

Retirement Planning Portfolio

Specially prepared for Mr. & Mrs. Sample
December 12, 2003

Mr. and Mrs. Sample
105 Any Street
Town, State

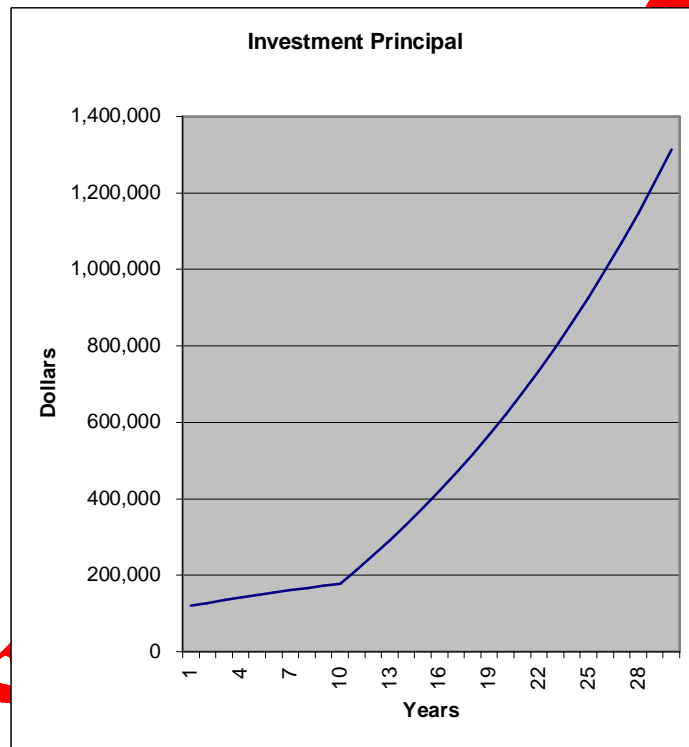
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Mr. And Mrs. Sample, congratulations, your plan is working and you will be able to retire with your investment principal maintained throughout your retirement. Your investment principal will grow to \$1,313,039 at the end of your plan. *

This chart does not include the value of your real estate.



* We at Retirement-4-U have confidence in our methodologies and formulas for arriving at successful retirement plans. However, we cannot predict the future. The values developed by Retirement-4-U and presented in reports and graphs are only forecasts based on information you have provided. Over time, your actual portfolio may exceed or fall short of these estimated returns.

Retirement-4-U
105 Fithian Way
Folsom, California 95630
www.retirement-4-u.com

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Summary Details

Now that you know you can successfully retire and meet your goals for retirement. Let's talk about how we have arrived at those results.

History Review and Retirement Goals

This portfolio is for both of you with incomes and Social Security Benefits from Mr. Sample and Social Security Benefits from Mrs. Sample.

Mr. Sample, your realized retirement day is nine months away on your 55 birthday. Congratulations on successfully planning for and managing your future.

You own a home with a present day value of \$368,950. Amount owed is \$105,000.

You and Mrs. Sample have expressed your desire to travel and we at Retirement-4-U think that's a great way to spend your time in retirement and reward yourselves for all your hard working years. Seeing different lands, absorbing different cultures and experiencing different foods are all elements for warm memories.

You have also expressed your standard of living is very stable and would either stay the same or go down a little with no other planned major financial situations in the future.

Your portfolio includes your company 401k plan. We have conservatively estimated its growth rate based on past performance. Keep in mind, Retirement-4-U does not manage investments or give investment advice. Please seek an investment counselor for adjustment to your stock portfolio.

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Expenses:

At 55 years of age your yearly expenses will total \$33,912. When you add the amount needed to cover income taxes your actual expenses become \$38,999. This amount is for the first year of retirement. Subsequent years are adjusted for inflation and reflect higher amounts. See table below.

Age	Inflation Adjusted
56	39,584
57	40,178
58	40,780
59	41,392
60	42,013
61	42,643
62	43,283
63	43,932
64	44,591
65	45,260
66	45,939
67	46,628
68	47,327
69	48,037
70	48,758
71	49,489
72	50,231
73	50,985
74	51,749
75	52,526
76	53,314
77	54,113
78	54,925
79	55,749
80	56,585
81	57,434
82	58,295
83	59,170
84	60,057
85	60,958

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Expense Details

Below are your expense details as reported. We have reviewed each expense, item by item and find they match normal or average expenses. You have done a good job in eliminating credit card debt and at the same time keeping your expenses to a minimum.

<u>Description</u>	<u>Amount</u>
Food	480
Clothes	40
Medical/Dental	40
Real Estate Taxes	266
Mortgage	746
Car Insurance	67
House Insurance	31
Life Insurance	34
Transportation	140
Entertainment	200
Recreation	160
Gifts	30
Cable TV	67
Water	50
Garbage	25
Newspaper	35
Phone	100
PG&E	175
Internet Access	40
Vacations	100
Health Insurance *	0
Credit Cards	0

* Health Insurance is company paid retirement benefit.

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Other Expenses

Remember when we asked you detailed questions on additional expenses, such as, How old is your roof? or How old were your appliances? Well, based on your answers and the average life-cycle of those items, we were able to predict when you would have to repair or replace those items, either going into your savings or having to withdraw funds from your investment principal.

Your home was built in 1993. Appliances were new except for the Refrigerator.

- Composition roofs are good for 20 years. Your roof is 7 years old so plan on re-roofing in 2013.
- Electrical for your vintage home is good for 40 years. Plan for possible repairs in 2033.
- Plumbing for your vintage home is good for 30 years. Plan on major repairs in 2023.
- Stove/Oven is good for 14 years. Plan for possible replacement in 2007.
- Refrigerator is good for 12 years. Plan for possible replacement in 2004.
- Microwave is good for 10 years. Plan for possible replacement in 2003.
- TV are lasting 7 to 10 years. Problem is technology is advancing at a rate where people are replacing their televisions every 3.3 years. If you keep yours for its full life-cycle, expect to replace yours in 2007.
- Average turn-over for car replacement is 3.7 years. Most retirees will get more mileage from their vehicles and go 7 to 10 years. Your car will last until 2010. Your pick-up truck will last until 2014 if not longer.

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Income:

Your total yearly income at your desired retirement age is \$40,140 This amount is for the first year of retirement. Subsequent years are adjusted for withdrawing interest from your investment principal and collecting Social Security benefits.

Income at 55 =	40,140	Pension
Income at 56 =	40,140	
Income at 57 =	40,140	
Income at 58 =	40,140	
Income at 59 =	40,140	
Income at 59.5 =	44,940	Investment Principal
Income at 60 =	44,940	
Income at 61 =	44,940	
Income at 62 =	44,940	
Income at 63 =	44,940	
Income at 64 =	44,940	
Income at 65 =	44,940	
Income at 66 =	71,856	Social Security

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Income Details

Below are your income details as reported with the age at which you will be withdrawing from pension, 401k and Social Security. Note; figures are yearly.

Income at 55

Pension =	40140
Savings =	0
Total	40140

Income at 59.5

Pension =	40140
Savings =	4800
Total	44940

Income at 66

Pension =	40140
Your SS =	21144
Spouse's SS =	10572
Savings =	0
Total	71856

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Investment Growth

Investment growth is factored at a conservative rate of 6% per year. Your portfolio has performed between 7% and 15% over the last 9 years. Please note amounts were adjusted in the following years (57-59 and 65) to compensate for expenses exceeding income.

Age	Principal
56	120,556
57	127,752
58	134,777
59	141,612
60	148,236
61	154,627
62	160,762
63	166,616
64	172,162
65	177,372
66	213,931
67	251,996
68	291,644
69	332,962
70	376,038
71	420,967
72	467,850
73	516,793
74	567,907
75	621,311
76	677,132
77	735,503
78	796,564
79	860,465
80	927,364
81	997,428
82	1,070,834
83	1,147,770
84	1,228,435
85	1,313,039

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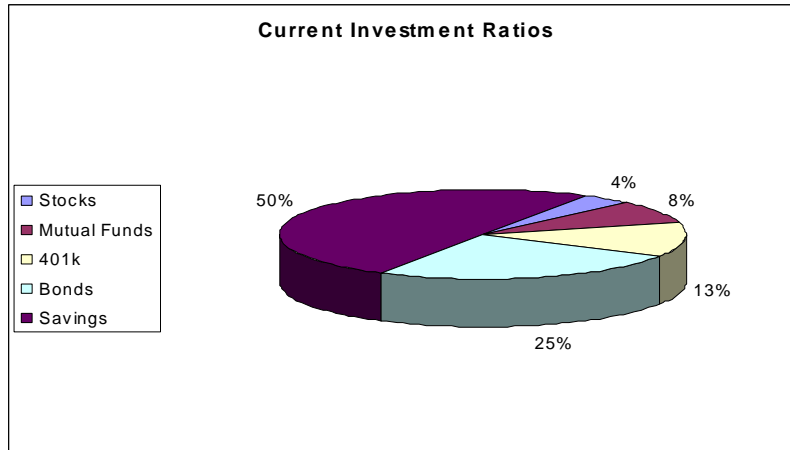
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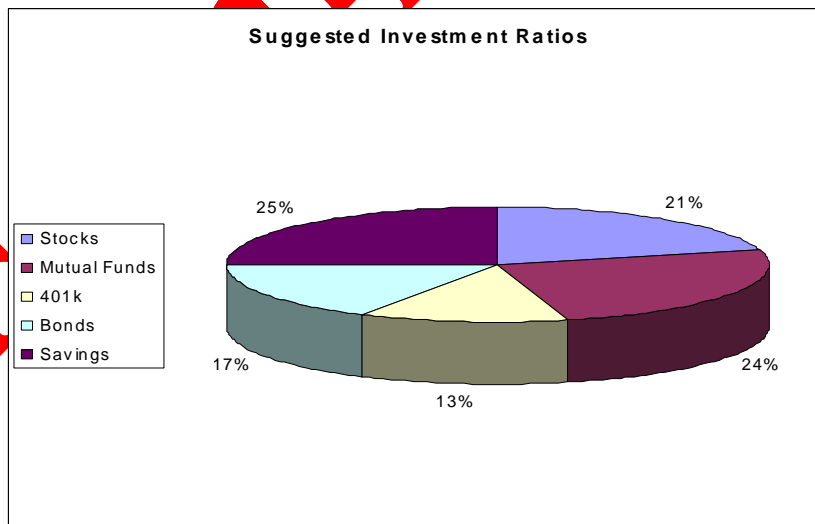
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Investment Details

Your investments are divided into five major areas with savings having a large portion of your portfolio.



We would suggest a more aggressive portfolio to realize a greater return for your investments. Your gain the first year alone would be \$5350



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Managing Information

Now that you have this information, your most important responsibility will be to manage your portfolio successfully.

As an example of managing information, look on your Expense Details sheet. You will notice over the years that your Medical/ Dental costs will go up exceeding your budget for that item. This is natural since as you get older you will have greater needs for doctor visits and medicine. You will also realize your Transportation; Entertainment and Recreation expenses will go down in your later years.

By monitoring expense items, making adjustments where necessary and always comparing your monthly and yearly expenses vs. income, you will easily manage to success.

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Our Thanks to You

Mr. And Mrs. Sample, we at Retirement-4-U again thank you for enlisting our company in insuring you have the right information to make good, intelligent retirement decisions. We understand your choices for retirement planning were many and we are grateful you choose Retirement-4-U.

We honored your choice by committing all our resources in making your retirement plan successful. As all plans are starting points or basis of improvement, we encourage you to monitor your plan, make adjustments were necessary and treat your plan, not as an absolute solution but a tool to check your progress, insuring your happy, successful retirement.

Thank you,

The staff at Retirement-4-U

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Disclaimer:

Please remember that Retirement-4-U responsibility ends upon successful delivery of your retirement portfolio and can in no way guarantee any particular amount of increase or decrease in inflationary rates or interest rates. The ability to predict the exact percentage of inflation each year is simply not possible; however, our forecasting model is based on historic measures and has proven to be quite accurate. We also cannot be assured that you the customer will budget or invest as we have outlined over the next 31 years. Nevertheless, your simple act of partnering with Retirement-4-U will put you in your best possible position to have a gratifying and successful retirement.

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