



Created for:

Money Organizer Plan

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Financial Advisor

Money Organizer Pro

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The information provided here is subject to change and is only intended to give you a better understanding of how to simplify your finances and begin to build wealth. The calculations are derived from the information you provided. This plan must contain all pages in order to be complete.

Money Organizer Pro Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, liabilities, financial goals and personal situation are key assumptions for the calculations and projections in this Report. Please review the additional assumptions under “Assumptions”. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

Assumptions and Limitations

Money Organizer Pro offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the Money Organizer Pro assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

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MONEY ORGANIZER PLAN

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Introduction

About Money Organizer Pro

The Purpose of Money Organizer Pro is to help you get organized with your finances in order to make sound financial decisions based on an accounting of where you are today in addition to a glimpse of what may come to be in the future based on some of the financial decisions you make today. We are doing this by completely changing the way you think about managing money. Specifically, how you can create wealth with what you already have. Money Organizer Pro will educate you on your wealth building opportunity and help personalize a plan for you to do so.

The focus of Money Organizer Pro is to assist in building your net worth by addressing the management needs of both assets and liabilities. Remember, it is often your liabilities which get in the way of building your assets. In other words, the money you might use to pay your creditors is money you may be able to use in the future to build wealth for yourself. The Money Organizer Plan can show you this wealth opportunity.

The Elusive American Dream

We are encouraged to grow up and chase the American Dream. Finances often play a large role in turning those dreams into reality: home ownership, a comfortable retirement, and dream vacations. Whatever you can imagine requires a certain amount of wealth. Unfortunately, many people may never achieve those dreams and here is why:

- Spending too much and saving too little.
- Consumer debt in America has grown to more than \$2 trillion today.
- Too much focus on monthly payment over the overall cost of a good - especially cars and homes.
- Too much confidence in home equity loans and borrowing money.
- Our economy and our society are so fast paced that people don't have the time to manage their finances and keep up with what is happening in the financial marketplace.
- Too much need for IMMEDIATE GRATIFICATION, which empties our pockets of money needed for the future.
- In general, knowledge of smart and strategic wealth building is absent in the general household.

The Money Organizer Plan

The Money Organizer Plan's efforts to improve your long-term financial health can result in you having options you may not have thought of. Sometimes your best option is to simply adjust your spending habits and use better budgeting techniques to create the cash flow you need to make your plan work. Other options might include more strategic or creative methods like using equity in a home to consolidate debt to lower overall monthly payments in order to help you create a positive cash flow which can then be used to establish an appropriate spending plan. Instead of jumping into a new mortgage loan without a clear plan of whether that mortgage loan compliments your financial plan or competes with it, we recommend you carefully review the impact of the new mortgage loan on your short-term as well as your long-term goals and Money Organizer Pro can help here too. With the help of your advisor, you can put in your mortgage options and see how they might impact your finances today and into the future. This way you can make a more sound decision when choosing a new mortgage loan.

The objective of this report is to identify where you currently stand financially, relative to your long-term and short-term goals. Once that is determined, we use the 4 cornerstones of Money Organize Pro to illustrate your current situation as well as the benefits of making some simple changes that could dramatically improve your opportunity to retire with enough money to afford the life you want, rather than a life of uncertainty. These improvements ultimately give you greater potential of achieving those long-term goals.

We begin the analysis by looking at your current net worth, budget and "Cornerstones" to see where you stand financially. Then we will look at Money Organize Pro solutions and how our guidance can help you reach your financial goals.

After you have provided the "current" budget you are using, your advisor can work with you to establish an "improved" budget that will maximize the amount of money you have left at the end of each month that can be used to carry out your Money Organizer plan, we call this money your "Cash Available for Re-allocation" or "CAFR". At the same time, in helping you create this budget, you want to be sure your budget is realistic to give you the best chances of sticking to the budget and carrying out the strategy laid out in the Money Organizer Plan.

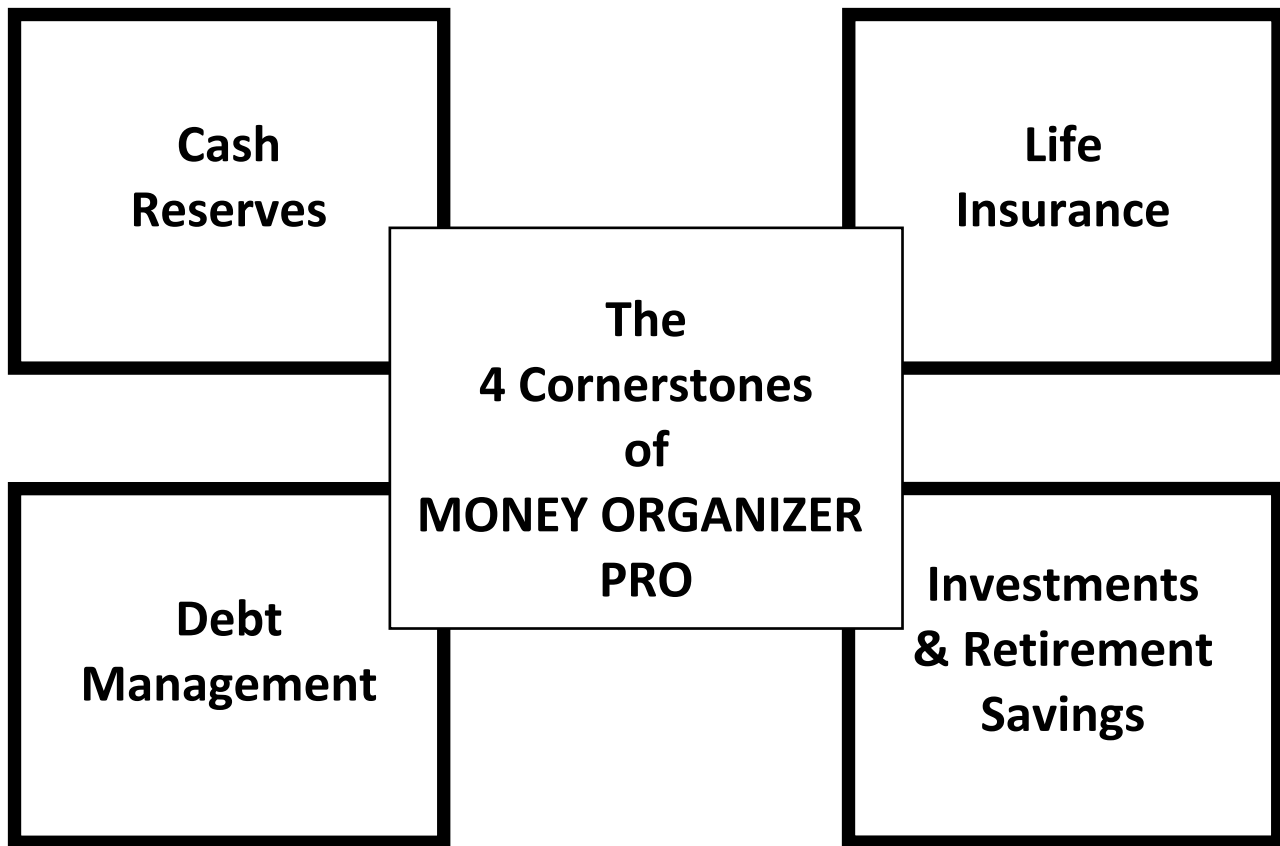
What it is: *In summary, the MOP is a guide to:*

- *Help you get your money organized.*
- *Determine your current Net Worth.*
- *Educate you on the 4 Cornerstones of Money Organize Pro and show you where you stand in relation to these 4 cornerstones.*
- *Give you a 5-step plan to follow on a monthly basis in order to solidify these 4 cornerstones.*
- *Automate the plan.*
- *Educate you on ways to minimize the interest you pay and maximize the interest you earn.*
- *Create a livable budget scenario that will allow you to control your monthly expenses and follow the 5-step plan.*
- *Provide additional recommendations to increase your net worth.*

What it is not:

- *An investment planning guide.*
- *Recommendation for specific investments.*
- *A guarantee of future investment, savings or Net Worth values.*
- *A guarantee of a progress or completion of a debt repayment plan.*
- *A representation of an approval for, or the ability to qualify for, a loan program, investment program or life insurance plan.*

What are “The 4 Cornerstones” of Money Organizer Pro?



Current 4 cornerstones:

If you remove one of the legs of a four-legged table, you may still have a table that stands, but it really cannot be used as a table because it will not be able to hold up to any weight. The same goes for your finances. There are 4 cornerstones which are critical to building wealth. Being debt free means you don't pay any interest. Cash-reserves can keep you from having to go into debt. Life insurance can help to protect your assets and the right retirement savings can allow you the luxury of living your retirement years the way you deserve to.

Cash Reserves - A key component to becoming and remaining debt free is to be prepared for life's expenses. Money Organizer Pro will help you understand how much to set aside as well as a step by step way to build a cash reserve account so you may never have to finance anything again!

Life Insurance - Insurance is an important part of any financial plan so that when unexpected events occur, it will not cost you the assets you worked hard to build. We will help you sort through the maze of life insurance options and recommend the best plan to protect your loved ones with the right kind and amount of insurance.

Debt Management and Elimination - Most people have debt and the best way to eliminate it is different for everybody. We will help you decide the best route to take in order to become debt free as fast as possible. Whether the solution is refinancing a mortgage to consolidate debt, debt stacking or a combination of the two, we work with you to create a plan that you can stick with!

Investments and Retirement Savings - Compounding interest is a powerful thing and the right strategic plan along with putting money into the right investments is critical. Once you are financially secure with the other three cornerstones, time can be your biggest ally. We will help create a plan so that you can take advantage of the right investments as quickly as possible.

The Money Organizer Pro 5-Step Plan

Money Organizer Pro recommends a 5-step plan to solidify the 4 Cornerstones of your finances:

- 1) Emergency Fund and Asset Protection**
 - 1a) Establish an emergency fund equal to a minimum of \$1000 in a savings account.
 - 1b) Establish proper life insurance coverage for yourself and spouse, if applicable.
- 2) Debt Elimination:** Pay down and eliminate debt quickly to minimize the amount of interest paid and to free up cash to invest/save on a monthly basis.
- 3) Build a “Cash Reserve”** fund equal to 3-6 months of net income (we will assess your situation and discuss a “target” number of months with you).
- 4) Invest/Save for Retirement:** Establish proper investment and savings accounts with monthly contributions to best meet your financial objectives (ie. Retirement planning, college, future purchases, etc.).
- 5) “Wealth Building”:** Maximize structure of and contribution to both tax advantaged and non-tax advantaged accounts. This may include more complex investment strategies.

Money Organizer Pro focuses on all 5 steps and is particularly designed for steps 1-3. Money Organizer Pro will help in other areas like step 4 by illustrating how even small increases in monthly contributions to Investment/Retirement accounts can possibly make big increases in the value of those accounts at retirement age.

While the Money Organizer Plan does include a plan for you to organize your money and makes recommendations for where you should spend your money each month (ie. the specific Cornerstone), it is important to note that the Money Organizer Plan is not an investment planning tool and is not intended to provide advice on specific investment choices necessary to properly structure step 4 and step 5. For more specific investment account or retirement planning advice, please inquire with your financial advisor.

Terms and Definitions

Throughout this report you will see references to data that represents two different plan strategy options. The first is your current strategy and the other is an “improved” strategy. The report compares the results you could possibly expect to achieve under each option as you strive to meet your financial goals. The following are brief descriptions of both options:

- **Current:** This option assumes you will make no changes in your current monthly budget allocation. It assumes you will continue to apply the same payments you are currently paying toward debt reduction, retirement savings and cash reserves. It also assumes you will keep the same amount of Life Insurance (if any) that you currently have.
- **Improved or with Money Organizer Plan:** With this option we look for adjustments that can be made within your current monthly budget to free-up cash available for reallocation (CAFR)*. This extra cash is then applied to the 4 cornerstones in the most effective manner to help you reach your financial goals.

MOP: Money Organizer Plan (also refers to the name of the software - Money Organizer Pro)

CAFR® (Cash Available for Re-Allocation): CAFR is the difference between your total monthly net income and your total monthly expenses (including your current minimum debt payments, life insurance premiums and your current monthly savings contributions).

After you have provided information on the “current” budget you are using via the Client Profile questionnaire, we will work with you to establish an “improved” budget that will maximize the amount of money that you have left at the end of each month, or CAFR, that can be used to carry out your Money Organizer Plan. At the same time, in helping you create this budget, we will strive to make it realistic so you will be able to stick to the budget and carry out the strategy laid out in the Money Organizer Plan.

Client Profile: At the beginning of the process, you were asked to complete a questionnaire, or Client Profile, asking for current financial information and financial goals. In addition, the Profile asked for you to provide certain assumptions you would like Money Organizer Pro to use in creating a Money Organizer Plan. This information is summarized in the Client Profile Summary and Client Profile Assumptions section of the Money Organizer Plan Report.

Current Profile

Current Balance Sheet (Net Worth Calculation)

To put it simply, your Net Worth is the difference between what you own (your assets) and what you owe (your liabilities). This calculation is used as a measuring stick to see where you are on the road to financial independence. From the information you provided on the Client Profile, your Net Worth calculations are as follows:

ASSETS:

Current Value

Primary Residence (Estimated Value)	\$500,000
Secondary Residence (Estimated Value)	\$0
Investment Property (Estimated Value)	\$0
Other Property (Estimated Value)	\$0
Retirement Savings - Tax Deferred Accounts Total	\$265,000
Retirement Savings - Taxable Accounts Total	\$25,000
Emergency Fund / Cash Reserves	\$7,500
Other Investments	\$0
Life Insurance (Cash Value)	\$0
Automobiles	\$60,000
Other Personal Property	\$0

Combined Total Asset Value

\$857,500

LIABILITIES:

Balance

Mortgages - Primary Residence	\$275,000
Mortgages - Secondary Residence	\$0
Mortgages - Investment Property	\$0
Mortgages - Other Property	\$0
Automobile Loans	\$22,500
Credit Cards	\$18,000
Other Liabilities	\$26,500

Combined Total Liability Value

\$342,000

CURRENT NET WORTH:

Net Worth (Combined Assets less Combined Liabilities)

\$515,500

Net Worth (Minus Primary Residence)

\$290,500

Note: Investment property assets are included at 90% of their value.

Client Profile

One of the first steps in the Money Organizer Plan process was for you, the client, to complete a questionnaire or Client Profile which is used to collect information relating to a number of different areas of your finances. Information from this profile, your credit report and information obtained during conversations with you have been used in creating this report. For your reference, this section shows the information you provided on the Client Profile as well as information which may have been obtained from your credit report.

Please review the following Client Profile pages carefully and report any information that needs correction to your Financial Advisor immediately.

Client and Spouse/Secondary Client Details

	Client	Spouse/Secondary Client
Name	James M Tester	Julie M Tester
Home Street Address	12 Faker Dr	12 Faker Dr
City, State, Zip Code	Fakertown CA 12345123	Fakertown CA 12345123
Mailing Address	12 Faker Dr, Fakertown CA 12345123	12 Faker Dr, Fakertown CA 12345123
Home Phone Number	(916) 555-1212	(916) 555-1212
Work Phone Number	(916) 555-9874	
Home E-mail Address	JamesT@email.com	
Age	51	51
Are you known by any other name?	Jane	
Marital Status	Married	Married
Number Of Dependents	2	2
Employer	Test Inc	City of Anytown
Occupation	Tester	HR Manager
Work Street Address		
City, State, Zip Code		
Time On Job		
Retirement Age	62	62

Monthly Net Income Calculation

Information you provided from the most recent month of pay stubs including your net income calculation

	Client	Spouse
How often do you get paid?	Monthly	Monthly
GROSS PAYCHECK INCOME	\$6,000.00	\$4,500.00
DEDUCTIONS		
Federal W/H Tax	\$400.00	\$300.00
FICA	\$150.00	\$200.00
Medicare	\$50.00	\$100.00
State W/H Tax	\$50.00	\$50.00
State Disability (DI)	\$50.00	\$0.00
Other (Union Fees etc.)	\$0.00	\$0.00
Medical/Health	\$500.00	\$0.00
Dental	\$100.00	\$0.00
Life Ins.	\$0.00	\$0.00
Disability/Other	\$0.00	\$0.00
Legal (Child Support)	\$0.00	\$0.00
Legal (Alimony)	\$0.00	\$0.00
Employee Retirement Contributions (401k, etc)	\$200.00	\$350.00
Retirement Loan Repayment (401k, etc)	\$0.00	\$0.00
Employee Stock Purchase Prog	\$0.00	\$0.00
State PERS (Public Employee Retirement System)	\$0.00	\$0.00
Other Payroll Deductions	\$0.00	\$0.00
Net Paycheck Income	\$4,500.00	\$3,500.00
Other Deductions (Child Support)	\$0.00	\$0.00
Other Deductions (Alimony)	\$0.00	\$0.00
Other Deductions (Child Care)	\$0.00	\$0.00
NET PAYCHECK INCOME	\$4,500.00	\$3,500.00

Employer 401K Program Information

Client employer matches 5% of every employee \$ contributed up to 4% of your Gross Income.

401K loan outstanding balance \$0.00.

Spouse/Secondary Client employer matches 6% of every employee \$ contributed up to 6% of your Gross Income.

401K loan outstanding balance \$0.00.

OTHER INCOME SOURCES

Type	Owner	Description	Net Monthly Amount
Other Income		Other Income	\$250.00
Total of Other Income			\$250.00

Monthly Budget

HOUSING

1st Mortgage / Rent	\$1,745.00
2nd Mortgage	\$0.00
Other Lien Payment	\$0.00
Homeowners Insurance	\$0.00
Property Taxes	\$100.00
Telephone (land line)	\$10.00
Cell Phone	\$170.00
Gas & Electricity	\$125.00
Water/Trash/Sewer	\$100.00
Home Maintenance	\$50.00
Housekeeping/Cleaning	\$0.00
Cable/Satellite/Internet	\$180.00
HOA Dues	\$0.00
Total Housing	\$2,480.00

FOOD

Food/Groceries	\$1,000.00
Dining Out	\$800.00
Total Food	\$1,800.00

INSURANCE & LEGAL

Life Insurance	\$100.00
Disability	\$0.00
Legal & Other Insurance	\$0.00
Total Insurance & Legal	\$100.00

HEALTH

Medical Premiums	\$500.00
Dental Premiums	\$100.00
Medical Co-Pays/Deductibles	\$10.00
Dental Co-Pays/Deductibles	\$10.00
Prescriptions	\$20.00
Orthodontist	\$0.00
Total Health	\$640.00

GIVING

Tithe:	\$100.00
Charitable Contributions:	\$10.00
Total Giving:	\$110.00

SAVINGS/INVESTMENTS

Cash Reserves/Emergency Fund	\$50.00
College Savings	\$0.00
Christmas Savings	\$0.00
Vacation Savings	\$0.00
Tax Advantaged Savings	\$650.00
Non-Tax Advantaged Savings	\$100.00
Total Savings/Investments	\$800.00

CLOTHING

Clothing	\$100.00
Laundry/Dry Cleaning	\$50.00
Total Clothing:	\$150.00

AUTOMOBILE & RECREATION

Auto Payments	\$870.00
Auto Insurance/Registration	\$0.00
Auto Maintenance/Gas	\$500.00
Recreational Payments (RV, boat, cycle)	\$0.00
RV Insurance/Registration	\$0.00
RV Maintenance/Gas	\$0.00
Total Automobile & RV	\$1,370.00

ENTERTAINMENT/MISC

Child Care	\$650.00
Education	\$0.00
Kids Activities	\$150.00
Health Club/Tanning	\$180.00
Cosmetics (hair, nails, etc)	\$100.00
Pet	\$50.00
Vacation	\$300.00
Hobbies (golf, etc)	\$150.00
Movies/Shows/Concerts	\$25.00
Magazine Subscriptions	\$10.00
Other	\$200.00
Total Entertainment/Misc	\$1,815.00

DEBT

Credit Card Payments	\$400.00
Other Loans	\$800.00
Total Debt	\$1,200.00

OTHER

\$0.00

TOTAL EXPENSES

\$10,465.00

NET INCOME (from prior page)

Client	\$5,550.00
Spouse/Secondary Client	\$3,850.00
Rental Income	\$0.00
Total Net Income	\$9,400.00

BUDGET SUMMARY

Total Net Income	\$9,400.00
Total Expenses	\$10,465.00
CAFR	-\$1,065

* Note: Payroll deducted expenses already accounted for in gross income calculations

Assets

SAVINGS, INVESTMENTS AND RETIREMENT SAVINGS

Investment Type	Owner	Description	Bank / Financial Institution Name	Current Market Value	Current Monthly Contributions	Average Yield
CDs	Primary	Tester Bank	8	\$5,000.00	\$0.00	2.00 %
Taxable Investment	Primary	Brokerage Acct	5	\$25,000.00	\$100.00	7.00 %
401(k)	Primary	Fidelity	123123	\$30,000.00	\$200.00	6.00 %
General Savings	Primary	Tester Bank	12333	\$2,500.00	\$50.00	0.10 %
401(k)	Primary	Old 401(k)	1231223	\$65,000.00	\$0.00	6.00 %
College Fund	Primary	College Savings R US	10101011	\$10,000.00	\$100.00	7.00 %
401(k)	Primary	Old 401(k)	1231111010	\$110,000.00	\$0.00	6.00 %
401(k)	Seconda	Fidelity		\$50,000.00	\$350.00	6.00 %

REAL ESTATE

Property Type	Owner	Property Address	Estimated Market Value	Growth Rate	Balance of Mortgages	Gross Rental Income	Mortgage Payments	Ins, Maint, Tax & Misc	Net Rental Income
Primary	Primary	12 Faker Dr,	\$500,000.00	2.00 %	\$275,000.00	\$0.00	\$1,745.00	\$0.00	\$0.00

There isn't any Life Insurance added.

OTHER

Asset Type	Owner	Description	Current Market Value
Automobile	Primary	2005 Toyota	\$10,000.00
Automobile	Primary	2014 Ford Truck	\$50,000.00

Asset Protection / Life Insurance / Annuity Programs

LIFE INSURANCE

Insurance Type	Owner	Insurer	Beneficiary(ies)	Death Benefit	Policy Expiry	Annual Premium	Current Cash Value
Life: Term	Primary	Tester Ins Co	Spouse	\$350,000.00	2020	\$1,200.00	\$0.00
Life: Term	Primary	Insurance R US	Spouse	\$0.00	2046	\$0.00	\$0.00
Life: Term	Secondary	Insurance R US	Spouse	\$0.00	2046	\$0.00	\$0.00

	Client	Spouse
What was the purpose of purchasing the amount of life insurance you currently have?	Provide for family	Provide for family
Do you have any major health problems?	<input type="checkbox"/>	<input type="checkbox"/>
What is your height?	5'10"	5'5"
What is your weight?	190	140
Do you use tobacco products?	<input type="checkbox"/>	<input type="checkbox"/>
If applicable, when did you quit?		
If you were to pass away, would you want the payout from your policy to be sufficient to allow your beneficiary not to work?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
If so, for how many years?	15	15
Do your kids plan on going to college?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
If so, private college?	<input type="checkbox"/>	<input type="checkbox"/>
Would you like to cover these costs with the payout from your policy?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Liabilities (Debts)

Description	Creditor Name	No Of Years Fixed?	Int Only? No Of Years	Interest Rate	Current Balance	Monthly Payments
Primary Residence						
First Mortgage	First Mort Co	29	0	5.00 %	\$275,000.00	\$1,745.00
Credit Card						
Visa	Tester Visa	0	0	19.00 %	\$18,000.00	\$400.00
Line of Credit						
Mastercard	MC Tester Bank	0	0	19.00 %	\$16,500.00	\$300.00
Auto						
Toyota	Tester Toyota	5	0	8.00 %	\$2,500.00	\$120.00
Ford Truck	Ford Credit	6	0	9.00 %	\$20,000.00	\$750.00
Personal Loan						
For personal	Parents	0	0	5.00 %	\$10,000.00	\$500.00
Totals					\$342,000.00	\$3,815.00

Goals

	Client	Spouse/Secondary Client
Current Age:	51	51
What age would you like to retire?	62	62
What do you estimate your monthly expenses to be in retirement?	\$5,000.00	\$5,000.00
Funds desired at death:	\$600,000.00	\$600,000.00

	Owner	Description
Other Goals:	Secondary	Pay Off Debt
	Secondary	Travel
	Primary	Save for Retirement
	Primary	Start a Business
	Secondary	New Home

	Client	Spouse/Secondary Client
Do you think your current plan will achieve these goals for you? Why/Why not?	I think we can	I do not. We have too much debt
What, specifically needs to have happened 3 years from now for a new financial plan to meet your expectations?	Need to start my own business	Need to pay off debt and have a better plan
Advisor Comments:		

What do my 4 Cornerstones Look Like Today?

As discussed in the last section, what sets the Money Organizer Plan apart from traditional financial plans is the focus on the 4 Cornerstones of your finances when creating a financial plan. The approach is designed to help you best manage your wealth opportunity through the management of debt and savings and investments.

Below is a brief summary of where you currently stand within each of these Cornerstones. A more detailed look at your financial position in each of these areas will be covered later in the report. This information was compiled from the client profile form you provided.

<table border="1"> <thead> <tr> <th colspan="2">CASH RESERVES / EMERGENCY FUND</th> </tr> </thead> <tbody> <tr> <td colspan="2">EMERGENCY FUND</td> </tr> <tr> <td>Current Emergency Funds</td> <td style="text-align: right;">\$0</td> </tr> <tr> <td>Monthly Contribution</td> <td style="text-align: right;">\$0</td> </tr> <tr> <td colspan="2">CASH RESERVES</td> </tr> <tr> <td>Current Cash Reserves</td> <td style="text-align: right;">\$7,500</td> </tr> <tr> <td>Monthly Contribution</td> <td style="text-align: right;">\$50</td> </tr> <tr> <td>Current Cash Reserves to Monthly Net Income Ratio (Number of months of cash reserves)</td> <td style="text-align: right; vertical-align: bottom;">0.8</td> </tr> </tbody> </table>	CASH RESERVES / EMERGENCY FUND		EMERGENCY FUND		Current Emergency Funds	\$0	Monthly Contribution	\$0	CASH RESERVES		Current Cash Reserves	\$7,500	Monthly Contribution	\$50	Current Cash Reserves to Monthly Net Income Ratio (Number of months of cash reserves)	0.8	<table border="1"> <thead> <tr> <th colspan="2">LIFE INSURANCE</th> </tr> </thead> <tbody> <tr> <td>Coverage - Client</td> <td style="text-align: right;">\$350,000</td> </tr> <tr> <td>Coverage - Spouse</td> <td style="text-align: right;">\$0</td> </tr> <tr> <td>Coverage - Joint</td> <td style="text-align: right;">\$0</td> </tr> </tbody> </table>	LIFE INSURANCE		Coverage - Client	\$350,000	Coverage - Spouse	\$0	Coverage - Joint	\$0		
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Coverage - Spouse	\$0																										
Coverage - Joint	\$0																										
<div style="text-align: center;"> <h3>4 Cornerstones of Money Organizer Pro</h3> </div>																											
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Monthly Budget

Monthly Budget

To start the monthly budgeting process, we first determined your household net income. This was done utilizing your monthly gross income, monthly deductions and resulting net income information you provided on the Money Organizer Pro Client Profile. The resulting net income figures were used in the budget charts that follow.

As part of the series of consultation discussions included in the Money Organizer Plan process, your Financial Advisor will help you make adjustments to your current budget which can accomplish two things:

- Determine a reasonable amount to be spent in each area of each spending category that will allow the greatest amount of net income to be left over at the end of each month.
- To the extent possible, make the budgeted amount in each category an amount that is “livable” for your personal situation so you have the ability to stick to the budget month after month.

Finally, the most crucial piece of the budget in the financial planning process is the surplus or Cash Available for Reallocation (CAFR) that is left over after all expenses have been subtracted from the monthly net income. This is the money that will be used to carry out your 5-step plan to solidify your 4 Cornerstones.

The chart on the next page shows this “improved” budget created with the help of your Advisor. It also shows your existing budget in a side-by-side comparison that allows you to easily see the changes being made.

"Stress-Free" Budget

Money Organizer Pro has established guidelines to help clients establish a balanced and livable budget - we call it the "Stress-Free Budget". Your Stress-Free Budget summary, which shows the totals of all budget categories from the prior pages, is shown below. The terms used in the Stress-Free Budget are explained on the following page.

Total Monthly Net Income: **\$9,400**

Current Spending Plan

Spending Category	Guideline Budget %	Guideline Budget \$	Current Budget %	Current Budget \$	Difference (+ / -)
Housing	40 %	\$3,760	26 %	\$2,480	\$1,280
Food	14 %	\$1,316	19 %	\$1,800	(\$484)
Insurance / Health	4 %	\$376	8 %	\$740	(\$364)
Giving	10 %	\$940	1 %	\$110	\$830
Savings / Investments	10 %	\$940	9 %	\$800	\$140
Clothing	4 %	\$376	2 %	\$150	\$226
Automobile	12 %	\$1,128	15 %	\$1,370	(\$242)
Entertainment / Misc /Other	6 %	\$564	19 %	\$1,815	(\$1,251)
Debt	0	\$0	13 %	\$1,200	(\$1,200)
Totals		\$9,400		\$10,465	(\$1,065)

Improved Spending Plan

Spending Category	Guideline Budget %	Guideline Budget \$	Improved Budget %	Improved Budget \$	Difference (+ / -)
Housing	40 %	\$3,760	23 %	\$2,198	\$1,562
Food	14 %	\$1,316	14 %	\$1,300	\$16
Insurance / Health	4 %	\$376	9 %	\$840	(\$464)
Giving	10 %	\$940	1 %	\$110	\$830
Savings / Investments	10 %	\$940	7 %	\$650	\$290
Clothing	4 %	\$376	1 %	\$125	\$251
Automobile	12 %	\$1,128	7 %	\$620	\$508
Entertainment / Misc /Other	6 %	\$564	16 %	\$1,535	(\$971)
Debt	0 %	\$0	13 %	\$1,200	(\$1,200)
Cash Available For Reallocation (CAFR)				\$822	
Totals		\$9,400		\$9,400	\$0

Stress-Free Budget Terms

Spending Category:

Each budget line item contained in the detailed “Current” and “Improved” budget on the prior pages is part of a category. The totals for these spending categories are shown on the detailed budget pages and are summarized on this page.

Standard Guideline %:

This percentage for each Spending Category represents the Money Organizer Pro recommendation for the maximum percentage of your total net income that should be spent in each area to achieve a balanced budget. Obviously, each individual client’s situation is different, so each budget will be different. If you find that you need to spend more in a certain category than the Guideline percentage recommends, that could work out fine if you compensate for it by spending less than the Guideline percentage in another category.

Guideline Budget:

The Guideline Percentage for the specific category multiplied by your total net income (client + spouse/secondary).

Current Budget:

Based on the budget information you provided in the Client Profile, this is the total amount you are currently spending each month in the Spending Category. See Current Budget for amounts of individual line contained in each Spending Category.

Difference (+/-):

This represents the "Guideline budget" minus “Current Budget” for each Spending Category. A negative number (in parenthesis) indicates you are overspending in a particular Category compared to the Money Organizer Plan Budgetary Guidelines for your Net Income level.

Improved Budget:

From the Improved Budget created by you (with the guidance from your Financial Advisor), this column shows the amounts for your planned budgeted spending in each category. Sticking to this budget or spending plan is one of the most crucial elements to making your financial plan a success.

Cash Available For Reallocation (CAFR):

The difference between the total of your monthly net income (client + spouse) and the total budgeted expenditures in all of the Spending Category’s. You will see this term used throughout the report. It is these funds that are used each month to carry out your personalized Money Organizer Plan. The plan strategically allocates these funds to Emergency Fund or Cash Reserve Accounts, Debt Repayment and Investment/Retirement Savings.

Budget Comparison (Current vs. Improved)

HOUSING			CLOTHING		
	Current	Improved		Current	Improved
1st Mortgage / Rent	\$1,745.00	\$1,553.00	Clothing	\$100.00	\$75.00
2nd Mortgage	\$0.00	\$0.00	Laundry/Dry Cleaning	\$50.00	\$50.00
Other Lien Payment	\$0.00	\$0.00	Total Clothing:	\$150.00	\$125.00
Homeowners Insurance	\$0.00	\$0.00	Improved vs. Current difference - \$25		
Property Taxes	\$100.00	\$100.00	AUTOMOBILE & RECREATION		
Telephone (land line)	\$10.00	\$10.00	Auto Payments	\$870.00	\$120.00
Cell Phone	\$170.00	\$150.00	Auto Insurance/Registration	\$0.00	\$0.00
Gas & Electricity	\$125.00	\$125.00	Auto Maintenance/Gas	\$500.00	\$500.00
Water/Trash/Sewer	\$100.00	\$100.00	Recreational Payments	\$0.00	\$0.00
Home Maintenance	\$50.00	\$50.00	RV Insurance/Registration	\$0.00	\$0.00
Housekeeping/Cleaning	\$0.00	\$0.00	RV Maintenance/Gas	\$0.00	\$0.00
Cable/Satellite/Internet	\$180.00	\$110.00	Total Automobile & RV	\$1,370.00	\$620.00
HOA Dues	\$0.00	\$0.00	Improved vs. Current difference - \$750		
Total Housing	\$2,480.00	\$2,198.00	ENTERTAINMENT/MISC		
Improved vs. Current difference - \$282			Child Care	\$650.00	\$650.00
FOOD			Education	\$0.00	\$0.00
Food/Groceries	\$1,000.00	\$900.00	Kids Activities	\$150.00	\$150.00
Dining Out	\$800.00	\$400.00	Health Club/Tanning	\$180.00	\$150.00
Total Food	\$1,800.00	\$1,300.00	Cosmetics (hair, nails, etc)	\$100.00	\$100.00
Improved vs. Current difference - \$500			Pet	\$50.00	\$50.00
INSURANCE & LEGAL			Vacation	\$300.00	\$200.00
Life Insurance	\$100.00	\$200.00	Hobbies (golf, etc)	\$150.00	\$100.00
Disability	\$0.00	\$0.00	Movies/Shows/Concerts	\$25.00	\$25.00
Legal & Other Insurance	\$0.00	\$0.00	Magazine Subscriptions	\$10.00	\$10.00
Total Insurance & Legal	\$100.00	\$200.00	Other	\$200.00	\$100.00
Improved vs. Current difference \$100.00			Total Entertainment/Misc	\$1,815.00	\$1,535.00
HEALTH			Improved vs. Current difference - \$280		
Medical Premiums	\$500.00	\$500.00	DEBT		
Dental Premiums	\$100.00	\$100.00	Credit Card Payments	\$400.00	\$400.00
Medical Co-Pays/Deductibles	\$10.00	\$10.00	Other Loans	\$800.00	\$800.00
Dental Co-Pays/Deductibles	\$10.00	\$10.00	Total Debt	\$1,200.00	\$1,200.00
Prescriptions	\$20.00	\$20.00	Improved vs. Current difference \$0.00		
Orthodontist	\$0.00	\$0.00	OTHER		
Total Health	\$640.00	\$640.00		\$0.00	\$0.00
Improved vs. Current difference \$0.00			Improved vs. Current difference \$0.00		
GIVING			TOTAL EXPENSES		
Tithe:	\$100.00	\$100.00		\$10,465.00	\$8,578.00
Charitable Contributions:	\$10.00	\$10.00	Improved vs. Current difference - \$1,887		
Total Giving:	\$110.00	\$110.00	NET INCOME		
Improved vs. Current difference \$0.00			Client	\$5,550.00	\$5,550.00
SAVINGS/INVESTMENTS			Spouse/Secondary Client	\$3,850.00	\$3,850.00
Cash Reserve/Emergency Fund	\$50.00	\$0.00	Rental Income	\$0.00	\$0.00
College Savings	\$0.00	\$0.00	Total Net Income	\$9,400.00	\$9,400.00
Christmas Savings	\$0.00	\$0.00	BUDGET SUMMARY		
Vacation Savings	\$0.00	\$0.00	Total Net Income	\$9,400.00	\$9,400.00
Tax Advantaged Savings	\$650.00	\$650.00	Total Expenses	\$10,465.00	\$8,578.00
Non-Tax Advantaged Savings	\$100.00	\$0.00	CAFR	-\$1,065	\$822.00
Total Savings/Investments	\$800.00	\$650.00			
Improved vs. Current difference - \$150					

The Money Organizer Pro Solution

How CAFR is Applied to the 4 Cornerstones

Utilizing the 5-Step Plan

This section of the Money Organizer Financial Plan report will show you projections of possible future financial positions for each of your 4 Cornerstones if you continue down your current financial path. These positions are compared to the possible future financial positions in each Cornerstone if you follow the Money Organizer Pro 5-step plan. The report focuses on properly applying the CAFR identified in your “New” Budget, on a monthly basis, using the 5-step plan to systematically solidify the 4 Cornerstones your finances.

To review, the CAFR is applied to the Cornerstones according to the 5-step plan in the following priority order:

- 1) Establish Emergency Fund (\$1000 minimum)
- 2) Eliminate Debt
- 3) Build Cash Reserves (3-6 months net income)
- 4) Tax advantaged Investments and Retirement Savings
- 5) Strategic Comprehensive Wealth Building

Note: “Establishing Proper Asset Protection” (Life Insurance) is part of step 1 in the plan; however, CAFR is not applied to Life Insurance Premiums. New Life Insurance Premiums are included as a line item in the “New” Budget and are thus already accounted for as a monthly expense in the CAFR calculation.

The program automatically calculates the proper application of CAFR to be applied to each Cornerstone on a monthly basis based on projected balances within each area. The “CAFR Distribution Logic and Schedule” appendix at the end of the report explains this in detail so you may have a better understanding of how the program works.

The next section of the report will concentrate on illustrating the effect the above CAFR distribution method could make in your 4 Cornerstones.

4 CORNERSTONES FUTURE PROJECTIONS

“Current” vs. “with Money Organizer Plan” Comparison

This section will graphically compare future projections of possible future financial positions in each of these 4 Cornerstones if you continue with your current debt re-payment plan and savings/asset contributions vs. if you follow the 5 step program recommended by Money Organizer Pro.

The section will allow you to see how the plan, if properly followed, will allow you to start *paying less interest* and start *earning more interest*.

The differences you will see in the current vs. with Money Organizer Pro are due to one or more of the following factors:

- The strategic application of the CAFR on a monthly basis to each of the 4 Cornerstones.
- The differences in debt structure and resulting increased CAFR due to a mortgage loan refinance.
- The power of compounding interest working for you in two ways:
 - 1) By increasing your minimum monthly payments to certain creditors (starting with the creditor with the smallest balance first), you are creating a “debt snowball” which will dramatically accelerate the principle pay down and thus the amount of interest you will pay on your debts. Also, once a debt is paid off, instead of taking the money that was being used for that debt’s monthly payment and spending it elsewhere, Money Organizer Pro will take that freed-up monthly payment and apply it as an additional payment amount on the next smallest debt, making a much larger than minimum payment on that debt. The results of the combination of these two factors combined will be debt balances decreasing much more rapidly than they would have if you continued to pay minimum payments each month.
 - 2) After consumer debts are paid off quicker via the methods above, money that would have been spent paying interest to your creditors each month can then be used, as shown by Money Organizer Pro, to increase contributions to your investment/savings accounts. By increasing those contributions, you will be earning more interest than you are paying each month and thereby increasing your opportunity to create wealth with what you already have. Then the potential power of compounding interest will be working for you rather than against you.

Disclaimer: Balances of most types of investment accounts are not guaranteed against loss of principal. If you are interested in detailed investment planning advice or would like recommendation on certain investment products and the associated risks, please inquire with your Financial Advisor.

4 Cornerstone Future Projections

Emergency Fund / Cash Reserve Savings

Financial Independence will never be achieved without a financial “safety net”. Adequate Emergency Fund and Cash Reserve savings account balances protect families against unplanned expenses and emergencies, allowing debt elimination and investment savings plans to stay on track.

Therefore, a critical component of a successful financial plan is to accumulate these savings. This is often overlooked and not a part of the average person’s strategy to become debt-free and financially independent. Typically, the reason it is neglected is because most people who have these funds will either spend their cash reserves on non-necessities or utilize the funds to pay down debt, leaving themselves vulnerable to increasing their debt once more with a depleted savings account when an unexpected need for cash arises.

What is the difference between an Emergency Fund and Cash Reserves?

Great question. Money Organizer Pro looks at your bank savings accounts in two separate “tiers”:

- 1) Money Organizer Pro recommends that every client, regardless of their current financial situation, establish a savings balance of \$1000 as quickly as possible. This first \$1000 of savings is the first “tier” which we refer to as your “Emergency Fund”.
The purpose of the Emergency Fund is simple; as you begin to embark on the road to eliminate debt and build investment account balances, we like to say, “life happens”. By this, we mean that life will throw unexpected expenses at you. For example, the brakes or tires on your car will suddenly need to be replaced, your child will have an unexpected trip to the emergency room and you will be stuck with a bill for a large health insurance deductible payment. If life happens, and you do not have at least \$1000 in savings, you will be forced to abandon your debt elimination program and actually move backward by charging the expense on a credit card or incurring a debt in some other manner. With an established Emergency Fund, you can cover the unexpected expense without incurring more debt, then work to replenish the portion of the Emergency Fund used over the next month (or two, or three, depending on your individual situation).
- 2) The second “tier” of your savings account, amounts above your Emergency Fund, are considered by Money Organizer Pro to be your Cash Reserves. The purpose of the Cash Reserve savings is to have a financial cushion to cover your expenses in the event of job loss, etc. Depending on your employment type and stability, your Financial Advisor will recommend a Cash Reserve target of between 3 to 6 months of your household's net income. Unlike the Emergency Fund portion of your savings, which is recommended to be established prior to starting any debt pay down or contributing to any investment account, the Cash Reserve portion of the savings will be established over time, as part of the monthly CAFR distribution along with debt pay down and investment account contributions.

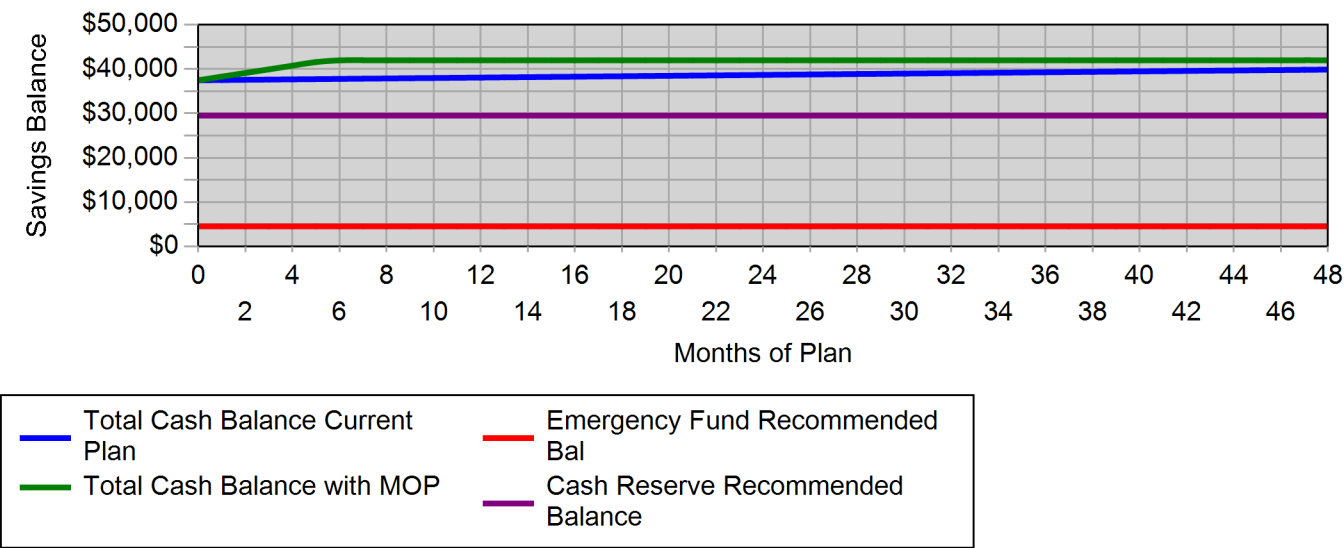
The chart on this page shows your recommended months of Cash Reserves as well as your current savings vs. the recommended levels and the difference in how quickly you could accumulate those levels if you were to follow the Money Organizer Plan.

Emergency Fund And Cash Reserve Savings

	Recommended Balance	Actual Balance	Surplus / Shortage	New Starting Balance With MOP Plan*
Emergency Fund	\$4,500	\$0	(\$4,500)	\$0
Cash Reserves	\$25,000	\$7,500	(\$17,500)	\$37,500
# of Months of Net Income in Savings	2.66 months	.798 months		

* "New Starting Balance With MOP Plan" represents portion of Cash Out from a Mortgage Refinance allocated to Emergency Fund Account

Cash Account Balance Comparison
(Emergency Fund / Cash Reserves)



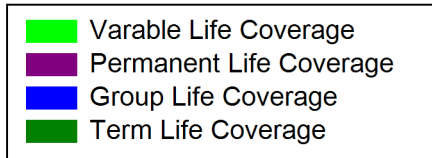
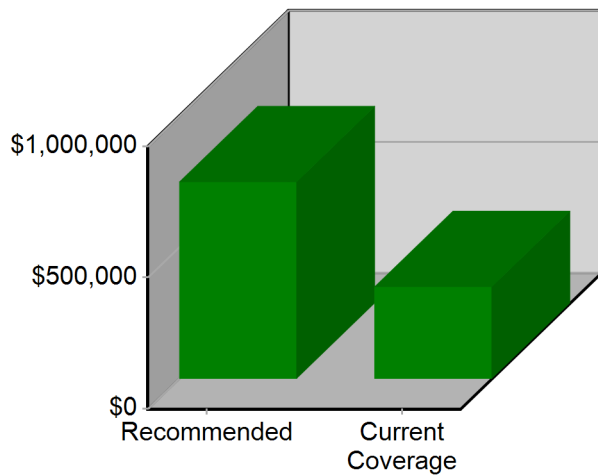
4 Cornerstone Future Projections

Asset Protection (Life Insurance)

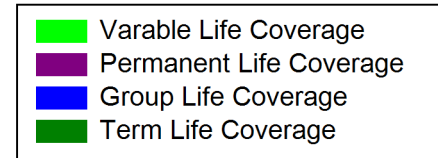
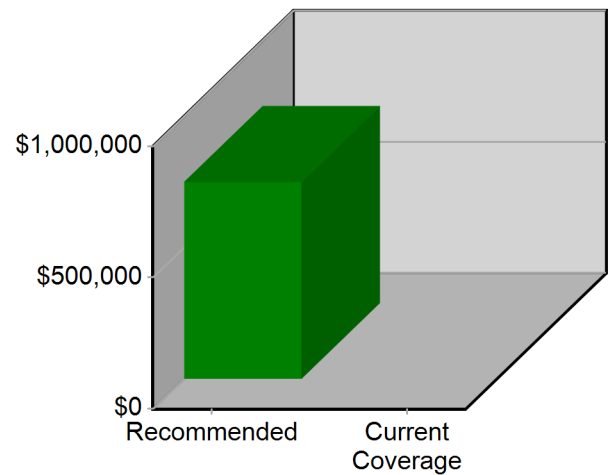
Life insurance is designed to protect your family in the event of an untimely death. Regrettably, many people have only a fraction of the amount they need, if any at all. The death benefit (proceeds of the insurance policy) can replace some of the income you would have earned, help maintain your family's standard of living, and protect the home by paying off the mortgage. In addition to being a safeguard for your children's future by keeping their college fund intact, it can also provide retirement income for your surviving spouse.

The first step is to determine how much insurance you need. The charts on the next page provide an illustration that compares your current life insurance coverage with the recommended amounts based on the information gathered from you on the Client Profile questionnaire.

Client Life Insurance Coverage



Spouse Life Insurance Coverage



Client Life Insurance Assessment

Recommended Coverage:	\$750,000
Current Individual Term Life:	\$350,000
Current Group Life:	\$0
Current Permanent Life:	\$0
Current Variable Life:	\$0
Total Current Coverage:	\$350,000
Excess Coverage:	\$0
Coverage Meets Recommended:	No

Additional Recommended Coverage*:

\$400,000

Estimated Monthly Premium For Additional Recommended Coverage*:

\$130

Spouse Life Insurance Assessment

Recommended Coverage:	\$750,000
Current Individual Term Life:	\$0
Current Group Life:	\$0
Current Permanent Life:	\$0
Current Variable Life:	\$0
Total Current Coverage:	\$0
Excess Coverage:	\$0
Coverage Meets Recommended:	No

\$750,000

\$75

**Recommended coverage and premium amounts are estimates only and should not be used as information to make a final decision on the amount of life insurance coverage you require or you should purchase. If you are interested in applying for life insurance coverage, notify your Financial Advisor.*

4 Cornerstone Future Projections

Debt Management / Elimination

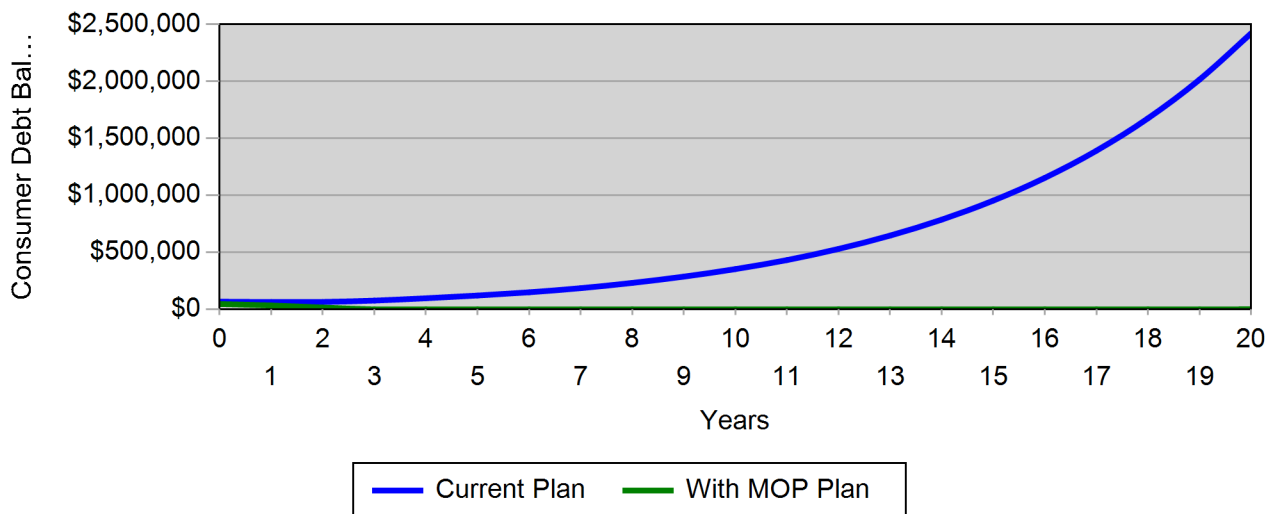
There are two kinds of interest: the kind one earns and the kind one pays. Furthermore, one cannot create wealth for themselves until they are earning more interest than they are paying. To reduce or eliminate the interest one pays, one must drastically reduce or eliminate the debt they carry.

Along with being stressful, debt becomes one of the biggest obstacles to achieving financial independence. Surprisingly, most financial plans don't emphasize debt elimination enough. Although people might wish they had no debt and can see the problems with having debt, too often they don't think about creating a "Plan" to pay off their debt.

Money Organizer Pro not only recognizes debt, especially credit card and other consumer (non-mortgage) debt, as a challenge, but prioritizes debt elimination in order to help clients achieve their financial goals. Your advisor has designed a plan to get your family debt-free as quickly as your budget will allow.

The charts and graphs on the following pages project the interest you will pay on your debt under your current situation, while compared to the Money Organizer Plan. It will also show you how long it will take to eliminate your consumer (not including your mortgages) debt if you continue to make the monthly payments indicated on the client profile. It compares that length of time to the amount of time it would take to pay off your consumer debt if you follow the Money Organizer Plan.

Consumer Debt Payoff Time-Line

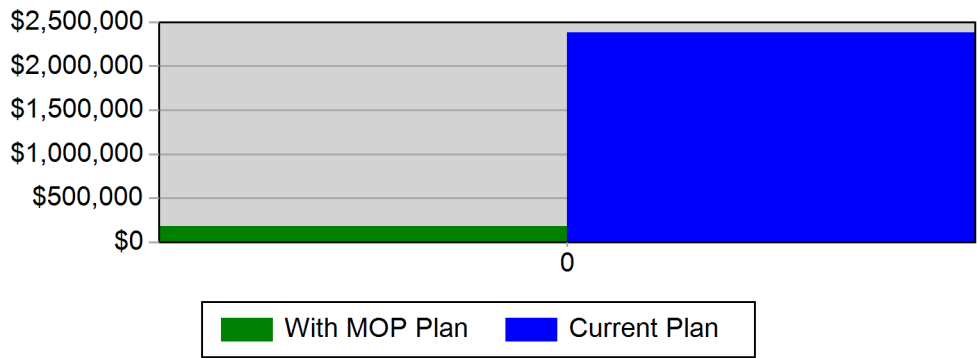


	Current Path	With MOP Plan	MOP Plan Saves
Projected Number of Years Before Consumer Debt is Paid Off	Over 20.08 Yrs	2.83 Yrs	Over 17.25 Yrs

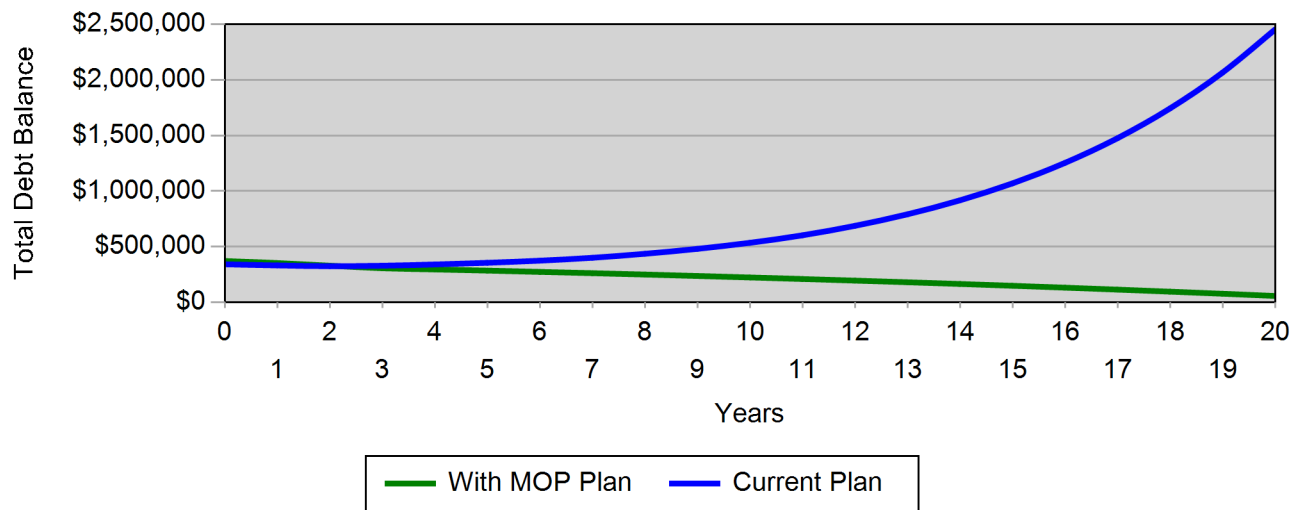
Note: The Current debt elimination calculation utilizes the balances, interest rates and payments provided in the Client Profile. If information was omitted from the Client Profile, information may have been obtained from a credit report. The Current calculation assumes that the stated payments are made and does not account for any reduction in minimum payments allowed by the creditors as balances are reduced. The Money Organizer Plan calculation utilizes the same payments as the Current calculation. The plan then takes the allocated CAFR for debt reduction each month and adds it to the payment for the debt with the smallest balance. Once the debt with the smallest balance is paid off, the program takes the payment for that debt, as well as the allocated monthly CAFR for debt reduction, and adds these amounts to the minimum payment due on the next smallest balance debt. This process will repeat for each debt until all debts are paid. The calculations are estimates only and do not take into consideration variables such as fluctuating interest rates, increasing balances if more debt is incurred, late fees, annual fees or missed payments. The Money Organizer Plan is intended to provide the client with a method to eliminate debts quicker than paying the minimum payments on debts. However, the plan is not intended in any way to guarantee the elimination of, progress towards, or timing of the elimination of debts. Money Organizer Pro has not done any research into your individual creditors to determine the exact billing methods or the methods or timing of charging interest. The calculations used are simple interest calculations and do not assume any additional debts or fees are incurred during the debt reduction time period.

A properly structured and followed debt elimination plan will most often lead to a significant savings in the interest being paid to your creditors as well as get you debt-free in a shorter period of time. The graph and chart both illustrate an estimate of the savings realized if you were to follow the Money Organizer Plan for debt elimination when compared to making the current payments as entered on the Client Profile.

Total Estimated Interest To Be Paid



Total Debt (Mortgage and Consumer) Balance Reduction



	Current Path	With MOP Plan	MOP Plan Saves
Current Total Debt Balance:	\$342,000	\$372,000	
Years Before Debt is Paid Off:	Over 20.08 Yrs	20.08 Yrs	Over 0 Yrs
Total Interest Paid:	Over	\$184,951	Over

4 Cornerstone Future Projections

Investment / Retirement Savings

With the maze of complex investment options and a continued increase in debt and living expenses, one can feel “paralyzed” when it comes to saving for retirement. In addition to not knowing where to start, many don’t think they will ever have the resources to save enough.

Traditional financial planning tends to focus on “where?” and “how much?” to invest for retirement. While these questions are fundamental to investing, these traditional plans assume we have enough money to invest and time to manage it. Unfortunately, lack of time and money are the two biggest obstacles that keep Americans from achieving their financial goals. Money Organizer Pro recognizes this and helps clients find the money to invest through strategic budgeting techniques. Your advisor can help you implement a strategy to manage your assets that keeps you on track and saves you the time and stress of doing it yourself. Following is a look at your current retirement savings based on the information you provided, compared to the other scenarios.

While no one can predict the actual performance of any investment, Money Organizer Pro recognizes the power of compounding interest and the importance of contributing to your investment accounts on a monthly basis.

In the following charts, we will look at two theoretical Future Value scenarios: “Current Path” and “With MOP Plan”:

The “Current Path” chart and graph line assumes an amount of money equal to the approximate amount in your combined Tax Advantaged and Non-Tax Advantaged investment accounts as of today. It also utilizes the same combined monthly contributions that you are putting into those accounts (These amounts were obtained from the information you provided in your Client Profile and were not verified by your advisor or by Money Organizer Pro). This calculation assumes the “estimated pre-retirement rate of return” you entered on your profile and it shows the hypothetical growth of these investments until your desired retirement age.

The “Money Organizer Plan” chart and graph line will use the same starting balance and hypothetical rate of return as above, but will utilize increased contributions into these accounts on a monthly basis through proper CAFR distribution based on multiple aspects of the Money Organizer Plan. The resulting calculation can show a difference in the hypothetical total ending balance as a result of these increased contributions and the power of compounding interest.

Investments / Retirement Savings

(Hypothetical Growth Illustration)

	Current Path		With MOP Plan	
	Existing Balance	Monthly Contributions	Existing Balance	Monthly Contributions
Current Investment Account Balances:				
Tax Deferred Accounts:	\$265,000	\$1,245	\$265,000	See CAFR
Taxable Accounts:	\$25,000	\$100	\$25,000	Appendix for
Total Starting Balance/Contributions	\$290,000	\$1,345	\$290,000	Increasing Contribution Schedule
Assumptions provided by client:				
Retirement Age (desired):	62			
No of Years Until Retirement Age:	11			
Rate of Return (assumed):	8.00 %			

Potential Future Value at Retirement Age:

\$980,353

\$1,226,785

Potential Increase Utilizing MOP Plan:

\$246,433

Based on the information above, a simple Future Value calculation indicates that the value of a sum of money similar to your current investment accounts could be approximately equal to the values below:



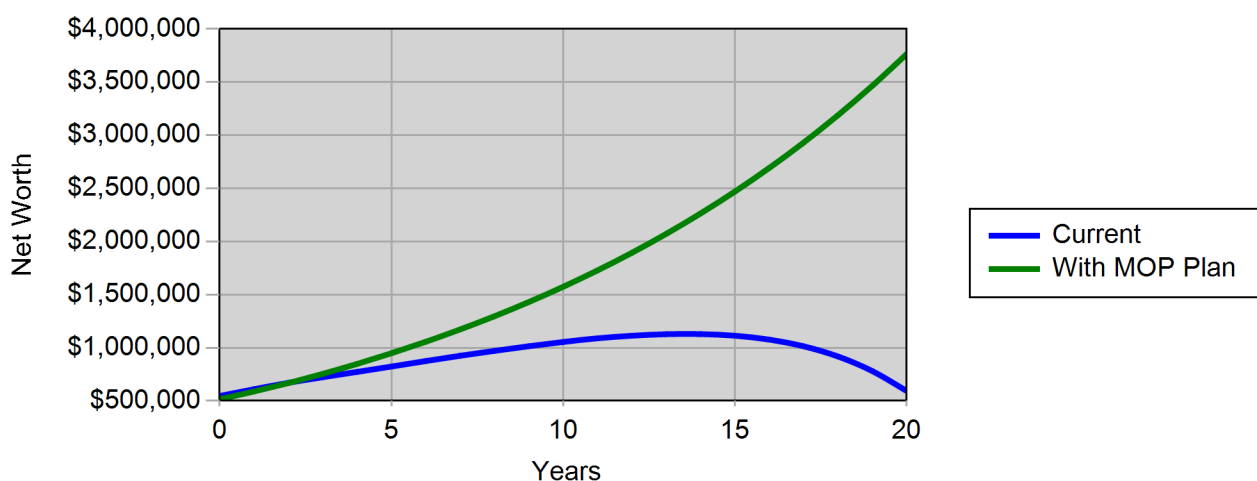
Note: These calculations are hypothetical illustrations only and are not meant to guarantee any future investment value. The hypothetical rate of return was entered by your advisor, in the Client Profile completed at the beginning of the Money Organizer Plan process. Investments may lose value over time. These examples do not represent a guarantee of future results and should not be relied upon as such. The examples also do not take into account a number of factors that impact actual rates of return such as taxes, account fees and inflation. The results for these illustrations are calculated using an average return for your pre-retirement periods. In the "real world", returns are generally not received smoothly and can vary greatly in different periods.

Net Worth Projection

The chart below compares your hypothetical Net Worth projection, if you continue down your current financial progress path, to an illustration if you followed the recommendation for your 4 Cornerstones:

Year	ASSETS						LIABILITIES	Net Worth Projection with MOP Plan
	Real Estate Value	Emergency/ Cash Reserves (Estimated Total Account Values)	Investment Accounts (Estimated Total Account Values)	Autos	Personal Property	Total Assets	Total Debt (Mortgage and Consumer)	
Year 0	\$500,000	\$37,500	\$290,000	\$60,000	\$0	\$887,500	\$372,000	\$515,500
Year 1	\$510,000	\$42,000	\$331,209	\$58,700	\$0	\$941,909	\$353,515	\$588,395
Year 2	\$520,200	\$42,000	\$377,270	\$57,429	\$0	\$996,899	\$329,780	\$667,119
Year 3	\$530,604	\$42,000	\$431,389	\$56,187	\$0	\$1,060,180	\$306,424	\$753,756
Year 4	\$541,216	\$42,000	\$505,361	\$54,972	\$0	\$1,143,549	\$295,999	\$847,550
Year 5	\$552,040	\$42,000	\$585,474	\$53,784	\$0	\$1,233,298	\$285,150	\$948,148
Year 6	\$563,081	\$42,000	\$672,236	\$52,622	\$0	\$1,329,939	\$273,859	\$1,056,079
Year 7	\$574,343	\$42,000	\$766,199	\$51,486	\$0	\$1,434,028	\$262,108	\$1,171,920
Year 8	\$585,830	\$42,000	\$867,960	\$50,376	\$0	\$1,546,166	\$249,878	\$1,296,288
Year 9	\$597,547	\$42,000	\$978,168	\$49,290	\$0	\$1,667,005	\$237,150	\$1,429,856
Year 10	\$609,498	\$42,000	\$1,097,524	\$48,228	\$0	\$1,797,250	\$223,903	\$1,573,346
Year 11	\$621,688	\$42,000	\$1,226,785	\$47,190	\$0	\$1,937,663	\$210,117	\$1,727,547
Year 12	\$634,122	\$42,000	\$1,366,776	\$46,174	\$0	\$2,089,072	\$195,769	\$1,893,303
Year 13	\$646,804	\$42,000	\$1,518,385	\$45,181	\$0	\$2,252,370	\$180,836	\$2,071,534
Year 14	\$659,740	\$42,000	\$1,682,578	\$44,210	\$0	\$2,428,528	\$165,295	\$2,263,233
Year 15	\$672,935	\$42,000	\$1,860,399	\$43,260	\$0	\$2,618,594	\$149,121	\$2,469,473
Year 16	\$686,394	\$42,000	\$2,052,979	\$42,331	\$0	\$2,823,704	\$132,288	\$2,691,416
Year 17	\$700,122	\$42,000	\$2,261,543	\$41,423	\$0	\$3,045,088	\$114,769	\$2,930,319
Year 18	\$714,124	\$42,000	\$2,487,418	\$40,535	\$0	\$3,284,077	\$96,536	\$3,187,540
Year 19	\$728,406	\$42,000	\$2,732,040	\$39,667	\$0	\$3,542,113	\$77,561	\$3,464,552
Year 20	\$742,974	\$42,000	\$2,996,965	\$38,818	\$0	\$3,820,757	\$57,812	\$3,762,945

Net Worth Projection Comparison



Assumptions/Disclaimers: The savings calculation is based on a 8% rate of return, compounded monthly over the period time to retirement. The calculations in the graph are for illustration purposes only. There is no guarantee of this rate of return. It is merely hypothetical. It also does not take into account inflation and/or the impact of taxes. Money Organizer Pro recommends clients discuss investment strategies with a licensed tax advisor.

Recommended Action Items

Money Organizer Pro Recommendation

- 1 *Obtain \$600,000 additional life protection for client. Set premium payments on auto deduct from checking.*
- 2 *Close all credit card accounts except for one card with a large available balance. If you ever need to use this card, make sure to pay it off the next month.
Follow CAFR schedule and make paying off debt a priority this year.*
- 3 *In 6 months lets review the remaining debt balances. If reduced by at least 25% then begin adding more to investment strategy-we will discuss this at that time.*

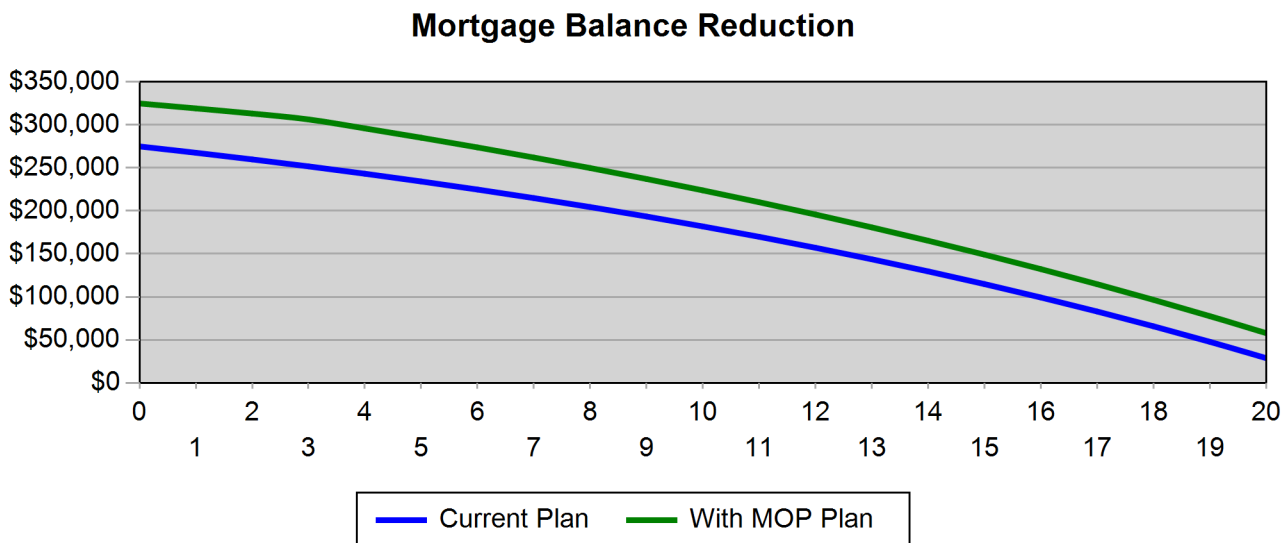
Recommended Mortgage Loan Refinance Details

Since liabilities can get in the way of building assets, and your home can be your biggest liability, it is important to make sure you have a mortgage loan which compliments your financial plan rather than competing with it. As such, Money Organizer Pro includes a review of your current mortgage loan program as well as your mortgage needs.

Sometimes that may mean moving to a less expensive home in order to reach your financial goals and sometimes it may just mean restructuring your mortgage loan with other debt to reduce the combined monthly outgoing thereby increasing available CAFR.

The graph below shows an estimate of your mortgage loan balance over the given time period if you chose to utilize a new short or long-term mortgage solution. Talk to your Mortgage Professional for more information on possible mortgage solutions.

Based on an evaluation of your current debt structure, your Financial Advisor has identified a possible method for creating additional CAFR in your monthly budget through a mortgage restructuring. The following chart illustrates one possible example of the monthly savings and CAFR creation that can be accomplished through a refinance transaction.



All loans are subject to underwriting approval. Rates and terms are subject to change without notice. The inclusion of this illustration in the Money Organizer Plan report does not constitute any type of loan approval or pre-approval. If you decide you are interested in a mortgage loan refinance, your Mortgage Professional can work with you to help you determine the best options for you.

Proposed Mortgage Loan Refinance Details

Creditor Name	Debt Type	Current Balance	Monthly Payments	Reduce With Proposed Loan?	New Balance	New Monthly Payments
First Mort Co	First Mortgage	\$275,000.00	\$1,745.00	Y	\$0.00	\$0.00
Ford Credit	Auto	\$20,000.00	\$750.00	Y	\$0.00	\$0.00
Tester Visa	Credit Card	\$18,000.00	\$400.00		\$18,000.00	\$400.00
MC Tester Bank	Line of Credit	\$16,500.00	\$300.00		\$16,500.00	\$300.00
Parents	Personal Loan	\$10,000.00	\$500.00		\$10,000.00	\$500.00
Tester Toyota	Auto	\$2,500.00	\$120.00		\$2,500.00	\$120.00
Totals		\$342,000.00	\$3,815.00		\$47,000.00	\$1,320.00

Proposed New Mortgage Loan

Monthly Payment \$1,553.00

New Existing Loan Payments \$1,320.00

Monthly Savings **\$942.00**

Loan Type First Mortgage

Loan Amount \$325,000.00

Loan Interest Rate 4.00 %

The Loan is Apportioned as Follows:

Loan Costs \$0.00

Repayment of Existing Loans \$295,000.00

Deposit to Emergency Fund \$0.00

Deposit to Cash Reserves \$30,000.00

Benefits of Refinancing

- 1 Monthly savings creates CAFR to more quickly strengthen the 4 Cornerstones of your finances.
- 2 Often turns non-tax deductible interest (ie. Auto loans and credit card interest) into tax deductible interest. *
* Check with your tax advisor for details and advice.
- 3 A month without payment allows for you to start the first month of the MOP plan with a full month income in your checking account on or near the 1st of the month. This allows you to pay all bills and budget a full month at the beginning of the month, breaking the "paycheck to paycheck" cycle so many people live on today.

Appendix

CAFR Distribution Logic and Schedule

The Money Organizer Plan applies the CAFR to the 4 Cornerstones each month in 4 Phases.

Phase 1:

- If the Emergency Fund Balance is < \$4,500.00 then 100% of the CAFR goes to the Emergency Fund each month until the balance = \$4,500.00.
- Once the balance of the Emergency Fund = \$4,500.00, then the plan applies the monthly CAFR according to Phase 2.

Phase 2:

- 60% of monthly CAFR is applied to Consumer (Non Mortgage) Debt Reduction, paying down the smallest balance debt first. Once a debt is paid off, the program uses all of the old payment from that debt towards further debt reduction paying down the debt with the next smallest balance and so on. This is in addition to 60% of the CAFR that is applied to Debt Reduction.
Once debt (excluding mortgage debt) = 0, then the plan applies the monthly CAFR according to Phase 3.
- 20% of monthly CAFR is applied to Cash Reserves (until Cash Reserves =>3 or 6 months of net income, depending on your specific situation).
If the balance of the Cash Reserve account reaches the desired 3 or 6 month level, then the plan adjusts and applies 70% of monthly CAFR to Debt Reduction and 30% to Investment Accounts/Retirement Savings.
- 20% of monthly CAFR is applied to Investment Accounts/Retirement Savings.

Phase 3:

After all debt except the mortgage is paid off, all of the budget funds that are now available from debts being paid off are added to the monthly CAFR. This sum is distributed monthly as follows:

- 15% of monthly CAFR is applied to the Mortgage payments in the form of an additional principal payment.
- 42.5% of monthly CAFR is applied to Cash Reserves.
- 42.5% of monthly CAFR is applied to Investment Accounts/Retirement Savings.

Phase 4:

After all debt including the mortgage is paid off, all of the budget funds that are now available from debts being paid off are added to the monthly CAFR. This sum is distributed monthly as follows:

- 50% of monthly CAFR is applied to Cash Reserves. *Once Cash Reserves = desired 3 or 6 month level, then plan applies 100% of the monthly CAFR to Investment Accounts/Retirement Savings.*
- 50% of monthly CAFR is applied to Investment Accounts/Retirement Savings.

The chart on the following page shows how this plan applies the CAFR to your 4 Cornerstones on a monthly basis.

CAFR Distribution Schedule

Mth #	CAFR	Free Budget \$ From Paid-off Debts	Total Additional \$ Available To Allocate To 4 Cornerstones	Emergency Fund	Consumer Debt (To be added to the minimum payment of the debt with the smallest balances)	Cash Reserves (To be added to the current Cash Reserve Savings Contribution)	Investments/ Retirement Savings (To be added to the current Investment Account Contributions)	Mortgage Debt (To be added to the current minimum mortgage payment)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1	\$822	\$0	\$822	\$822	\$0	\$0	\$0	\$0
2	\$822	\$0	\$822	\$822	\$0	\$0	\$0	\$0
3	\$822	\$0	\$822	\$822	\$0	\$0	\$0	\$0
4	\$822	\$0	\$822	\$822	\$0	\$0	\$0	\$0
5	\$822	\$0	\$822	\$822	\$0	\$0	\$0	\$0
6	\$822	\$0	\$822	\$390	\$302	\$0	\$130	\$0
7	\$822	\$0	\$822	\$0	\$575	\$0	\$247	\$0
8	\$822	\$0	\$822	\$0	\$575	\$0	\$247	\$0
9	\$822	\$0	\$822	\$0	\$575	\$0	\$247	\$0
10	\$822	\$120	\$942	\$0	\$695	\$0	\$247	\$0
11	\$822	\$120	\$942	\$0	\$695	\$0	\$247	\$0
12	\$822	\$120	\$942	\$0	\$695	\$0	\$247	\$0
13	\$822	\$120	\$942	\$0	\$695	\$0	\$247	\$0
14	\$822	\$120	\$942	\$0	\$695	\$0	\$247	\$0
15	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
16	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
17	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
18	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
19	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
20	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
21	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
22	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
23	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
24	\$822	\$620	\$1,442	\$0	\$1,195	\$0	\$247	\$0
Year 3	\$9,864	\$11,240	\$21,104	\$0	\$13,292	\$0	\$7,170	\$643
Year 4	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 5	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 6	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 7	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 8	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 9	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 10	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 11	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 12	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 13	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 14	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 15	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 16	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 17	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 18	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 19	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856
Year 20	\$9,864	\$15,840	\$25,704	\$0	\$0	\$0	\$21,848	\$3,856

Emergency Fund / Cash Reserves

Current Emergency Fund Balance	Deposit From Refinance to Emergency Fund	Beginning Balance for Month 1
\$0	\$0	\$0

Current Cash Reserves Fund Balance	Deposit From Refinance to Cash Reserves	Beginning Balance for Month 1
\$7,500	\$30,000	\$37,500

Emergency Fund					Cash Reserve				
Mth #	Beginning Balance	Budgeted Contributions	Add'l CAFR Contribution	Ending Balance	Beginning Balance	Budgeted Contributions	Add'l CAFR Contribution	Ending Balance	Net Inc # of Mths
0	\$0	\$0	\$0	\$0	\$37,500	\$0	\$0	\$37,500	3.99
1	\$0	\$0	\$822	\$822	\$37,500	\$0	\$0	\$37,500	3.99
2	\$822	\$0	\$822	\$1,644	\$37,500	\$0	\$0	\$37,500	3.99
3	\$1,644	\$0	\$822	\$2,466	\$37,500	\$0	\$0	\$37,500	3.99
4	\$2,466	\$0	\$822	\$3,288	\$37,500	\$0	\$0	\$37,500	3.99
5	\$3,288	\$0	\$822	\$4,110	\$37,500	\$0	\$0	\$37,500	3.99
6	\$4,110	\$0	\$390	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
7	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
8	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
9	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
10	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
11	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
12	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
13	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
14	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
15	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
16	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
17	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
18	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
19	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
20	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
21	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
22	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
23	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
24	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 3	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 4	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 5	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 6	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 7	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 8	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 9	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 10	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 11	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 12	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 13	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 14	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 15	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 16	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 17	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 18	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 19	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99
Year 20	\$4,500	\$0	\$0	\$4,500	\$37,500	\$0	\$0	\$37,500	3.99