
 Type (Term, Whole Life, Universal Life, etc.)
 Time period (if term insurance)
 Cash Value (if not term insurance)

Life Insurance - Policy # 2

Person covered
 Policy Issuer (eg. MetLife, Allstate, etc.)
 Through your company or another party?
 Beneficiary
 Amount
 Monthly Premium
 Type (Term, Whole Life, Universal Life, etc.)
 Time period (if term insurance)
 Cash Value (if not term insurance)

Life Insurance - Policy # 3

Person covered
 Policy Issuer (eg. MetLife, Allstate, etc.)
 Through your company or another party?
 Beneficiary
 Amount
 Monthly Premium
 Type (Term, Whole Life, Universal Life, etc.)
 Time period (if term insurance)
 Cash Value (if not term insurance)

Life Insurance - Policy # 4

Person covered
 Policy Issuer (eg. MetLife, Allstate, etc.)
 Through your company or another party?
 Beneficiary
 Amount
 Monthly Premium
 Type (Term, Whole Life, Universal Life, etc.)
 Time period (if term insurance)
 Cash Value (if not term insurance)

ST Disability Insurance (Y/N?)

Do you have it through your work?
 Policy Issuer (eg. MetLife, Allstate, etc.)
 Annual Premium

John Doe	Jane Doe

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LT Disability Insurance (Y/N?)

Do you have it through your work?
 Policy Issuer (eg. MetLife, Allstate, etc.)
 Annual Premium

<i>John Doe</i>	<i>Jane Doe</i>

Health Insurance

Please check policyholder (could be both)
 Type (HMO, PPO, etc.)
 Policy Issuer
 Who is Covered?
 Lifetime Maximum
 Annual Out-of-Pocket Maximum
 Large Group, Small Group or Individual policy
 Monthly Premium cost to you

<i>John Doe</i>	<i>Jane Doe</i>

Long-term Care Insurance (Y/N?)

Policy Issuer (eg. MetLife, Allstate, etc.)
 Through your company or another party?
 Beneficiary
 Maximum Daily Benefit
 Waiting Period
 Age of Person Insured
 Medical Condition of Insured
 Yearly Premium
 Services Covered (and % or max)

<i>John Doe</i>	<i>Jane Doe</i>

EDUCATION/FAMILY EVENTS

Day Care/Grade School/Secondary School Education ^	Cost per year (in today's dollars)^	Percentage Contribution to annual costs?	For how many years?	Beginning Year (yyyy)
Johnny Doe				
Janey Doe				
Prospective Child #3				

College Education - Undergrad*	Cost per year (in today's dollars)*	Percentage Contribution to annual costs?	For how many years?	Starting in what year? (yyyy)
Johnny Doe	\$ 50,000	100%	4	2019
Janey Doe	\$ 50,000	100%	4	2022
Prospective Child #3	\$ 50,000	100%	4	2031

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College Education - Graduate/Professional	Cost per year (in today's dollars)*	Percentage Contribution to annual costs?	For how many years?	Starting in what year? (yyyy)
Johnny Doe	\$ 50,000	100%	2	2023
Janey Doe	\$ 50,000	100%	2	2026
Prospective Child #3	\$ 50,000	100%	2	2035

^ Private Day Care/school - varies from \$800 to \$2000/month
 * College - (tuition, room, board, books) Private college ~ \$50K/year, Public college ~\$30K/year

One Time Cash Outlay - grad gift, right of passage ceremony (eg. wedding), etc	Child	Estimated Cost (in today's dollars)	Projected Year of Event (yyyy)
Wedding	Johnny Doe	\$ 20,000	2031
Wedding	Janey Doe	\$ 20,000	2034
Wedding	Prospective Child #3		
Home Down Payment Loan	Johnny Doe	\$ -	2028
Home Down Payment Loan	Janey Doe	\$ -	2031
Home Down Payment Loan	Prospective Child #3		

Real Estate Purchases	Primary/Secondary	Estimated Cost of Home (in today's dollars)	Projected Year of Event (yyyy)
New Home	Primary Home	\$ -	0
	Secondary Home	\$ 750,000	2015
Monthly Rent for Primary Home		\$ 2,000	2015

ADVISORS

Name and contact information (if applicable) of:	Name	email	Phone
Accountant			
Estate Lawyer			
Existing Financial Advisor			

Notes (if any):

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Appendix

CoPilot Financial's Investment Philosophy

The CoPilot Financial philosophy is based on 4 important ideas:

1) Make money by saving money – don't pay someone to manage a portfolio of stocks

At CoPilot, we believe the data generated by investment research, not the marketing of the mutual fund and money management industry. Paying someone to pick securities (stocks or bonds) within a particular type of investment (large US stocks, emerging markets stocks, bonds, etc.) lowers your results over time. Why? Because virtually no money managers, over time increase returns enough to pay for their management fees, and your returns go down.

The research shows that the key to superior investment returns is investing in the right types of investments (different types of stocks, bonds, real estate, commodities, etc.)—that's what CoPilot focuses on. We advise you to buy low-cost investments that track the returns of stock, bond or other investment markets (indexed investments such as ETFs and indexed mutual funds). We add value for you by guiding you to purchase investments in proportions that reflect market conditions, your personal profile, and your goals. By saving you the money management fees of the mutual fund and financial advisory industry (typically 1% annually), you can pay our fixed fee with plenty of money left over for you.

2) Investors with many years before retirement “win the game” by not “losing the game”

Most young investors don't fully understand the power of compounding growth and see their long time horizon as a source of freedom to be aggressive and take big risks. CoPilot sees it differently – when you have a long time horizon, you often have to take less risk than you realize to reach your goals. So why not take a smoother, more predictable route to success?

3) Smart investors always keep taxes in mind

Most of us have heard this truism – “It doesn't matter what you make, it matters what you keep”. So true. That's why CoPilot looks at your portfolio as one sum of money – our recommendations consider not only what types of investments to recommend to you and in what amount, we pay close attention to which account you should put each investment in. If you want to minimize tax

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impacts during growth and retirement distribution, some investments are best placed in tax deferred accounts like the IRA and the 401(K), and some are better placed in a traditional brokerage accounts.

We also don't make changes to your account or recommendations on sale of large blocks of company stock or stock options, without considering and communicating the tax implications of the trade.

4) Investing is not just done in the stock market

We collect a flat fee and have no vested interest in you putting your money in the stock market or somewhere else. We want you to put your money in investments that are appropriate and well-suited for you and your goals. If we think that is best achieved in the stock markets or elsewhere, we will tell you. Our Financial Life Navigation customers can get advice on any and all of their financial concerns, as well as our opinion on non-market investments and their suitability for you, for one annual fixed fee.

Annual Savings from applying the CoPilot Investment Philosophy

As mentioned in our Investment Philosophy, we recommend low-cost investment vehicles in order to save you money. The average mutual fund or managed money account will charge investors between 1% and 2% of the invested amount annually, depending on the type of fund. In contrast, the average ETF or Index Fund charges investors between 0.12% and 0.85% of the invested amount annually.

On average, ETFs and Index Funds cost 1% less than the corresponding mutual fund. Exhibit #15 shows you the full benefit of this cost differential over time. The Exhibit shows you how much you would save annually if you choose our low-cost option, and the cost of our services—the difference is your savings from working with CoPilot. **Our calculations project you will save \$306 by investing in CoPilot's recommendations this year, and \$8,130 over the next 10 years, after paying our fees!**

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