

Retirement Planning Portfolio

Specially prepared for Mr. & Mrs. Smith
July 23, 2001

Mr. and Mrs. Smith
5078 Any Street
Any Town, State

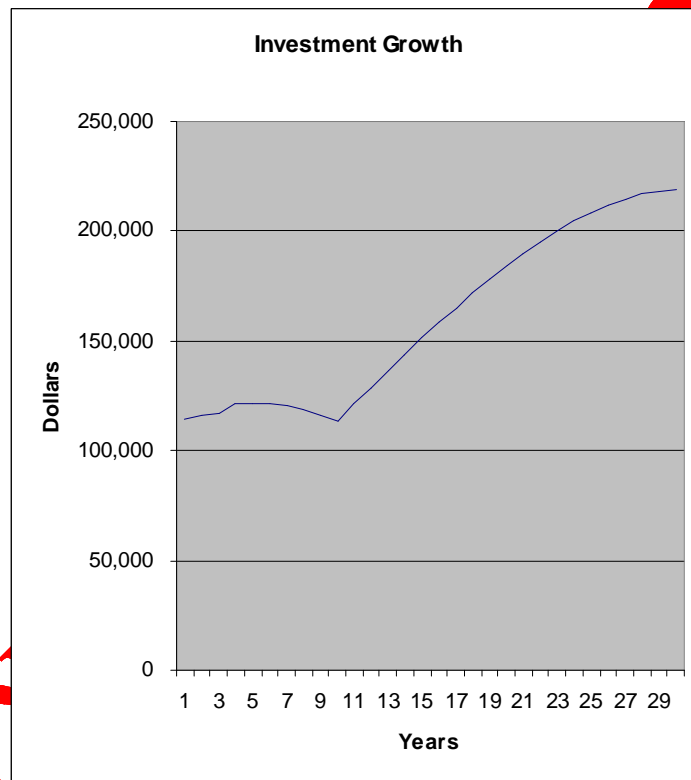
Example Only

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Mr. And Mrs. Smith, 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 \$219,089 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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History Review and Retirement Goals

The forecaster chart reflects your portfolio's expenses exceed your income plus interest from your investments during the first 3 years and the 7th to 11th years of your plan. The first few years you told us you were working part time to supplement your income. The 12th year your Social Security benefits kick in and provide positive portfolio balance through the life of your plan. Monitor your expenses and investment rates of return during those critical years and make financial adjustments where necessary.

Your portfolio includes your investments and stock holdings. We have estimated their 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.

Income:

Your total yearly income at your desired retirement age is \$39,464 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 Details

Below are your income details as reported with the age at which you will be withdrawing from pension, and Social Security.

Income total at 55
Pension = 39,464

Income total at 66
Pension + Social Security = 51,532

Expenses:

At 55 years of age your yearly expenses will total \$37,694 When you add the amount needed to cover income taxes your actual expenses become \$42,217 This amount is for the first year of retirement. Subsequent years are adjusted for inflation and reflect higher amounts.

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Investment Growth

Investment growth is factored at 12% per year. Your portfolio has achieved 9% to 15% over the last 5 years.

Our Thanks to You

Mr. And Mrs. Smith, 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 during your plan. 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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