

Full Sample Envision Report

October 19, 2009

Prepared for:
Mr. Norman Kesslinger

Prepared by:
Financial Advisor

This report is not complete unless all pages, as noted, are included. Please read the information in 'Disclosures' found within this report for an explanation of the terms and concepts presented in this report. Envision is not a financial plan. It does not include a detailed analysis of insurance, real estate investment or savings strategies. It also does not cover estate and tax planning. The Envision Process and delivery of this report do not create an advisory relationship between the firm and you.

This is a preliminary report. It may not accurately reflect your current situation and life goals. It is intended as a discussion document. Your Financial Advisor can work with you to create or modify an Investment Plan to specifically suit your needs.

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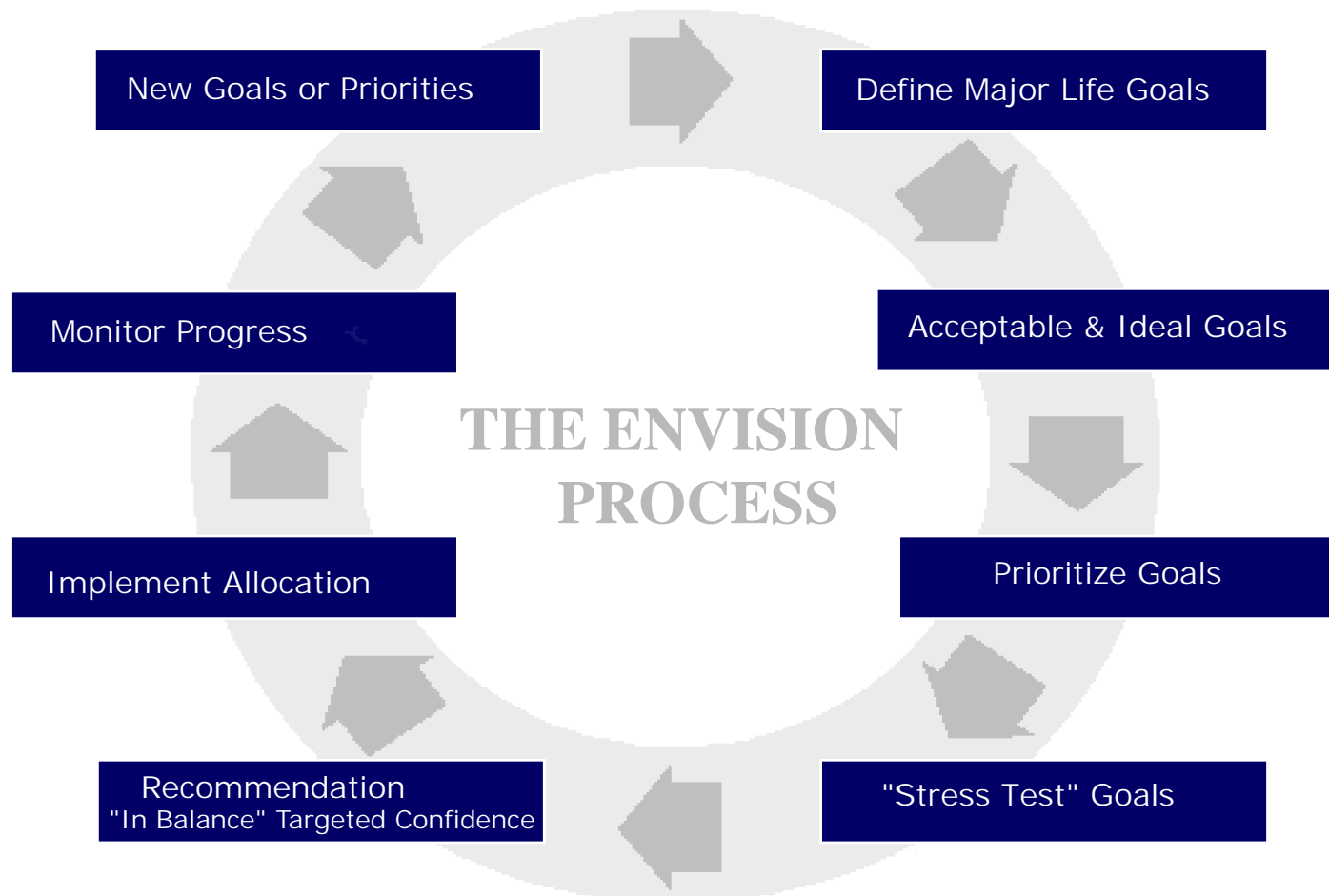
Note: This is a sample report and does not contain actual client data and/or securities information.

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The Envision Process



The Envision process begins by identifying a range of financial goals. Your Ideal Investment Plan reflects your optimal goals. Your Acceptable Investment Plan reflects goals that are satisfactory. The next step is evaluating the variables that may help determine the likelihood of achieving your Ideal Investment Plan versus your Acceptable Investment Plan. For most people, some goals are more important than others. By prioritizing your goals, a Recommended Investment Plan can be developed. Upon your request, we have the ability to review your progress and asset allocation. You will have the sole responsibility for determining whether, when and how to implement any of the suggestions contained in the Recommended Investment Plan. Furthermore, by accepting this Envision report, there is no requirement that you implement any of the suggestions or otherwise conduct business through the firm or its affiliates. The Disclosures include more detailed information about the Envision process.

Net Worth Statement

Investment Assets

Account Description	Internal/ External	Taxation	Norman	Joint & Dependent	Total
<i>Accounts included in the Envision Plan</i>					
Norman's IRA 88888888	External	Deferred	\$350,000.00	\$0.00	\$350,000.00
Checking Account 88888888	External	Taxable	\$35,000.00	\$0.00	\$35,000.00
Normans's Command Account 88888888	External	Taxable	\$250,000.00	\$0.00	\$250,000.00
Sub Total			\$635,000.00	\$0.00	\$635,000.00

Investment Assets

Account Description	Internal/ External	Taxation	Norman	Joint & Dependent	Total
<i>Accounts not included in the Envision Plan</i>					
Sub Total			\$0.00	\$0.00	\$0.00

Personal Assets

Description	Type	Norman	Joint & Dependent	Total
Home*	Home/Real Estate	\$275,000.00	\$0.00	\$275,000.00
Personal Property*	Other	\$125,000.00	\$0.00	\$125,000.00
Sub Total		\$400,000.00	\$0.00	\$400,000.00

Business Assets

Description	Type	Norman	Joint & Dependent	Total
Sub Total		\$0.00	\$0.00	\$0.00

Total Assets		\$1,035,000.00	\$0.00	\$1,035,000.00
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Liabilities

Description	Type	Norman	Joint & Dependent	Total
Total Liabilities		\$0.00	\$0.00	\$0.00

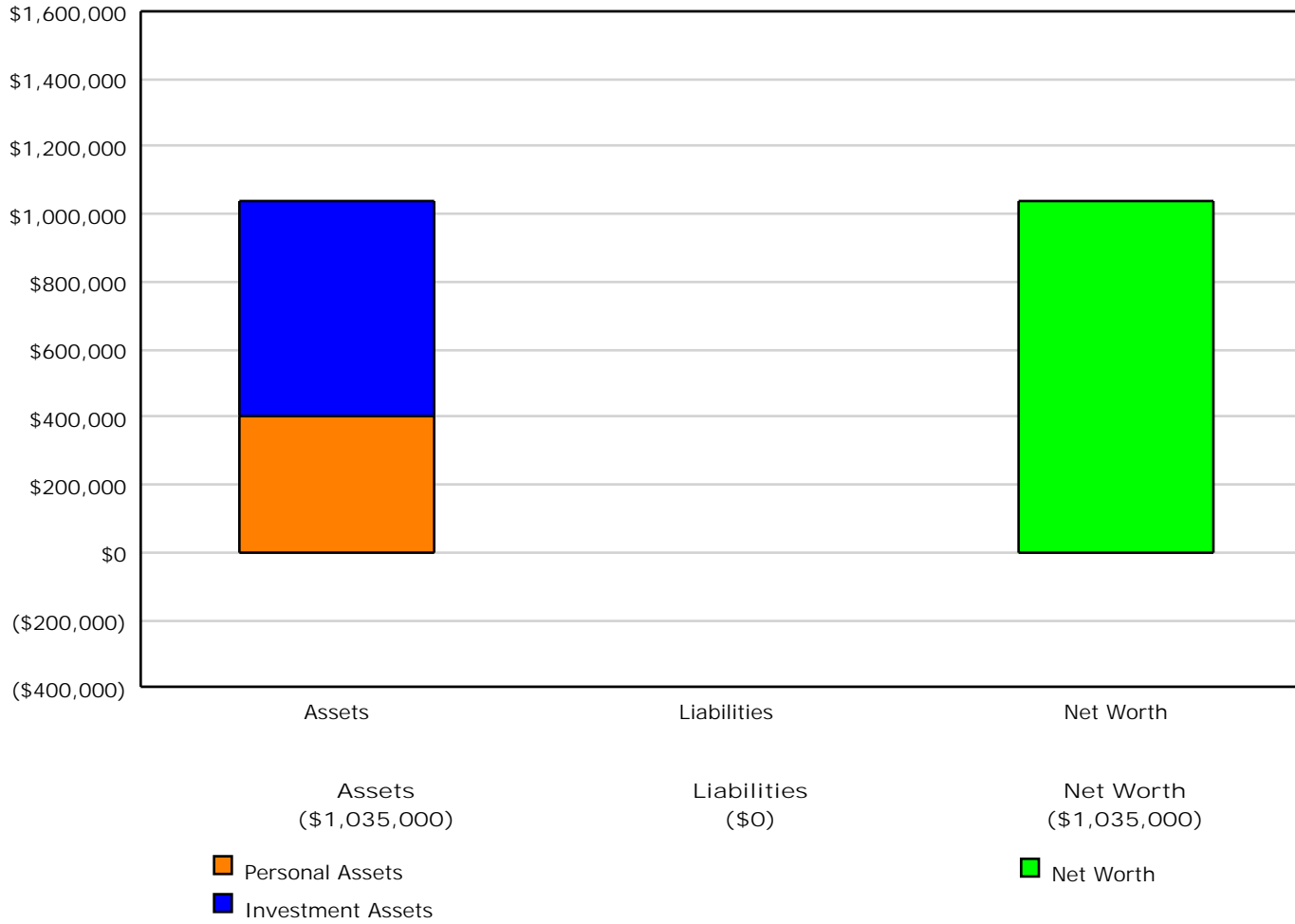
Net Worth**\$1,035,000.00****\$0.00****\$1,035,000.00**

*This information is included for purposes of this Statement and is not included in the analysis of this Envision Plan

This Net Worth statement represents a portfolio of securities owned by you based on our records of transactions, processed through us or supplemental information supplied by you. Account values are as of the Envision Report date. The above statement does not in any way supersede the proper use of your client statements and trade confirmations, which we consider the only official and accurate records of your account activity. We rely on you to review the accuracy and completeness of this analysis. This statement may differ from the Firm's profile information on your accounts.

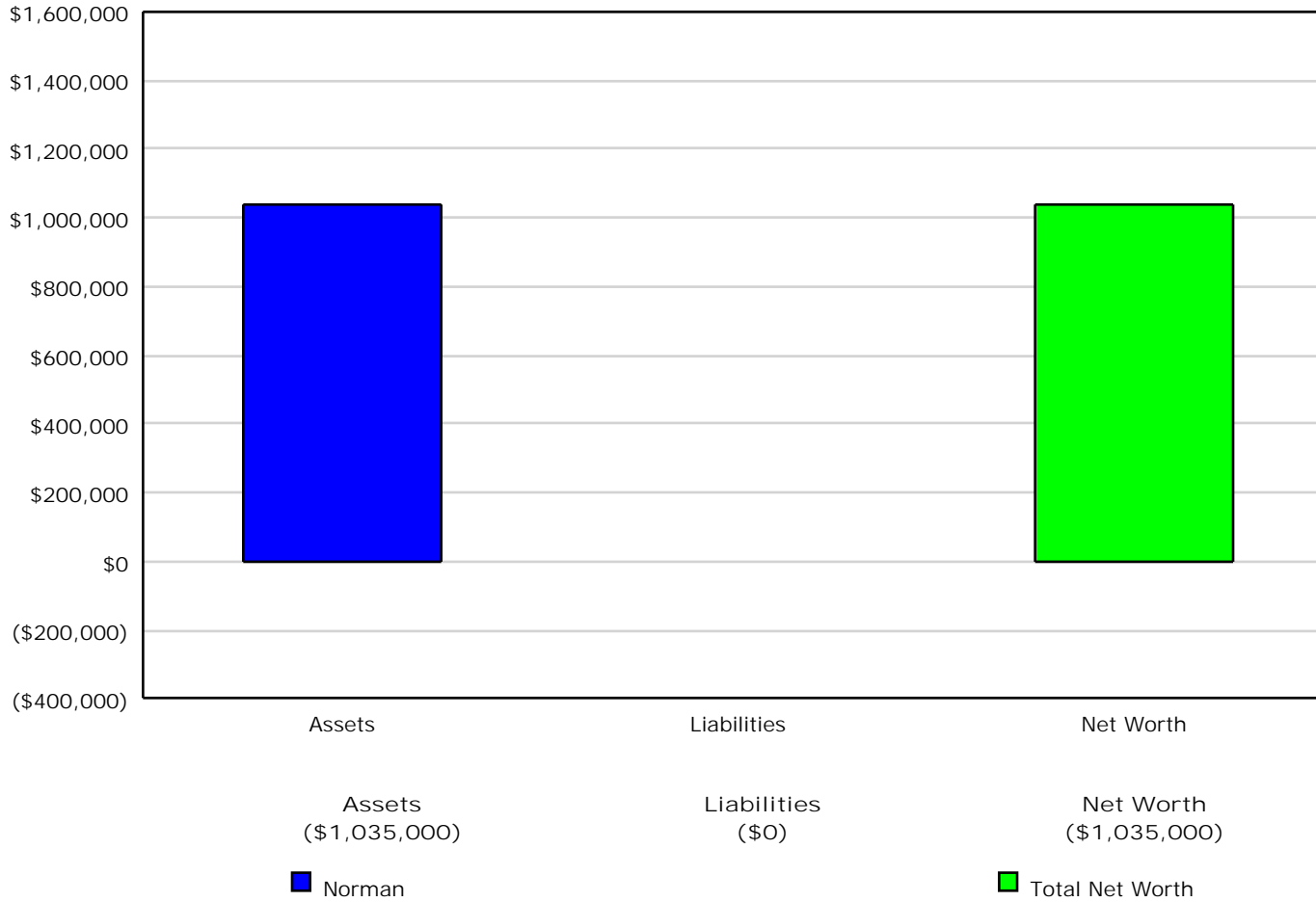
Net Worth By Type Graph

Net Worth Breakdown by Type



Net Worth By Person Graph

Net Worth Breakdown by Person



Envision Action Plan Review - Client Notes

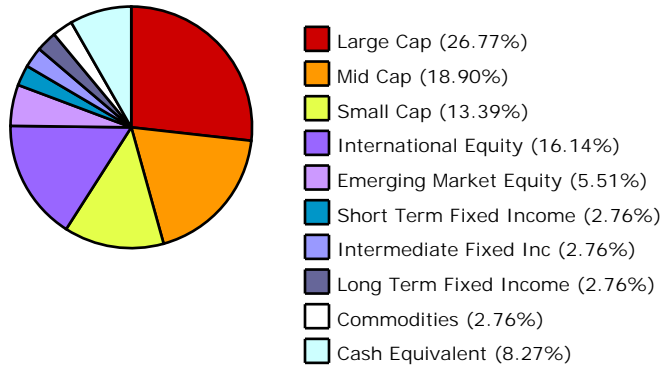
Asset Allocation

On Target



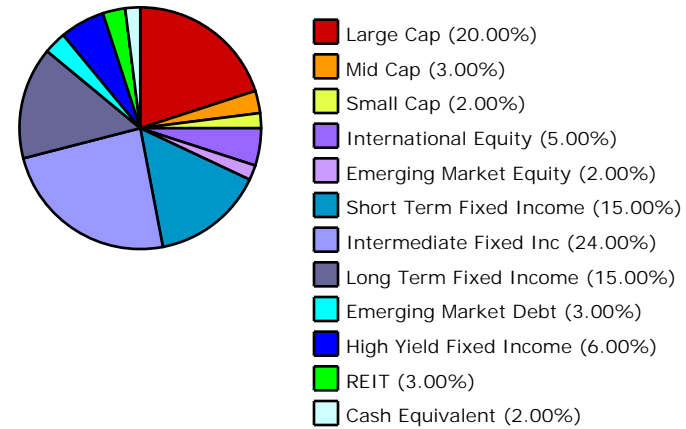
As discussed, adjustments should be made to your current investment holdings to bring the allocation in line with the Conservative Growth & Income portfolio

Current



Average Return: 9.5%
Downside Risk: -14.7%

Conservative Growth & Income



Average Return: 7.1%
Downside Risk: -6.0%

Conservative Growth & Income:

Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Conservative Growth and Income investors seek the maximum growth and income consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities, generally dividend paying equities, may be some percentage of the account.

The Current allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value.

Client Notes

Current Year Goals/Withdrawals

On Target

Updated Amount



Current year goal for Norman: Retirement Spending for \$72,000

_____ Current year goal for Norman: Miami Dolphins Season Tickets for \$12,000

_____ Current year goal for Norman: Tahiti Cruise for \$10,000

Client Notes

Current Year Other Income Sources

On Target

Updated Amount

_____ Current Year Other Income for Norman: Social Security for \$10,230

_____ Current Year Other Income for Norman: Government Pension for \$40,920

Client Notes

Additional Client Notes

"Current Year" is defined as the period of time from now until the owner of the cash flow's next birthday.

This Action Plan Review identifies the current year's savings, asset allocation, withdrawals, goals, and income needs included in your Envision report, and also identifies the preceding year's goals that have been retired. Please review your actual report for a detailed analysis of additional, future assumptions you have made which may be critical to the success of your plan.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Profile Summary Data

Personal Information

Name	Date of Birth	Annual Income	Projected Annual Social Security (First Year)
Norman Kesslinger	06/01/1942	N/A	\$12,000

Life Goals

Description	Ideal Value	Acceptable Value
Retirement Age - Norman	Ret	Ret
Retirement Spending Need (Annual Increase)	\$84,000 (2.50%)	\$66,000 (2.50%)
Estate Goal	\$250,000	\$125,000

Other Goals

Description	Annual Amount Ideal/Accept.	Net or Gross	Owner	Start Age Ideal/Accept.	End Age Ideal/Accept.	Annual Increase Ideal/Accept.
Tahiti Cruise	\$10,000 / \$5,000	Net	Norman	67 / 67	67 / 67	2.50% / 2.50%
Miami Dolphins Season Tickets	\$12,000 / \$12,000	Net	Norman	67 / 67	73 / 73	2.50% / 2.50%

Other Income

Description	Annual Amount Ideal/Accept.	Net or Gross	Owner	Tax Status	Start Age Ideal/Accept.	End Age Ideal/Accept.	Annual Increase Ideal/Accept.
Government Pension	\$48,000 / \$48,000	Gross	Norman	Taxable	67 / 67	End / End	2.50% / 2.50%

Risk & Return***Income Requirements**

Not expecting to need income from the portfolio for several years; investment strategy should emphasize growth.⁺⁺⁺

	Investment Objective	Equity %	Downside Risk	Average Return (as of 03/2009)	Description
Ideal Portfolio	Conservative Income	10.0%	-1.6%	5.1%	Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income. Conservative Income investors seek the maximum amount of income consistent with a modest degree of risk. They are willing to accept a lower level of income in exchange for lower risk. Higher risk investments, such as high yield bonds and some equities, are typically not a large percentage of the account.
Acceptable Portfolio	Moderate Growth & Income	50.0%	-9.2%	8.4%	Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Moderate Growth and Income investors seek to balance the risk of capital loss with higher potential growth and income. High yield bonds and equities, generally dividend paying equities, may be a significant percentage of the account.

⁺⁺⁺ Although you may have indicated that you have no need for current income from your portfolio, we recognize that you may wish to select a strategic allocation with an income component since it may be more aligned with your risk tolerance. Generally, income producing portfolios generate a lower investment return but correspondingly have a lower investment risk.

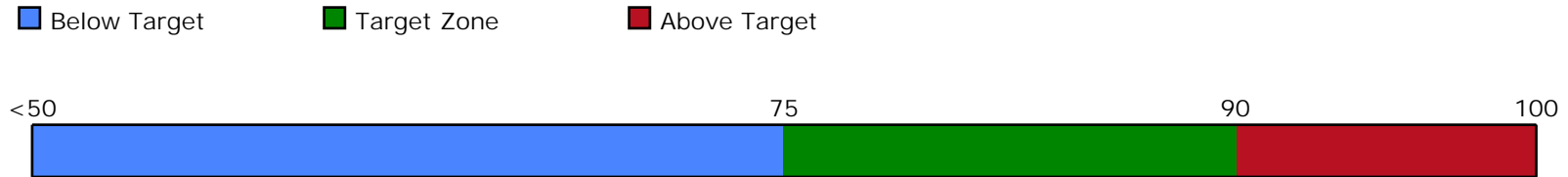
* The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Your Goals

	Ideal	Acceptable
Retirement Age		
Norman	Ret	Ret
Annual Retirement Spending	\$84,000	\$66,000
Other Goals		
Tahiti Cruise	\$10,000 (Age 67-67)	\$5,000 (Age 67-67)
Miami Dolphins Season Tickets	\$12,000 (Age 67-73)	\$12,000 (Age 67-73)
Other Sources of Income (Annual)		
Government Pension	\$48,000 (Age 67-End)	\$48,000 (Age 67-End)
Annual Social Security		
Norman	\$12,000 (Age Now-Death)	\$12,000 (Age Now-Death)
Estate Goal	\$250,000	\$125,000
Strategic Allocation	Conservative Income	Moderate Growth & Income
Percent in Equities	10.0%	50.0%
Downside Risk	-1.6%	-9.2%

The Strategic Allocation has been derived from what you indicated was your Ideal or Acceptable tolerance for Downside Risk. The Disclosures include more detailed information.

The Investment Plan Result



What is the Investment Plan Result?

Central to the Envision process is the Investment Plan Result calculation. With Envision, we simultaneously evaluate your goals, your strategic asset allocation and your assets to determine the likelihood that your investment plan would have achieved your goals. The Envision process subjects your investment plan to a sophisticated stress testing process that simulates 1,000 market environments, both good and bad. Your Investment Plan Result is the percentage of the 1,000 simulations in which your goals were met for your Ideal, Acceptable, and Recommended Investment Plan. **Remember, the simulations do not represent actual investment performance and are only intended to provide you with an opportunity to evaluate your Recommended Investment Plan, including your asset allocation. The Disclosures include more detailed information regarding the simulation process.**

- **Below Target**

An Investment Plan Result below 75 means that your investment plan would not have achieved your goals in a large number of the historical simulations. You may wish to consider adjustments to your goals, your allocation and/or your investments.

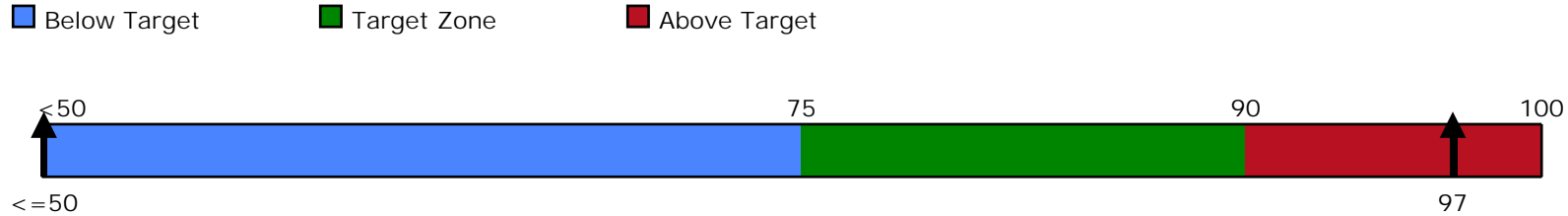
- **Target Zone**

An Investment Plan Result between 75 and 90 means that in many of the historical simulations your investment plan would have achieved your goals. You might be required to make changes to your Recommended Investment Plan in order to stay within your Target Zone, but those changes are likely to be minor.

- **Above Target**

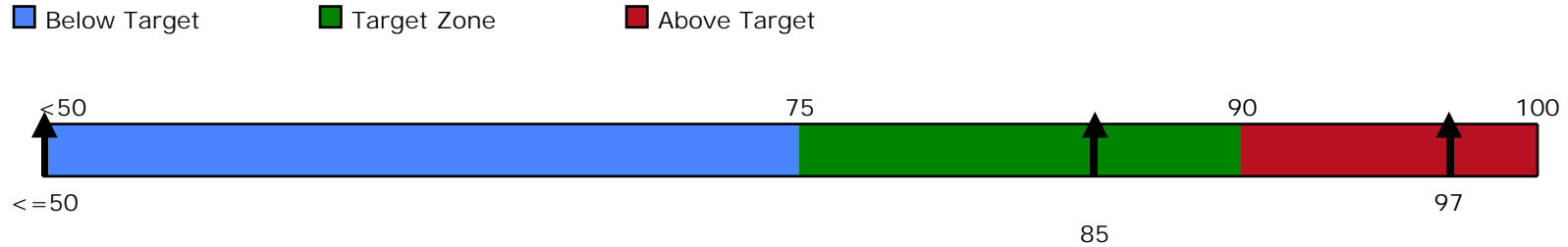
An Investment Plan Result above 90 means that in a significantly large number of historical simulations your investment plan would have achieved or exceeded your goals. You may wish to consider a less risky allocation, or an adjustment to your goals.

Investment Plan Result For Your Goals



	Ideal	Acceptable
Retirement Age		
Norman	Ret	Ret
Annual Retirement Spending	\$84,000	\$66,000
Other Goals		
Tahiti Cruise	\$10,000 (Age 67-67)	\$5,000 (Age 67-67)
Miami Dolphins Season Tickets	\$12,000 (Age 67-73)	\$12,000 (Age 67-73)
Other Sources of Income (Annual)		
Government Pension	\$48,000 (Age 67-End)	\$48,000 (Age 67-End)
Annual Social Security		
Norman	\$12,000 (Age Now-Death)	\$12,000 (Age Now-Death)
Estate Goal	\$250,000	\$125,000
Strategic Allocation	Conservative Income	Moderate Growth & Income
Percent in Equities	10.0%	50.0%
Downside Risk	-1.6%	-9.2%
Investment Plan Result	0	97

Recommended Investment Plan



	Ideal	Recommended	Acceptable
Retirement Age			
Norman	Ret	Ret	Ret
Annual Retirement Spending	\$84,000	\$72,000	\$66,000
Other Goals			
Tahiti Cruise	\$10,000 (Age 67-67)	\$10,000 (Age 67-67)	\$5,000 (Age 67-67)
Miami Dolphins Season Tickets	\$12,000 (Age 67-73)	\$12,000 (Age 67-73)	\$12,000 (Age 67-73)
Other Sources of Income (Annual)			
Government Pension	\$48,000 (Age 67-End)	\$48,000 (Age 67-End)	\$48,000 (Age 67-End)
Annual Social Security			
Norman	\$12,000 (Age Now-Death)	\$12,000 (Age Now-Death)	\$12,000 (Age Now-Death)
Estate Goal	\$250,000	\$125,000	\$125,000
Strategic Allocation	Conservative Income	Conservative Growth & Income	Moderate Growth & Income
Percent in Equities	10.0%	35.0%	50.0%
Downside Risk	-1.6%	-6.0%	-9.2%
Investment Plan Result	0	85	97

Conservative Growth & Income

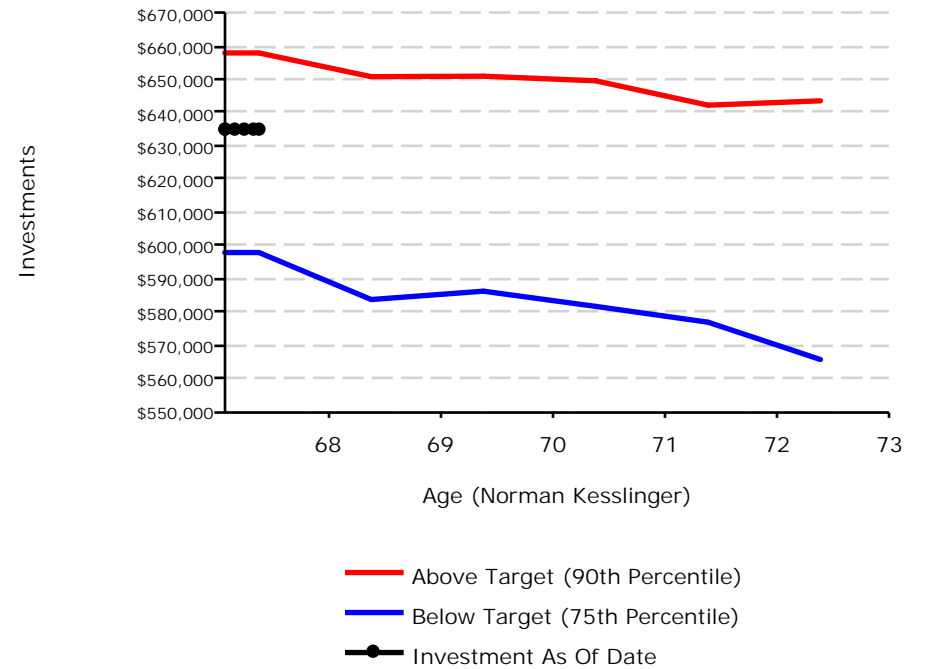
Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Conservative Growth and Income investors seek the maximum growth and income consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities, generally dividend paying equities, may be some percentage of the account. Please refer to the Disclosures for more detailed information.

This information is not used to update your client account profile information. Please contact your Financial Advisor if any changes are needed to update your client profile.

Your Recommended Investment Plan Result was calculated assuming that you will modify your strategic asset allocations, if applicable, throughout the life of the plan. The recommended strategic asset allocation reflected on this page illustrates the strategic allocation you plan to implement now. Future allocations are illustrated on the Age Based Asset Allocation page.

Achieving Your Goals

Retirement Age		
Norman		Ret
Annual Retirement Spending		\$72,000
Other Goals		
Tahiti Cruise	\$10,000 (Age 67-67)	
Miami Dolphins Season Tickets	\$12,000 (Age 67-73)	
Other Sources of Income (Annual)		
Government Pension	\$48,000 (Age 67-End)	
Social Security		
Norman	\$12,000 (Age Now-Death)	
Estate Goal		\$125,000
Strategic Allocation		Conservative Growth & Income
Percent in Equities		35.0%
Downside Risk		-6.0%
Investment Plan Result		85



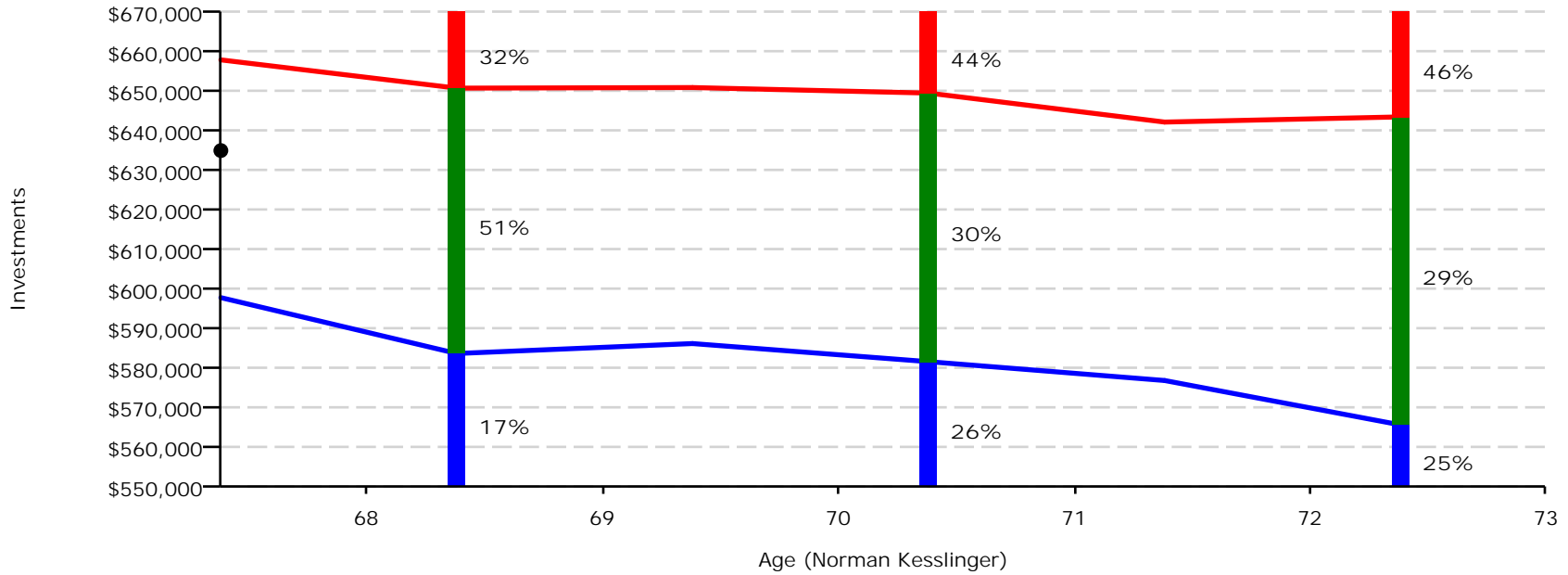
The Target Zone may help you evaluate your Recommended Investment Plan. It does not represent a projection of future portfolio values. The Target Zone graph is shown in Actual dollars.

The Target Zone and Plan Result is reflective of the strategic recommended asset allocation. If your current portfolio is not consistent with the recommended allocation, then your probability of success may be significantly different than the Plan Result displayed.

This information is not used to update your client account profile information. Please contact your Financial Advisor if any changes are needed to update your client profile.

Sensitivity Analysis

Results shown in Actual dollars



— Above Target (90th Percentile)
 — Below Target (75th Percentile)
 ● Investment As Of Date

		At 1 year	At 3 years	At 5 years
█	Probability of being above the Target Zone	32 %	44 %	46 %
	Investment Value greater than	\$650,800	\$649,549	\$643,523
█	Probability of being below the Target Zone	17 %	26 %	25 %
	Investment Value less than	\$583,655	\$581,587	\$565,584
	Probability of being out of the Target Zone	49 %	70 %	71 %
█	Probability of being in the Target Zone	51 %	30 %	29 %

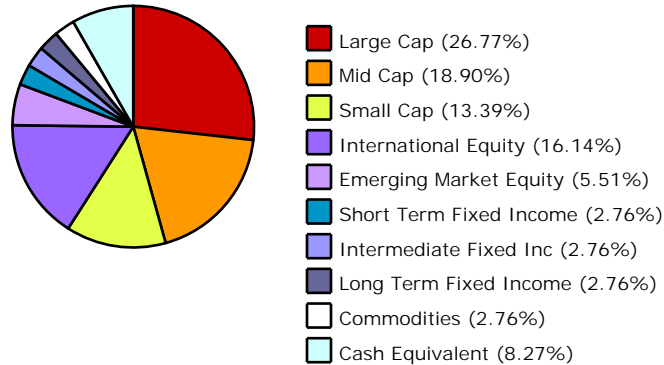
Envision allows you to track the value of your portfolio over time as it relates to the Target Zone. As markets change, and as your personal goals and objectives change, you may see your portfolio value move out of the Target Zone. This Sensitivity Analysis shows the probability of being both below and above the Target Zone over a one, three and five year period.

If your portfolio value happens to move out of the Target Zone, this is an opportunity to discuss what changes may have occurred in the market, or what has changed in your life based on the recommendations in the plan. As part of the Envision review process, you and your Financial Advisor may want to make adjustments to move you back into the Target Zone and give you reasonable confidence in achieving your goals.

Current vs Strategic Allocation - Plan Results

Current Allocation Plan Result: 88

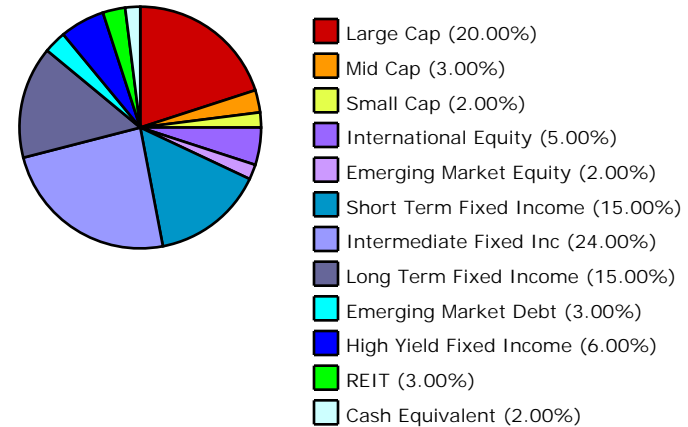
Current



Average Return: 9.5%
Downside Risk: -14.7%

Strategic Allocation Plan Result: 85

Conservative Growth & Income



Average Return: 7.1%
Downside Risk: -6.0%

Important Information: This page illustrates how your plan result may differ if you do not adopt the recommended strategic allocation. The current allocation plan result assumes that your current allocation will remain unchanged over the duration of the plan. The strategic allocation plan result assumes that you implement the recommended allocation and any future age-based allocations if they were included in the plan. There is no assurance that the recommended portfolio's objectives will be obtained.

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Totals may not equal calculated amounts due to rounding differences.

The Disclosures include definitions of the terms on this page and other detailed information.

Monitoring Your Recommended Investment Plan

Recommended	06/30/2009	07/01/2009	08/01/2009	09/01/2009	10/01/2009	10/19/2009
Norman's Retirement Age	Ret	Ret	Ret	Ret	Ret	Ret
Annual Retirement Spending	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000	\$72,000
Estate Size	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000	\$125,000
Strategic Allocation	Conservative Growth & Income	Conservative Growth & Income	Conservative Growth & Income	Conservative Growth & Income	Conservative Growth & Income	Conservative Growth & Income
Other Income - Government Pension - Norman	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000
Investment Value	\$635,000	\$635,000	\$635,000	\$635,000	\$635,000	\$635,000
Other Goal - Miami Dolphins Season Tickets - Norman	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Other Goal - Tahiti Cruise - Norman	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Investment Plan Result	85	85	85	85	85	85

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

+ This total does not include savings cash flows that start in the future. If future savings cash flows exist, they are included in the Envision analysis.

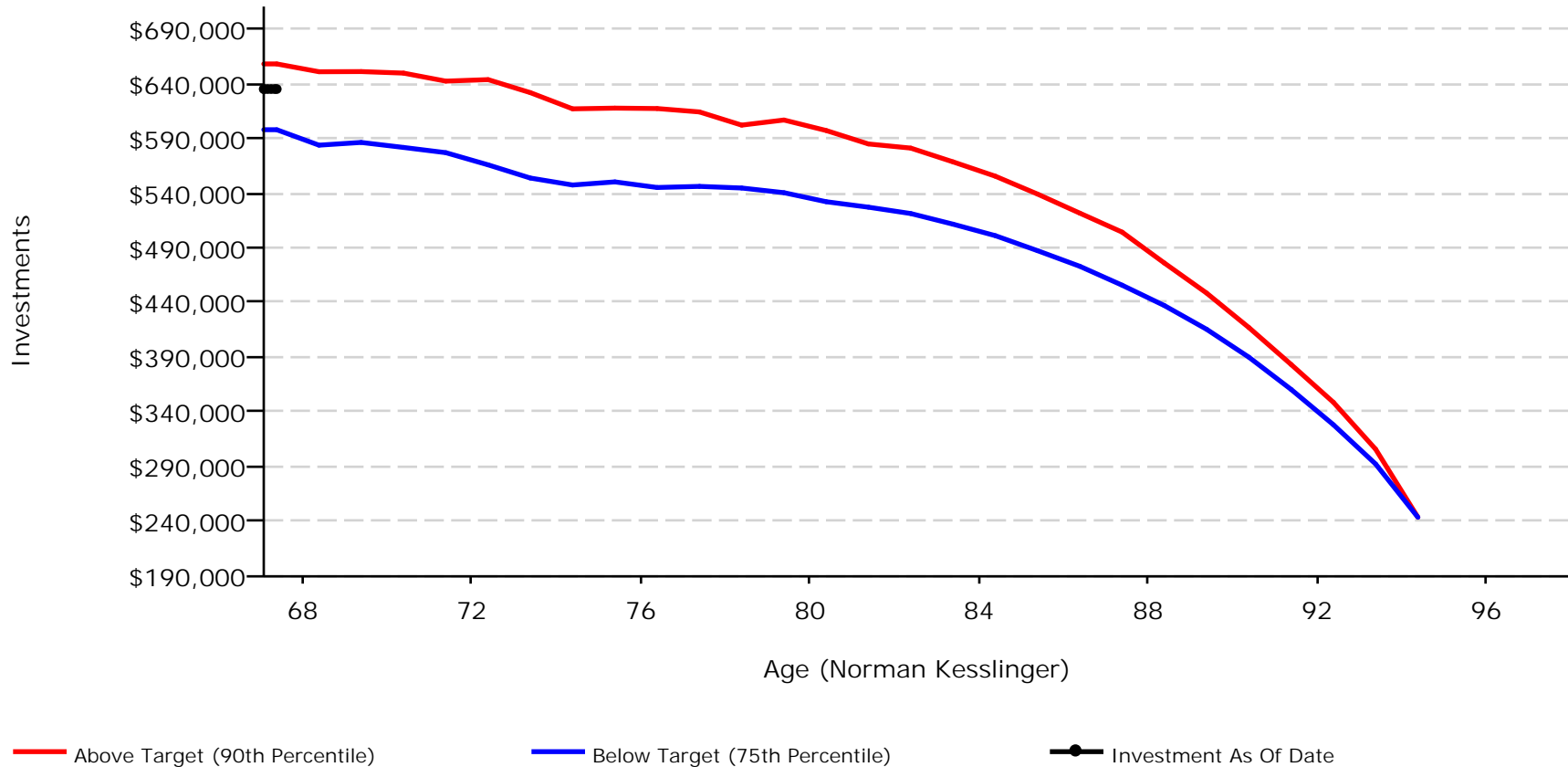
The table above indicates your Recommended Investment Plan and how changes to your goals and Investment Value have affected the Investment Plan Result over time. Investment Value includes assets currently held in accounts with our firm as well as assets held at other firms. Values of assets held at other firms are based on information provided by you, and may not reflect current market value.

The Recommended Investment Plan assumes you implement the Strategic or Custom Allocation and includes expectations about savings and spending patterns that you provided. Please be sure to inform us of any changes to your goals, savings and spending patterns and changes in the market value of assets held at other firms.

Your Recommended Investment Plan Result was calculated based on all of the information contained within your recommended plan as of the date in the column header. The recommended strategic asset allocation reflected on this page illustrates the strategic allocation you plan to implement now. Future allocations are illustrated on the Age Based Asset Allocation page.

Target Zone-Long Term

Results shown in Actual dollars

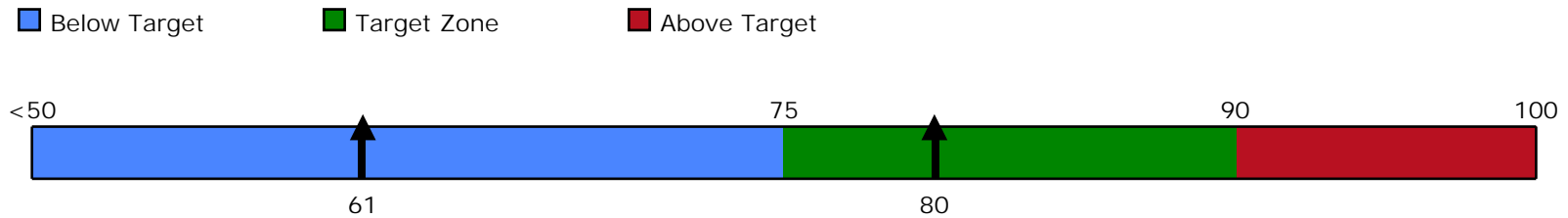


The Target Zone and Plan Result is reflective of the strategic recommended asset allocation. If your current portfolio is not consistent with the recommended allocation, then your probability of success may be significantly different than the Plan Result displayed.

Monitoring Your Progress...

Investment markets, your financial goals, and your priorities can change over time. The Envision process recognizes that throughout your life things will change. The monitoring process enables us to track your Investment Value so that, upon your request, we can monitor and review your progress towards your goals. Please be sure to inform us of updates to your situation, including changes to your goals and priorities, so that we can work with you to monitor and modify your Recommended Investment Plan.

Scenario Comparison



	Scenario #1 - Tahiti trip for 10 years @ 10k		Scenario #2 - Tahiti trip for 10 years @5k	
Norman		Ret		Ret
Annual Retirement Spending		\$72,000		\$72,000
Other Goals				
Tahiti Cruise	\$10,000	(Age 67 - 67)	\$10,000	(Age 67 - 67)
Miami Dolphins Season Tickets	\$12,000	(Age 67 - 73)	\$12,000	(Age 67 - 73)
Tahiti Cruise for 10 years	\$10,000	(Age 68 - 76)	\$5,000	(Age 68 - 71)
Other Sources of Income (Annual)				
Government Pension	\$48,000	(Age 67 - End)	\$48,000	(Age 67 - End)
Annual Social Security				
Norman	\$12,000	(Age Now - Death)	\$12,000	(Age Now - Death)
Estate Goal		\$125,000		\$125,000
Strategic Allocation	Conservative Growth & Income	Now - End	Conservative Growth & Income	Now - End
Percent in Equities ⁺		35.0%		35.0%
Downside Risk ⁺		- 6.0%		- 6.0%
Investment Plan Result		61		80

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

+Percent in Equities and Downside Risk apply to the Strategic Allocation for the current time period.

The Scenario Comparison is hypothetical and not your Recommended Investment Plan. It is designed to illustrate "what-if" scenarios. The information used to create these scenarios may or may not reflect your current situation or goals. Please refer to your Envision Presentation for a Recommended Investment Plan that reflects your current situation and financial goals. Your Financial Advisor can work with you to create or modify your Recommended Investment Plan to suit your needs. The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Introduction to Estate Planning

Whether or not one is subject to the payment of estate taxes, there are several non-tax aspects to be considered when preparing for the eventual disposition of property upon one's death. In most cases, a will or living trust, durable power of attorney, and advance medical directive are advisable, as well as the careful choices about beneficiaries, property ownership form, and life insurance. First, a look at the will, and how ownership and beneficiary selection come into play.

What is a will?

A will is a written document directing the disposition of the decedent's property upon his or her death. Just about everyone needs a will. Why?

- To name a personal guardian for your minor children
- To name your executor
- To leave property generally best left by a will, such as art, heirlooms and collectibles
- To make specific bequests

What property cannot be transferred by will? Some of your most valuable assets will not pass under the terms of your will. The following property will be transferred based on naming beneficiaries, by choosing to own property in joint tenancy, or creating a living trust.

- Joint tenancy (with rights of survivorship) property
- Pay on Death bank accounts
- Transfer on Death securities accounts
- Life insurance proceeds payable to a named beneficiary
- Funds in retirement plans payable to a named beneficiary
- Property in a living trust

Legal Forms of Ownership

How are your assets titled? Do you understand the tax impact? Here is a description of the most basic legal forms of ownership.

- **Individual Property Ownership.** Individual property ownership is usually designated by the person's own name, such as "Joe Smith".
- **Tenants in Common.** In a tenancy in common, two or more individuals own undivided interests in property. Usually all tenants in common own equal undivided interests in the property. When a tenant in common dies, their share of the property will pass to their heirs by will or state law.
- **Joint Tenants with Right of Survivorship (JTWROS).** When a joint tenant who owns property subject to a right of survivorship dies, their interest passes in equal shares to the surviving joint tenants.
- **Tenants by the Entirety.** This ownership form, available only for a husband and wife, in about half of the states, has the same survivorship characteristic as a joint tenancy with right of survivorship. Tenants by the entirety may afford additional creditor protection.
- **Community Property.** In nine states (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin), a husband and wife may own property in the form of community property. Generally, property acquired during the marriage while the husband and wife lived in a community property state is treated as community property unless the property was acquired by inheritance or gift. Upon the death of the first spouse, their one-half interest in the community property passes to their heirs or distributes. The surviving spouse will automatically retain their one-half interest.

Special Account Designations

In nearly all states, bank accounts and certain other types of financial arrangements can be titled so that at the death of the owner the account is automatically payable to a specified beneficiary. These forms of ownership are known as payable on death or POD (for bank accounts) or transfer on death or TOD (for securities accounts). These types of ownership are typically used to reduce some administrative costs at death and to facilitate the distribution of assets.

Living Trusts

An *inter vivos* or living trust is a revocable trust created during the lifetime of the grantor. The grantor places his or her property into a trust to be managed by a trustee for a specified period of time or until the death of the grantor.

Living trusts are commonly used for the purpose of bypassing probate. However, the creation of a living trust may also protect against legal incompetency or incapacity of the grantor or the beneficiaries.

There may be less expensive ways to avoid probate, such as joint tenancy and TOD account designations.

For federal income tax purposes all income from the trust is taxed to the grantor at the grantor's individual income tax rate, because the grantor is considered to be the owner of the trust property.

Durable Power of Attorney and Advance Directive

The last two documents that most individuals should consider in planning their estate are the durable power of attorney and the advance directive. A durable power of attorney provides a trusted person power over your financial affairs for one who has become unable to manage them. When this kind of help is needed but no agent has been designated, a court will have to appoint and supervise someone, which is an expensive process.

Advance directive (also called a living will) is used to indicate one's wishes about end-of-life medical treatment, in case one is unable to communicate this choice.

Life Insurance

The needs of the surviving family members should be considered as part of estate planning. Life insurance should be purchased by those on whom people depend for support. Many different types or forms of insurance are available depending on the individual's needs and resources.

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Introduction to Estate Taxes

The federal estate tax is designed to tax the property of a deceased person, and is usually payable nine months after the date of death. In order to assess the potential impact of this tax, one should review the components of the gross estate, and the subtractions available to reach the taxable estate value, and the level of amounts which may be exempt from tax. State death taxes may be charged independently of the federal estate tax, and they can vary from state to state.

Gross Estate

The gross estate includes all property of any description, wherever located, to the extent the decedent had any interest in the property at the time of death. It may even include property previously given away or over which the decedent had no control at the time of death. A recent financial statement should disclose most of what comprises the gross estate, but the following list should suffice for obtaining an estimate of the gross estate:

- Cash
- Liquid assets, such as stocks and other securities
- Real estate
- Personal property, including household goods and collections
- Business interests
- Life insurance owned or insurance payable to estate and,
- Employee benefits, including IRAs

Note: Keep in mind in determining the gross estate, it is also important to determine how the assets are titled (separate, joint, community, etc.).

Taxable Estate

Although the actual calculation of the taxable estate amount can be complex, for estimation purposes begin with the gross estate amount. From this amount, subtract:

- Administrative expenses (including funeral expenses)
- Debts
- Amounts left to a surviving spouse
- Amounts left to charity

to determine the decedent's taxable estate.

The Smaller Estate - Below the Federal Exclusion

When one has less than the federal applicable exclusion, \$3.5 million (in 2009), in taxable property at death, federal estate taxes should not be an issue, although there may be state death taxes to consider. In most of these cases, effective estate planning includes a will or living trust, durable power of attorney, advance medical directive, and careful selection of beneficiaries.

The Intermediate Estate - Married Couples with \$3,500,000 to \$7,000,000 (in 2009)

The intermediate estate refers only to married couples whose aggregated estates have a value in excess of one applicable exclusion amount but below twice-such exclusion amount. A married couple with an intermediate sized estate may eliminate all federal estate tax with the use of "bypass planning", the usual form of which involves an arrangement in which the first to die spouse places assets equal in value to his or her exemption in trust for the surviving spouse as income beneficiary. Note that in an intermediate estate, that similar results could be obtained by passing all property to the surviving spouse, but with provision for a "disclaimer trust". The disclaimer trust would come into being only if the surviving spouse disclaimed, or refused to accept, a portion of the estate under the will. When funded as a result of such a disclaimer, the trust would function in exactly the same way as the bypass trust, except that the surviving spouse would decide exactly how much property, if any, was to go into the trust.

The Large Estate - Where Federal Estate Tax Applies

With a large estate - for 2009 over \$3,500,000 for individuals and over \$7,000,000 for married couples - federal estate tax will apply under current law. Accordingly, the use of tax planning techniques beyond unified credit, and bypass planning is necessary to reduce or eliminate estate taxes. A large estate would apply to a single individual if he or she has an estate in excess of the applicable exclusion amount and to a married couple whose aggregate estate exceeds double the applicable exclusion amount. Here, beyond the unified credit and bypass planning, the suitable tools and techniques to consider include lifetime giving, life insurance trusts, and charitable trusts.

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Federal Estate Tax Changes

The following table depicts the levels of federal estate tax charged on taxable estates of various sizes in several different years of death.

Although the actual calculation of the taxable estate amount can be complex, for estimation purposes, begin with the gross estate amount: all property in which the decedent had any interest at the time of death. From that amount, subtract: administrative expenses (including funeral expenses), debts, amounts left to a surviving spouse, amounts left to charity to determine the approximate taxable estate.

Note: This table does not reflect state death taxes, which may be independent of the federal estate tax.

Estate Tax Estimator *											
Year of Death	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011+
Top Rate %	55	50	49	48	47	46	45	45	45	repealed	55
Credit Exemption	675,000	1,000,000	1,000,000	1,500,000	1,500,000	2,000,000	2,000,000	2,000,000	3,500,000	repealed	1,000,000

Estate Size	Estate Tax Net of Credit										
\$1,000,000	125,000	0	0	0	0	0	0	0	0	0	0
\$1,500,000	335,000	210,000	210,000	0	0	0	0	0	0	0	210,000
\$2,000,000	560,000	435,000	435,000	225,000	225,000	0	0	0	0	0	435,000
\$2,500,000	805,000	680,000	680,000	465,000	460,000	230,000	225,000	225,000	0	0	680,000
\$3,000,000	1,070,000	930,000	925,000	705,000	695,000	460,000	450,000	450,000	0	0	945,000
\$3,500,000	1,345,000	1,180,000	1,170,000	945,000	930,000	690,000	675,000	675,000	0	0	1,220,000
\$4,000,000	1,620,000	1,430,000	1,415,000	1,185,000	1,165,000	920,000	900,000	900,000	225,000	0	1,495,000
\$5,000,000	2,170,000	1,930,000	1,905,000	1,665,000	1,635,000	1,380,000	1,350,000	1,350,000	675,000	0	2,045,000
\$6,000,000	2,720,000	2,430,000	2,395,000	2,145,000	2,105,000	1,840,000	1,800,000	1,800,000	1,125,000	0	2,595,000
\$7,000,000	3,270,000	2,930,000	2,885,000	2,625,000	2,575,000	2,300,000	2,250,000	2,250,000	1,575,000	0	3,145,000
\$8,000,000	3,820,000	3,430,000	3,375,000	3,105,000	3,045,000	2,760,000	2,700,000	2,700,000	2,025,000	0	3,695,000
\$9,000,000	4,370,000	3,930,000	3,865,000	3,585,000	3,515,000	3,220,000	3,150,000	3,150,000	2,475,000	0	4,245,000
\$10,000,000	4,920,000	4,430,000	4,355,000	4,065,000	3,985,000	3,680,000	3,600,000	3,600,000	2,925,000	0	4,795,000

*Based on the "Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA)"

The Economic Growth and Tax Relief Reconciliation Act of 2001 is subject to a "Sunset Provision." Under the "Sunset Provision," in 2011, all tax law changes revert to year 2001 levels, unless Congress re-enacts the 2010 repeal changes into law.

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Strategic Allocation Investment Objectives

Conservative Income

Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income. Conservative Income investors seek the maximum amount of income consistent with a modest degree of risk. They are willing to accept a lower level of income in exchange for lower risk. Higher risk investments, such as high yield bonds and some equities, are typically not a large percentage of the account.

Conservative Growth & Income

Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Conservative Growth and Income investors seek the maximum growth and income consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities, generally dividend paying equities, may be some percentage of the account.

Conservative Growth

Growth investors do not seek account income and their primary objective is capital appreciation. Conservative Growth investors seek maximum growth consistent with a relatively modest degree of risk. They are willing to accept lower potential returns in exchange for lower risk. Equities may be a significant percentage of the account.

Moderate Income

Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income. Moderate Income investors seek to balance the potential risk of capital loss with increased income potential. Higher risk investments, such as high yield bonds and some equities, may be some percentage of the account.

Moderate Growth & Income

Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Moderate Growth and Income investors seek to balance the risk of capital loss with higher potential growth and income. High yield bonds and equities, generally dividend paying equities, may be a significant percentage of the account.

Moderate Growth

Growth investors do not seek account income and their primary objective is capital appreciation. Moderate Growth investors seek to balance potential risk of capital loss with their goal of higher potential growth. Equities may be the primary asset in the account.

Long Term Income

Income investors seek a maximum amount of income given their risk tolerance, and are willing to forgo capital appreciation and growth of income. Long Term Income investors seek a significant level of income, are financially able and willing to risk losing a substantial portion of investment capital, and, due to their long term horizon or other factors, they employ higher risk, more aggressive strategies that may offer higher potential income. Higher risk investments, such as high yield bonds and some equities, may be a significant percentage of the account.

Long Term Growth & Income

Growth and Income investors seek current income, but also seek income and capital growth over time. These investors are willing to forgo a portion of current income in order to seek potential future growth. Long Term Growth and Income investors seek a significant level of growth and income, are financially able and willing to risk losing a substantial portion of investment capital, and due to their long term horizon or other factors they pursue high risk, more aggressive strategies that may offer higher potential returns. High yield bonds and equities, generally dividend paying equities, may be the primary assets in the account.

Long Term Growth

Growth investors do not seek account income and their primary objective is capital appreciation. Long Term Growth investors seek a significant level of growth, are financially able and willing to risk losing a substantial portion of investment capital, and due to their long term horizon or other factors, they employ higher risk, more aggressive strategies that may offer higher potential returns. Higher risk investments such as equities may be as much as 100% of the account.

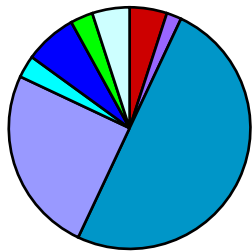
Your actual asset allocation may vary from the Strategic or Custom Allocation, based upon your individual circumstances. There can be no guarantee that your investment goals will be reached by following a prescribed asset allocation model.

The Strategic Allocations

Conservative Income

Average Return: 5.1%

Downside Risk: -1.6%

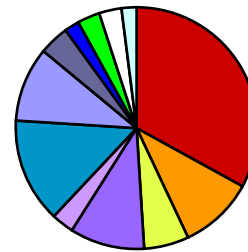


- Large Cap (5.00%)
- International Equity (2.00%)
- Short Term Fixed Income (50.00%)
- Intermediate Fixed Inc (25.00%)
- Emerging Market Debt (3.00%)
- High Yield Fixed Income (7.00%)
- REIT (3.00%)
- Cash Equivalent (5.00%)

Conservative Growth

Average Return: 8.8%

Downside Risk: -10.1%

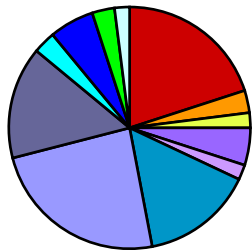


- Large Cap (33.00%)
- Mid Cap (10.00%)
- Small Cap (6.00%)
- International Equity (10.00%)
- Emerging Market Equity (3.00%)
- Short Term Fixed Income (14.00%)
- Intermediate Fixed Inc (10.00%)
- Long Term Fixed Income (4.00%)
- High Yield Fixed Income (2.00%)
- REIT (3.00%)
- Commodities (3.00%)
- Cash Equivalent (2.00%)

Conservative Growth & Income

Average Return: 7.1%

Downside Risk: -6.0%

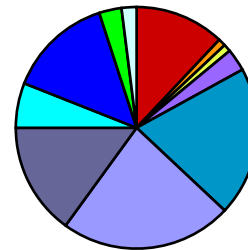


- Large Cap (20.00%)
- Mid Cap (3.00%)
- Small Cap (2.00%)
- International Equity (5.00%)
- Emerging Market Equity (2.00%)
- Short Term Fixed Income (15.00%)
- Intermediate Fixed Inc (24.00%)
- Long Term Fixed Income (15.00%)
- Emerging Market Debt (3.00%)
- High Yield Fixed Income (6.00%)
- REIT (3.00%)
- Cash Equivalent (2.00%)

Moderate Income

Average Return: 6.6%

Downside Risk: -4.9%

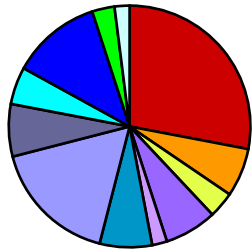


- Large Cap (12.00%)
- Mid Cap (1.00%)
- Small Cap (1.00%)
- International Equity (3.00%)
- Short Term Fixed Income (20.00%)
- Intermediate Fixed Inc (23.00%)
- Long Term Fixed Income (15.00%)
- Emerging Market Debt (6.00%)
- High Yield Fixed Income (14.00%)
- REIT (3.00%)
- Cash Equivalent (2.00%)

Moderate Growth & Income

Average Return: 8.4%

Downside Risk: -9.2%

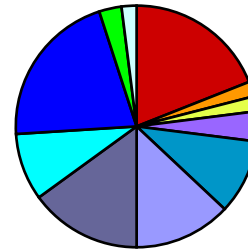


- Large Cap (28.00%)
- Mid Cap (6.50%)
- Small Cap (3.50%)
- International Equity (7.00%)
- Emerging Market Equity (2.00%)
- Short Term Fixed Income (7.00%)
- Intermediate Fixed Inc (17.00%)
- Long Term Fixed Income (7.00%)
- Emerging Market Debt (5.00%)
- High Yield Fixed Income (12.00%)
- REIT (3.00%)
- Cash Equivalent (2.00%)

Long Term Income

Average Return: 7.7%

Downside Risk: -7.6%

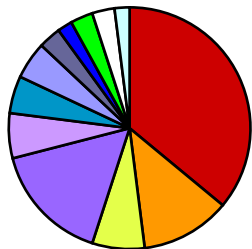


- Large Cap (19.00%)
- Mid Cap (2.00%)
- Small Cap (2.00%)
- International Equity (4.00%)
- Short Term Fixed Income (10.00%)
- Intermediate Fixed Inc (13.00%)
- Long Term Fixed Income (15.00%)
- Emerging Market Debt (9.00%)
- High Yield Fixed Income (21.00%)
- REIT (3.00%)
- Cash Equivalent (2.00%)

Moderate Growth

Average Return: 9.7%

Downside Risk: -12.9%

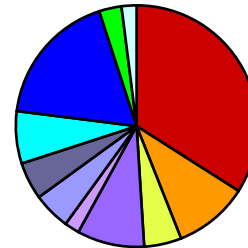


- Large Cap (36.00%)
- Mid Cap (12.00%)
- Small Cap (7.00%)
- International Equity (16.00%)
- Emerging Market Equity (6.00%)
- Short Term Fixed Income (5.00%)
- Intermediate Fixed Inc (5.00%)
- Long Term Fixed Income (3.00%)
- High Yield Fixed Income (2.00%)
- REIT (3.00%)
- Commodities (3.00%)
- Cash Equivalent (2.00%)

Long Term Growth & Income

Average Return: 9.5%

Downside Risk: -12.3%

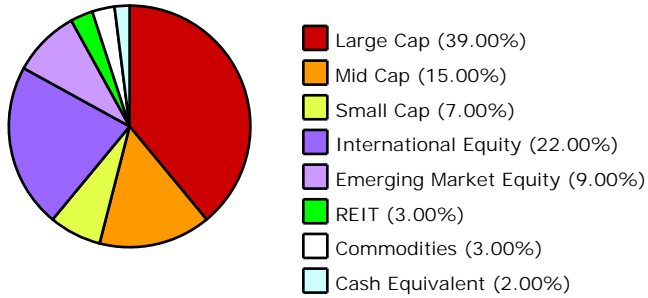


- Large Cap (34.00%)
- Mid Cap (10.00%)
- Small Cap (5.00%)
- International Equity (9.00%)
- Emerging Market Equity (2.00%)
- Intermediate Fixed Inc (5.00%)
- Long Term Fixed Income (5.00%)
- Emerging Market Debt (7.00%)
- High Yield Fixed Income (18.00%)
- REIT (3.00%)
- Cash Equivalent (2.00%)

Long Term Growth

Average Return: 10.5%

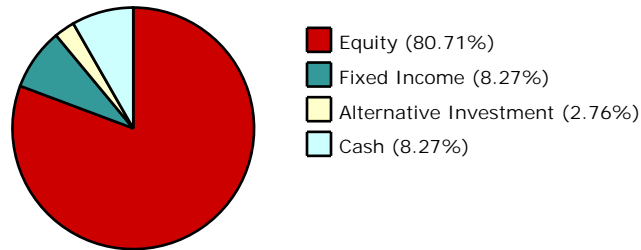
Downside Risk: -15.5%



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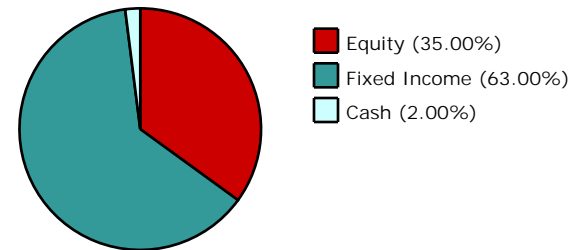
Current vs Strategic Allocation - Asset Class

Current



Average Return: 9.5%
Downside Risk: -14.7%

Conservative Growth & Income



Average Return: 7.1%
Downside Risk: -6.0%

Long Positions

Asset Class	Current		Strategic		Difference	
Equity	\$ 512,500.00	80.71%	\$ 222,250.00	35.00%	\$ - 290,250.00	- 45.71%
Fixed Income	\$ 52,500.00	8.27%	\$ 400,050.00	63.00%	\$ 347,550.00	54.73%
Alternative Investment	\$ 17,500.00	2.76%	\$ 0.00	0.00%	\$ - 17,500.00	- 2.76%
Cash	\$ 52,500.00	8.27%	\$ 12,700.00	2.00%	\$ - 39,800.00	- 6.27%
Total:	\$ 635,000.00	100.00%	\$ 635,000.00	100.00%	\$ 0.00	0.00%

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

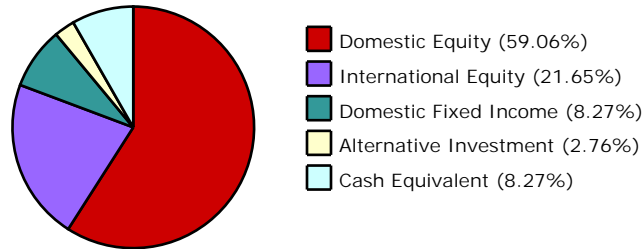
Totals may not equal calculated amounts due to rounding differences.

The Disclosures include definitions of the terms on this page and other detailed information.

Market Values are based on closing prices and positions as of 10/16/2009 for security level holdings.

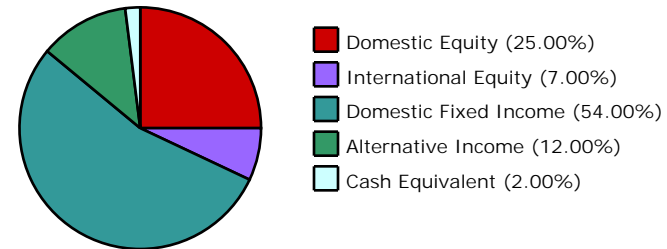
Current vs Strategic Allocation - Asset Class Type

Current



Average Return: 9.5%
Downside Risk: -14.7%

Conservative Growth & Income



Average Return: 7.1%
Downside Risk: -6.0%

Long Positions

Asset Class Type	Current		Strategic		Difference	
Domestic Equity	\$ 375,000.00	59.06%	\$ 158,750.00	25.00%	\$ - 216,250.00	- 34.06%
International Equity	\$ 137,500.00	21.65%	\$ 44,450.00	7.00%	\$ - 93,050.00	- 14.65%
Domestic Fixed Income	\$ 52,500.00	8.27%	\$ 342,900.00	54.00%	\$ 290,400.00	45.73%
Alternative Income	\$ 0.00	0.00%	\$ 76,200.00	12.00%	\$ 76,200.00	12.00%
Alternative Investment	\$ 17,500.00	2.76%	\$ 0.00	0.00%	\$ - 17,500.00	- 2.76%
Cash Equivalent	\$ 52,500.00	8.27%	\$ 12,700.00	2.00%	\$ - 39,800.00	- 6.27%
Total:	\$ 635,000.00	100.00%	\$ 635,000.00	100.00%	\$ 0.00	0.00%

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

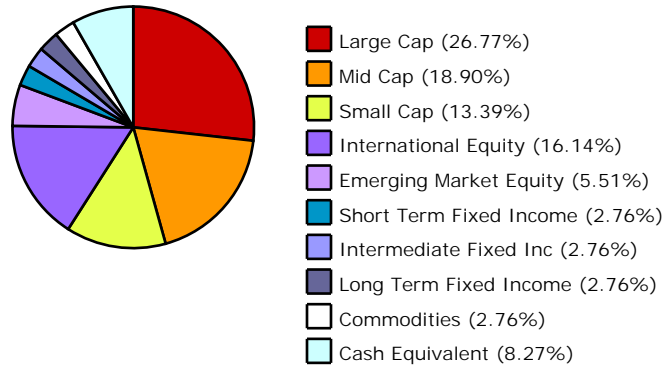
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Market Values are based on closing prices and positions as of 10/16/2009 for security level holdings.

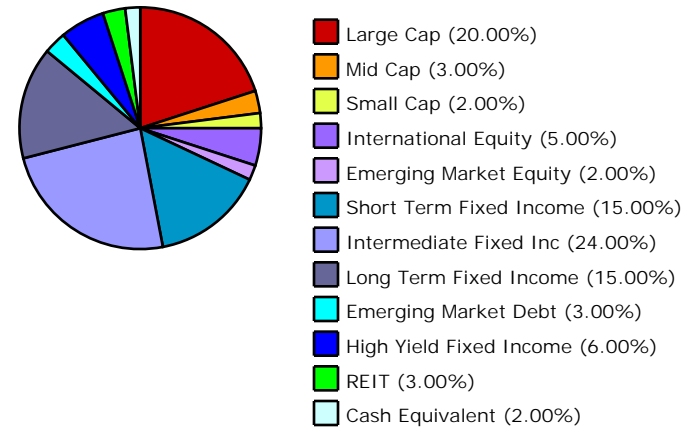
Current vs Strategic Allocation - Asset Class Sub Type

Current



Average Return: 9.5%
Downside Risk: -14.7%

Conservative Growth & Income



Average Return: 7.1%
Downside Risk: -6.0%

Long Positions

Asset Class Sub Type	Current		Strategic		Difference	
Large Cap	\$ 170,000.00	26.77%	\$ 127,000.00	20.00%	\$ - 43,000.00	- 6.77%
Mid Cap	\$ 120,000.00	18.90%	\$ 19,050.00	3.00%	\$ - 100,950.00	- 15.90%
Small Cap	\$ 85,000.00	13.39%	\$ 12,700.00	2.00%	\$ - 72,300.00	- 11.39%
International Equity	\$ 102,500.00	16.14%	\$ 31,750.00	5.00%	\$ - 70,750.00	- 11.14%
Emerging Market Equity	\$ 35,000.00	5.51%	\$ 12,700.00	2.00%	\$ - 22,300.00	- 3.51%
Short Term Fixed Income	\$ 17,500.00	2.76%	\$ 95,250.00	15.00%	\$ 77,750.00	12.24%
Intermediate Fixed Inc	\$ 17,500.00	2.76%	\$ 152,400.00	24.00%	\$ 134,900.00	21.24%
Long Term Fixed Income	\$ 17,500.00	2.76%	\$ 95,250.00	15.00%	\$ 77,750.00	12.24%
Emerging Market Debt	\$ 0.00	0.00%	\$ 19,050.00	3.00%	\$ 19,050.00	3.00%
High Yield Fixed Income	\$ 0.00	0.00%	\$ 38,100.00	6.00%	\$ 38,100.00	6.00%
REIT	\$ 0.00	0.00%	\$ 19,050.00	3.00%	\$ 19,050.00	3.00%
Commodities	\$ 17,500.00	2.76%	\$ 0.00	0.00%	\$ - 17,500.00	- 2.76%
Cash Equivalent	\$ 52,500.00	8.27%	\$ 12,700.00	2.00%	\$ - 39,800.00	- 6.27%
Total:	\$ 635,000.00	100.00%	\$ 635,000.00	100.00%	\$ 0.00	0.00%

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

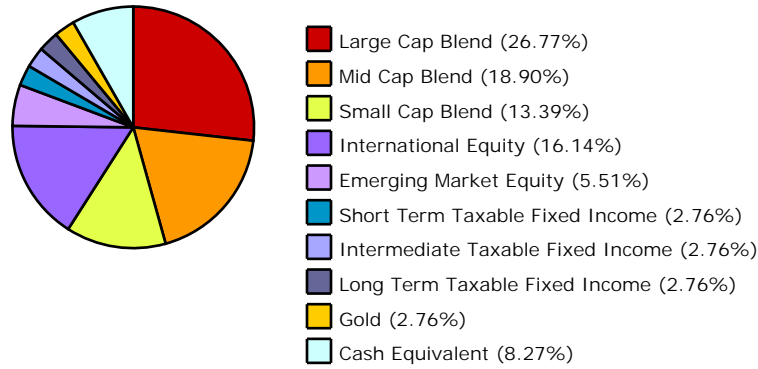
Totals may not equal calculated amounts due to rounding differences.

The Disclosures include definitions of the terms on this page and other detailed information.

Market Values are based on closing prices and positions as of 10/16/2009 for security level holdings.

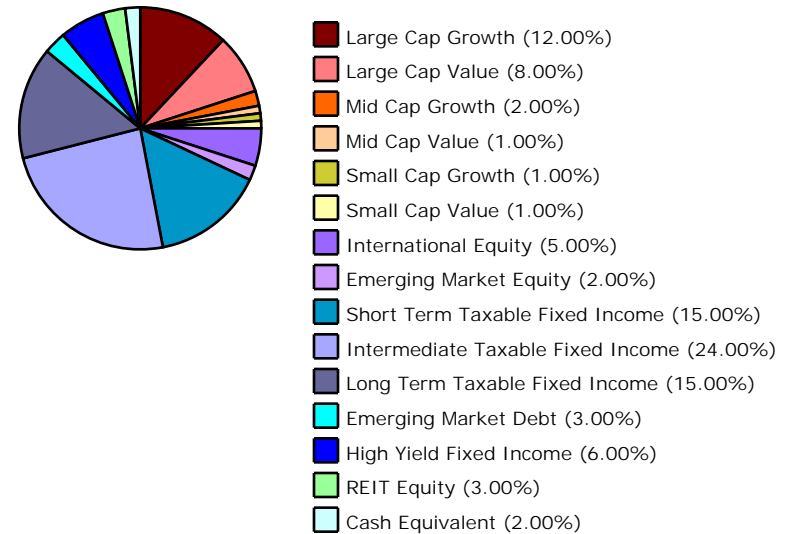
Current vs Strategic Allocation - Asset Class Detail

Current



Average Return: 9.5%
Downside Risk: -14.7%

Conservative Growth & Income



Average Return: 7.1%
Downside Risk: -6.0%

Long Positions

Asset Class Detail	Current		Strategic		Difference	
Large Cap Growth	\$ 0.00	0.00%	\$ 76,200.00	12.00%	\$ 76,200.00	12.00%
Large Cap Value	\$ 0.00	0.00%	\$ 50,800.00	8.00%	\$ 50,800.00	8.00%
Large Cap Blend	\$ 170,000.00	26.77%	\$ 0.00	0.00%	\$ - 170,000.00	- 26.77%
Mid Cap Growth	\$ 0.00	0.00%	\$ 12,700.00	2.00%	\$ 12,700.00	2.00%
Mid Cap Value	\$ 0.00	0.00%	\$ 6,350.00	1.00%	\$ 6,350.00	1.00%
Mid Cap Blend	\$ 120,000.00	18.90%	\$ 0.00	0.00%	\$ - 120,000.00	- 18.90%
Small Cap Growth	\$ 0.00	0.00%	\$ 6,350.00	1.00%	\$ 6,350.00	1.00%
Small Cap Value	\$ 0.00	0.00%	\$ 6,350.00	1.00%	\$ 6,350.00	1.00%
Small Cap Blend	\$ 85,000.00	13.39%	\$ 0.00	0.00%	\$ - 85,000.00	- 13.39%
International Equity	\$ 102,500.00	16.14%	\$ 31,750.00	5.00%	\$ - 70,750.00	- 11.14%
Emerging Market Equity	\$ 35,000.00	5.51%	\$ 12,700.00	2.00%	\$ - 22,300.00	- 3.51%
Short Term Taxable Fixed Income	\$ 17,500.00	2.76%	\$ 95,250.00	15.00%	\$ 77,750.00	12.24%

Long Positions

Asset Class Detail	Current		Strategic		Difference	
Intermediate Taxable Fixed Income	\$ 17,500.00	2.76%	\$ 152,400.00	24.00%	\$ 134,900.00	21.24%
Long Term Taxable Fixed Income	\$ 17,500.00	2.76%	\$ 95,250.00	15.00%	\$ 77,750.00	12.24%
Emerging Market Debt	\$ 0.00	0.00%	\$ 19,050.00	3.00%	\$ 19,050.00	3.00%
High Yield Fixed Income	\$ 0.00	0.00%	\$ 38,100.00	6.00%	\$ 38,100.00	6.00%
REIT Equity	\$ 0.00	0.00%	\$ 19,050.00	3.00%	\$ 19,050.00	3.00%
Gold	\$ 17,500.00	2.76%	\$ 0.00	0.00%	\$ - 17,500.00	- 2.76%
Cash Equivalent	\$ 52,500.00	8.27%	\$ 12,700.00	2.00%	\$ - 39,800.00	- 6.27%
Total:	\$ 635,000.00	100.00%	\$ 635,000.00	100.00%	\$ 0.00	0.00%

Current Allocation indicates how an investor's portfolio is allocated based on Wells Fargo Advisors asset classifications and current market value

Strategic Allocation illustrates how much of an investor's portfolio should be allocated to the various asset classes based on the recommended investment plan.

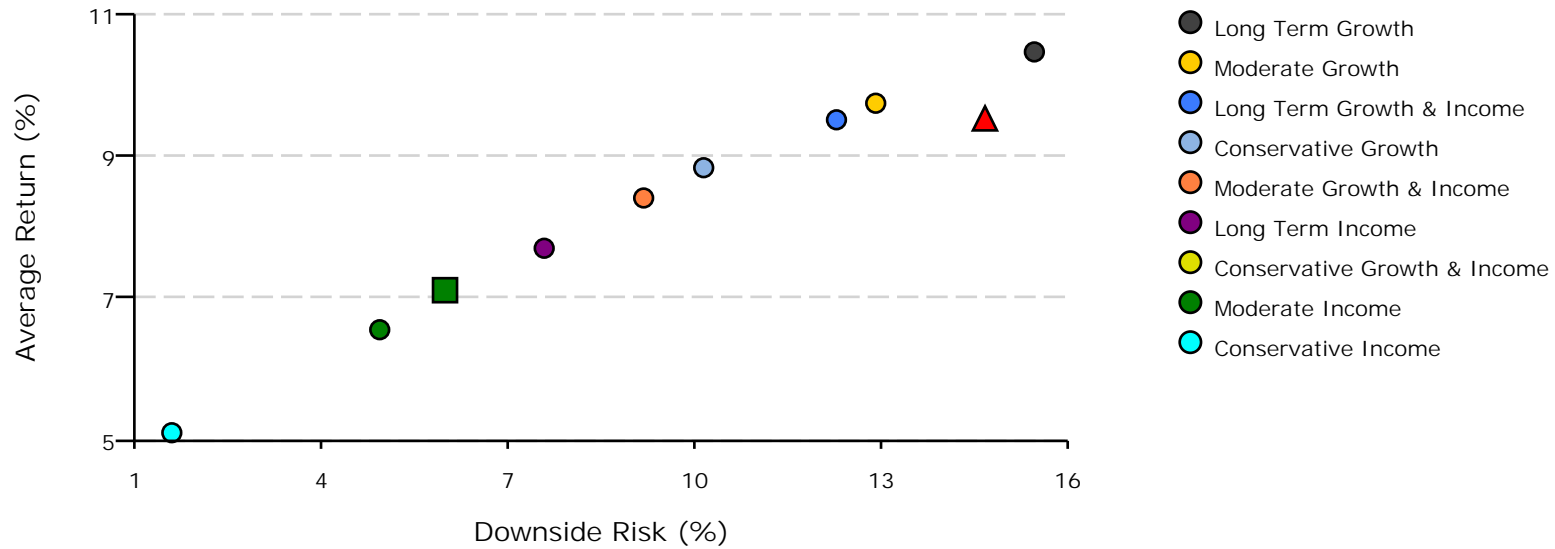
The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

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The Disclosures include definitions of the terms on this page and other detailed information.

Market Values are based on closing prices and positions as of 10/16/2009 for security level holdings.

Current vs Strategic - Efficient Frontier



	Average Return:	Downside Risk:
▲ Current Allocation	9.5%	-14.7%
■ Conservative Growth & Income	7.1%	-6.0%

Your Recommended Investment Plan Result was calculated assuming that you will modify your strategic asset allocations, if applicable, throughout the life of the plan. The recommended strategic asset allocation reflected on this page illustrates the current recommended strategic allocation. Future allocations are illustrated on the Age Based Asset Allocation page.

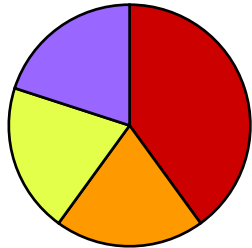
Each Strategic Allocation has a Historical Return and level of Downside Risk. An "efficient" portfolio allocation is designed to seek the maximum rate of return for the amount of risk assumed. The Efficient Frontier is created to represent the optimal rate of return attainable for any determined level of risk. In theory, the closer your portfolio allocation came to the efficient frontier, the more return you received for the amount of risk you assumed.

The information shown is based on asset class data through 03/2009. Risk and return figures are derived from both historical observation and standard investment industry statistical calculations. For risk and return information, please see the Capital Market Assumptions table in the disclosure section of this report. Downside risk represents the potential loss the allocation could experience in a severe market downturn. The portfolio faces approximately a 5% chance each year of experiencing a loss this large or larger. They are for illustrative purposes and are not designed to predict actual performance. Past performance is not a guarantee of future results.

Account Summary

88888888 (Normans's Command Account) (EXTERNAL)

Asset Allocation



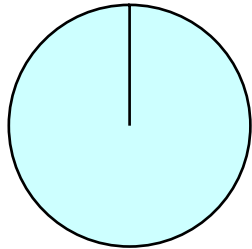
- Large Cap Blend (40.00%)
- Mid Cap Blend (20.00%)
- Small Cap Blend (20.00%)
- International Equity (20.00%)

Asset Class Level - Long Positions

Name	Amount	%
Large Cap Blend	\$100,000.00	40.00
Mid Cap Blend	\$50,000.00	20.00
Small Cap Blend	\$50,000.00	20.00
International Equity	\$50,000.00	20.00
Long Mkt Value:	\$ 250,000.00	
Short Mkt Value:	\$ 0.00	
Cash Balance:	\$ 0.00	
Account Value:	\$ 250,000.00	

88888888 (Checking Account) (EXTERNAL)

Asset Allocation



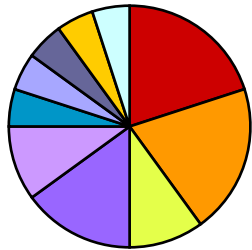
- Cash Equivalent (100.00%)

Security Level - Long Positions

Name	Amount	%
Long Mkt Value:	\$ 0.00	
Short Mkt Value:	\$ 0.00	
Cash Balance:	\$ 35,000.00	
Account Value:	\$ 35,000.00	

88888888 (Norman's IRA) (EXTERNAL)

Asset Allocation



- Large Cap Blend (20.00%)
- Mid Cap Blend (20.00%)
- Small Cap Blend (10.00%)
- International Equity (15.00%)
- Emerging Market Equity (10.00%)
- Short Term Taxable Fixed Income (5.00%)
- Intermediate Taxable Fixed Income (5.00%)
- Long Term Taxable Fixed Income (5.00%)
- Gold (5.00%)
- Cash Equivalent (5.00%)

Asset Class Level - Long Positions

Name	Amount	%
Large Cap Blend	\$70,000.00	20.00
Mid Cap Blend	\$70,000.00	20.00
Small Cap Blend	\$35,000.00	10.00
International Equity	\$52,500.00	15.00
Emerging Market Equity	\$35,000.00	10.00
Short Term Taxable Fixed Income	\$17,500.00	5.00
Intermediate Taxable Fixed Income	\$17,500.00	5.00
Long Term Taxable Fixed Income	\$17,500.00	5.00
Gold	\$17,500.00	5.00
Cash Equivalent	\$17,500.00	5.00

Long Mkt Value:	\$ 350,000.00
Short Mkt Value:	\$ 0.00
Cash Balance:	\$ 0.00
Account Value:	\$ 350,000.00

Security-Level Holdings:	\$35,000.00
Asset Class-Level Holdings:	\$600,000.00
Asset Class and Security Level Holdings:	\$0.00
Total Holdings:	\$635,000.00

As an accommodation to you, we have included assets held away from our firm in external accounts. We assume no responsibility for the accuracy or completeness of the information you have provided with respect to these assets. We make no representation that we have performed due diligence on these assets. In some cases, we may update the pricing of securities. However, in some cases, the prices may not be updated. In addition, any transactions involving these assets will not be reflected unless you provide updated information. We rely on you to provide information in order to update the values of your external accounts. The accuracy and completeness of the information you provide may materially affect the results and any recommendations contained in this report.

Range of Simulation Possible Outcomes

Results shown in Actual dollars

Percentile	Year 5	Year 10	Year 15	Year 20	Year 25	At Death
Recommended						
Best	\$894,692	\$1,104,296	\$1,373,043	\$1,769,133	\$2,083,866	\$2,243,781
25th	\$724,838	\$848,916	\$978,336	\$1,131,865	\$1,242,633	\$1,296,883
50th	\$636,549	\$681,311	\$744,896	\$774,122	\$800,244	\$803,148
75th	\$564,133	\$558,374	\$550,016	\$524,848	\$445,451	\$404,010
Worst	\$463,890	\$409,447	\$338,042	\$216,073	\$32,076	-\$52,795

The range of results are based upon the assumption that you implement the Strategic or Custom Allocation and continue with the savings and/or spending patterns you have indicated. These potential outcomes are also based upon the historical information regarding asset classes discussed in the Disclosures. These results are intended to provide you with an opportunity to evaluate your Recommended Investment Plan, including your asset allocation.

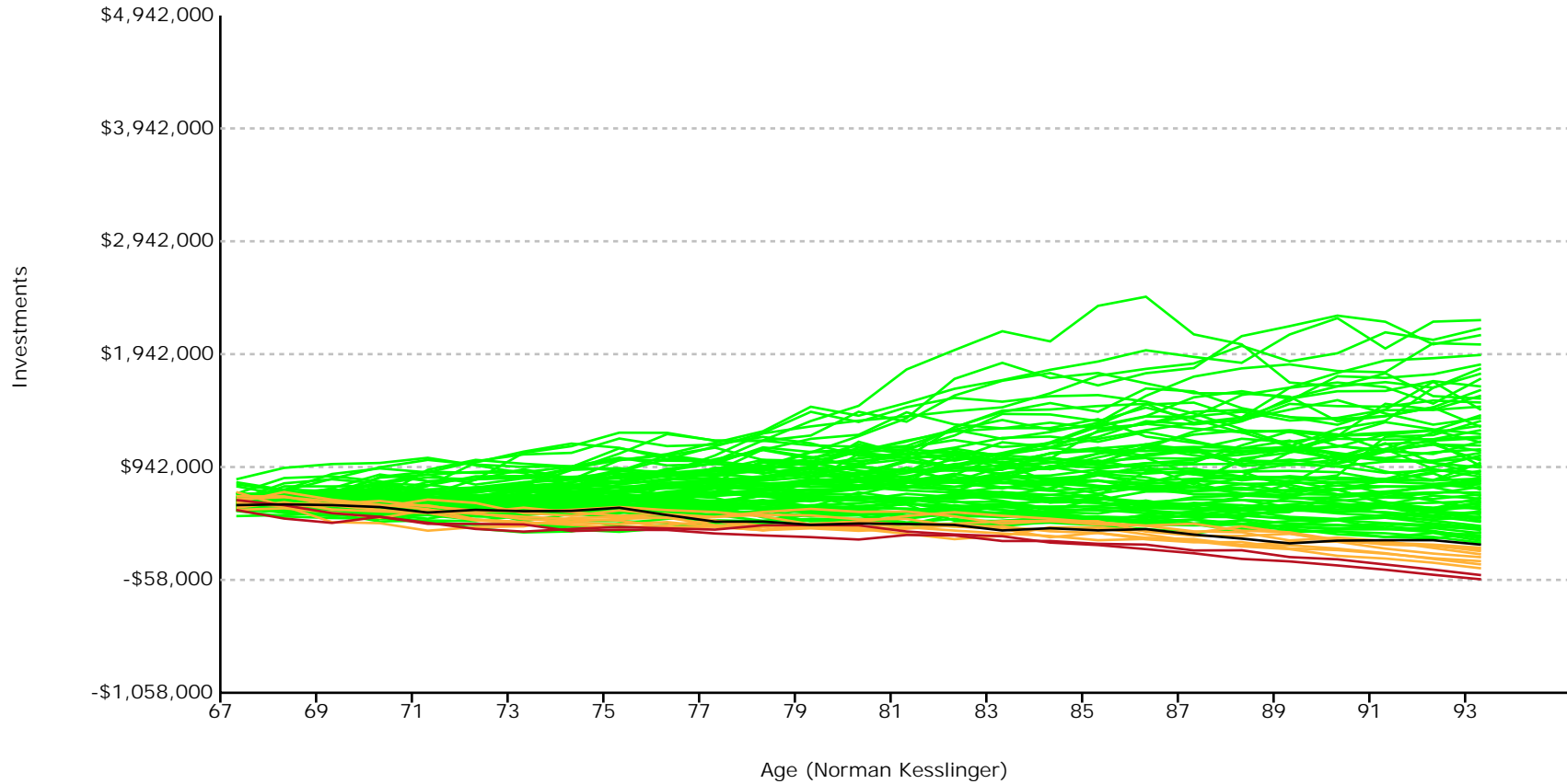
Envision stress tests your Recommended Investment Plan with 1,000 simulations. The above graph and table represent various scenarios from the Best to the Worst case for this investment plan.

- **The Best case scenario indicates that in 5% of the simulations the investment plan achieved at least the corresponding Ending Plan Wealth.**
- **The Median case scenario indicates that in 50% of the simulations the investment plan achieved at least the corresponding Ending Plan Wealth.**
- **The Worst case scenario indicates that in 95% of the simulations the investment plan achieved at least the corresponding Ending Plan Wealth.**

There is no guarantee these results will be achieved. The At Death column is based on either your life expectancy using standard mortality tables, or an alternative age you have indicated. Please be sure to inform us of changes to your goals, savings and spending patterns so we can incorporate changes into your Recommended Investment Plan.

Growth Detail Graph

Results shown in Actual dollars



Using Monte Carlo simulation, Envision simulates one thousand different potential outcomes over a lifetime of investing. This graph reflects the range of results of the simulated trials based on your Recommended Investment Plan. It graphically displays every tenth trial, (from the 5th through the 95th), and also identifies which "target" trial simulated the minimum ending value needed for the plan to achieve its stated goals. While this diagram depicts a wide range of possible outcomes, there is no assurance that your actual investment plan will fall within this range.

Growth Detail Percentile Rankings

Results shown in Actual dollars

Percentile	Ending Value	Age (Norman) Investment Assets are Depleted	Average Annual Simulated Return
0	\$4,174,871		11.79%
1	\$3,101,186		10.17%
2	\$2,614,084		10.18%
3	\$2,450,518		10.11%
4	\$2,344,848		10.02%
5	\$2,243,781		9.42%
6	\$2,170,858		9.35%
7	\$2,111,499		9.12%
8	\$2,027,405		9.26%
9	\$1,935,005		9.63%
10	\$1,851,173		9.14%
11	\$1,816,842		9.48%
12	\$1,770,135		8.59%
13	\$1,725,926		9.03%
14	\$1,655,491		8.55%
15	\$1,625,340		8.37%
16	\$1,573,967		9.04%
17	\$1,548,180		8.41%
18	\$1,513,193		9.05%
19	\$1,477,268		8.02%
20	\$1,447,685		8.52%
21	\$1,401,275		8.39%
22	\$1,376,115		7.60%
23	\$1,351,011		9.23%
24	\$1,308,749		9.60%
25	\$1,296,883		7.56%
26	\$1,269,219		7.84%
27	\$1,234,212		8.12%
28	\$1,211,092		7.62%
29	\$1,198,070		8.58%
30	\$1,169,401		7.89%
31	\$1,158,592		7.87%
32	\$1,132,752		7.88%
33	\$1,099,258		7.26%
34	\$1,082,524		7.61%
35	\$1,068,093		7.74%

Percentile	Ending Value	Age (Norman) Investment Assets are Depleted	Average Annual Simulated Return
36	\$1,045,525		7.22%
37	\$1,022,660		7.23%
38	\$998,960		6.62%
39	\$980,755		6.56%
40	\$964,626		7.02%
41	\$950,464		6.99%
42	\$936,359		6.94%
43	\$910,468		7.93%
44	\$895,611		7.43%
45	\$873,463		6.80%
46	\$853,786		5.92%
47	\$839,693		6.90%
48	\$827,441		7.30%
49	\$815,270		6.73%
50	\$803,148		7.15%
51	\$788,275		7.09%
52	\$767,766		6.96%
53	\$750,765		7.36%
54	\$739,496		6.24%
55	\$716,521		6.45%
56	\$699,559		6.99%
57	\$685,933		6.81%
58	\$670,044		6.96%
59	\$661,580		6.55%
60	\$643,014		7.28%
61	\$631,795		8.18%
62	\$615,593		6.84%
63	\$598,174		6.03%
64	\$576,285		5.99%
65	\$562,337		5.61%
66	\$549,084		6.50%
67	\$538,916		6.59%
68	\$523,582		6.55%
69	\$503,760		6.31%
70	\$494,754		5.73%
71	\$484,007		6.11%
72	\$465,134		5.12%
73	\$455,305		5.02%
74	\$419,408		5.75%

Percentile	Ending Value	Age (Norman) Investment Assets are Depleted	Average Annual Simulated Return
75	\$404,010		5.95%
76	\$393,138		6.65%
77	\$383,530		5.76%
78	\$365,285		6.37%
79	\$354,155		6.39%
80	\$335,830		6.50%
81	\$323,012		5.43%
82	\$306,750		5.62%
83	\$288,442		6.61%
84	\$270,831		5.17%
Target ⁺	\$254,197		6.45%
86	\$227,048		6.96%
87	\$212,900		5.56%
88	\$196,498		4.82%
89	\$168,587		5.13%
90	\$142,920		5.29%
91	\$107,738		6.13%
92	\$79,111		5.23%
93	\$44,555		5.04%
94	\$-15,783	93	5.53%
95	\$-52,795	92	6.74%
96	\$-103,605	91	5.97%
97	\$-146,033	90	5.69%
98	\$-181,338	89	4.18%
99	\$-251,424	88	4.30%
100	\$-551,657	81	1.71%

⁺ Target Percentile represents the last trial that simulates the achievement of the plan's stated goals.

The Percentile Rankings is a table representation of the Growth Detail Chart. It displays one hundred and one of the one thousand Monte Carlo simulations.

Percentile column displays every tenth trial from the highest ending value to the lowest ending value.

Ending Value for each Percentile is the corresponding ending investment value.

Age Investment Assets are Depleted is the age of the longest surviving client when the assets first drop below zero and never return to a positive balance.

Average Annual Simulated Return is based on the simulations associated with a specific Percentile, and represents the average return the simulation displayed for that trial.

Total Investment Plan Target Values - Recommended Investment Plan

Results shown in Actual dollars

Year	Norman's Age	Net Need/ Surplus(\$)	Gain/ Loss(\$)	Taxes(\$)	Ending Goal Value(\$)
2009	67	- 42,850	18,740	- 6,329	604,561
2010	68	- 33,671	44,647	- 4,308	611,229
2011	69	- 34,513	30,541	- 2,751	604,506
2012	70	- 35,376	23,824	- 5,736	587,218
2013	71	- 36,260	- 6,583	- 5,684	538,690
2014	72	- 37,167	67,090	- 5,997	562,616
2015	73	- 38,096	32,169	- 6,229	550,460
2016	74	- 24,784	34,233	- 6,336	553,573
2017	75	- 25,404	60,779	- 7,780	581,168
2018	76	- 26,039	- 32,283	- 6,473	516,373
2019	77	- 26,690	- 25,727	- 5,936	458,020
2020	78	- 27,357	33,454	- 5,473	458,643
2021	79	- 28,041	5,068	- 5,694	429,977
2022	80	- 28,742	46,856	- 5,564	442,528
2023	81	- 29,461	30,220	- 5,991	437,296
2024	82	- 30,197	28,259	- 6,214	429,144
2025	83	- 30,952	- 11,737	- 6,428	380,028
2026	84	- 31,726	57,466	- 6,032	399,735
2027	85	- 32,519	22,383	- 9,255	380,345
2028	86	- 33,332	55,843	- 11,111	391,746
2029	87	- 34,165	- 2,761	- 11,388	343,431
2030	88	- 35,019	10,828	- 11,673	307,567
2031	89	- 35,895	5,896	- 11,965	265,604
2032	90	- 36,792	73,898	- 12,264	290,446
2033	91	- 37,712	53,417	- 12,571	293,580
2034	92	- 38,655	51,423	- 12,885	293,463
2035	93	- 39,621	13,562	- 13,207	254,197

Total Investment Plan Target Values reflect the possible cash flow elements of your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Target Investment Plan Tax Treatment - Recommended Investment Plan

Results shown in Actual dollars

Year	Norman's Age	Ending Goal Value(\$)	Taxable Tax Advantaged Assets(\$)	Tax Advantaged Assets(\$)	Tax Advantaged Education(\$)	Net RMD(\$)	Gain/Loss(\$)	Taxes(\$)	Effective Tax Rate%	Net Cash Flow(\$)
2009	67	604,561	244,232	360,329	0		18,740	- 6,329	17.48	- 42,850
2010	68	611,229	224,289	386,939	0		44,647	- 4,308	16.82	- 33,671
2011	69	604,506	198,232	406,274	0		30,541	- 2,751	16.23	- 34,513
2012	70	587,218	179,760	407,458	0	11,121	23,824	- 5,736	17.44	- 35,376
2013	71	538,690	151,176	387,514	0	11,532	- 6,583	- 5,684	17.37	- 36,260
2014	72	562,616	141,977	420,639	0	11,353	67,090	- 5,997	17.37	- 37,167
2015	73	550,460	122,800	427,660	0	12,772	32,169	- 6,229	17.41	- 38,096
2016	74	553,573	117,286	436,287	0	13,477	34,233	- 6,336	17.39	- 24,784
2017	75	581,168	116,031	465,137	0	14,289	60,779	- 7,780	17.67	- 25,404
2018	76	516,373	98,216	418,157	0	15,857	- 32,283	- 6,473	17.38	- 26,039
2019	77	458,020	80,421	377,599	0	14,793	- 25,727	- 5,936	17.17	- 26,690
2020	78	458,643	72,065	386,578	0	13,951	33,454	- 5,473	16.98	- 27,357
2021	79	429,977	58,951	371,026	0	14,868	5,068	- 5,694	17.01	- 28,041
2022	80	442,528	50,911	391,617	0	14,881	46,856	- 5,564	16.92	- 28,742
2023	81	437,296	40,814	396,482	0	16,409	30,220	- 5,991	17.01	- 29,461
2024	82	429,144	30,226	398,918	0	17,390	28,259	- 6,214	17.03	- 30,197
2025	83	380,028	16,494	363,534	0	18,355	- 11,737	- 6,428	17.05	- 30,952
2026	84	399,735	4,683	395,052	0	17,590	57,466	- 6,032	16.89	- 31,726
2027	85	380,345	0	380,345	0	20,020	22,383	- 9,255	17.66	- 32,519
2028	86	391,746	0	391,746	0	20,231	55,843	- 11,111	18.00	- 33,332
2029	87	343,431	0	343,431	0	21,926	- 2,761	- 11,388	18.00	- 34,165
2030	88	307,567	0	307,567	0	20,281	10,828	- 11,673	18.00	- 35,019
2031	89	265,604	0	265,604	0	19,223	5,896	- 11,965	18.00	- 35,895
2032	90	290,446	0	290,446	0	17,474	73,898	- 12,264	18.00	- 36,792
2033	91	293,580	0	293,580	0	20,170	53,417	- 12,571	18.00	- 37,712
2034	92	293,463	0	293,463	0	21,587	51,423	- 12,885	18.00	- 38,655
2035	93	254,197	0	254,197	0	22,927	13,562	- 13,207	18.00	- 39,621

Target Investment Plan Tax Treatment details cash flows and Ending Goal Values for your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. Please note that these calculations are hypothetical and do not replace actual required minimum distribution calculations which should be made each year on an individualized basis. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Target Taxable Investment Plan Value - Recommended Investment Plan

Results shown in Actual dollars

Year	Norman's Age	Taxable Assets(\$)	Yield(\$)	Appreciation(\$)	Taxes(\$)	Net Cash Flow(\$)
2009	67	244,232	11,669	- 3,258	- 6,329	- 42,850
2010	68	224,289	10,000	8,036	- 4,308	- 33,671
2011	69	198,232	9,184	2,023	- 2,751	- 34,513
2012	70	179,760	8,117	- 304	- 2,029	- 24,255
2013	71	151,176	7,360	- 9,376	- 1,840	- 24,728
2014	72	141,977	6,190	12,638	- 2,213	- 25,814
2015	73	122,800	5,813	2,305	- 1,972	- 25,323
2016	74	117,286	5,028	2,609	- 1,844	- 11,307
2017	75	116,031	4,802	8,075	- 3,017	- 11,115
2018	76	98,216	4,751	- 11,196	- 1,188	- 10,182
2019	77	80,421	4,021	- 8,915	- 1,005	- 11,896
2020	78	72,065	3,293	2,581	- 823	- 13,406
2021	79	58,951	2,951	- 2,154	- 738	- 13,173
2022	80	50,911	2,414	4,010	- 603	- 13,861
2023	81	40,814	2,085	1,392	- 521	- 13,052
2024	82	30,226	1,671	966	- 418	- 12,807
2025	83	16,494	1,238	- 2,064	- 309	- 12,597
2026	84	4,683	675	1,819	- 169	- 14,135
2027	85	0	192	70	- 48	- 4,898
2028	86	0	0	0	0	0
2029	87	0	0	0	0	0
2030	88	0	0	0	0	0
2031	89	0	0	0	0	0
2032	90	0	0	0	0	0
2033	91	0	0	0	0	0
2034	92	0	0	0	0	0
2035	93	0	0	0	0	0

Taxable Investment Plan Values details the gain/loss components (yield and appreciation) of your taxable assets, as well as, assumed income taxes for your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Target Tax Advantaged Investment Plan Values - Recommended Investment Plan

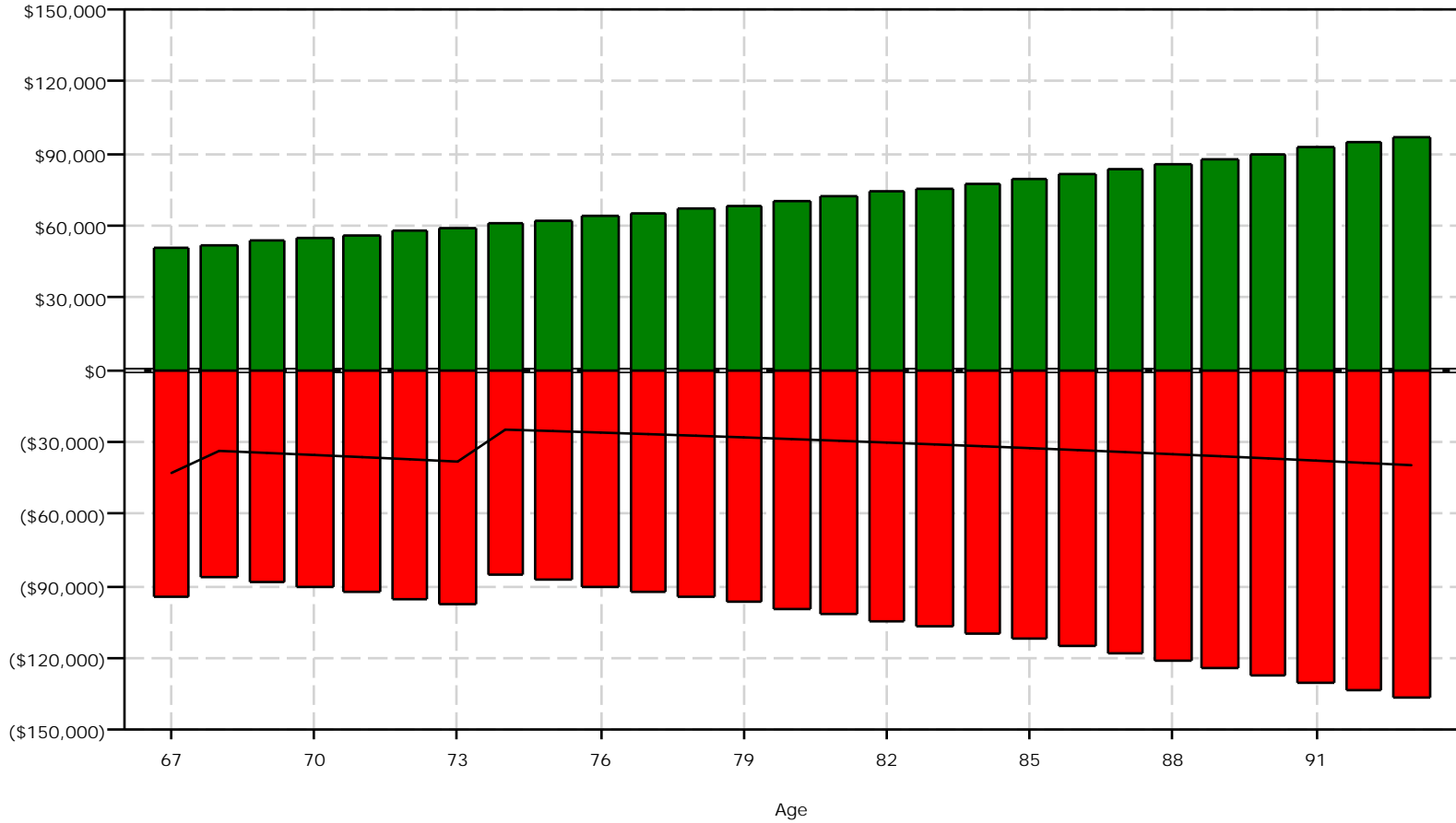
Results shown in Actual dollars

Year	Norman's Age	Tax Advantaged Assets(\$)	Tax Deferred Assets(\$)	Tax Exempt Assets(\$)	Tax Advantaged Education(\$)	Gross RMD(\$)	Yield(\$)	Appreciation (\$)	Taxes(\$)	Net Cash Flow(\$)
2009	67	360,329	360,329	0	0		14,331	- 4,002	0	0
2010	68	386,939	386,939	0	0		14,754	11,857	0	0
2011	69	406,274	406,274	0	0		15,843	3,491	0	0
2012	70	407,458	407,458	0	0	- 14,828	16,635	- 623	- 3,707	- 11,121
2013	71	387,514	387,514	0	0	- 15,376	16,683	- 21,251	- 3,844	- 11,532
2014	72	420,639	420,639	0	0	- 15,137	15,867	32,395	- 3,784	- 11,353
2015	73	427,660	427,660	0	0	- 17,030	17,223	6,828	- 4,257	- 12,772
2016	74	436,287	436,287	0	0	- 17,969	17,511	9,086	- 4,492	- 13,477
2017	75	465,137	465,137	0	0	- 19,052	17,864	30,038	- 4,763	- 14,289
2018	76	418,157	418,157	0	0	- 21,143	19,045	- 44,883	- 5,286	- 15,857
2019	77	377,599	377,599	0	0	- 19,724	17,121	- 37,955	- 4,931	- 14,793
2020	78	386,578	386,578	0	0	- 18,601	15,461	12,119	- 4,650	- 13,951
2021	79	371,026	371,026	0	0	- 19,825	15,828	- 11,556	- 4,956	- 14,868
2022	80	391,617	391,617	0	0	- 19,841	15,192	25,240	- 4,960	- 14,881
2023	81	396,482	396,482	0	0	- 21,878	16,035	10,708	- 5,470	- 16,409
2024	82	398,918	398,918	0	0	- 23,186	16,234	9,388	- 5,797	- 17,390
2025	83	363,534	363,534	0	0	- 24,473	16,334	- 27,244	- 6,118	- 18,355
2026	84	395,052	395,052	0	0	- 23,454	14,885	40,087	- 5,863	- 17,590
2027	85	380,345	380,345	0	0	- 26,693	16,175	5,946	- 9,207	- 27,621
2028	86	391,746	391,746	0	0	- 26,975	15,573	40,270	- 11,111	- 33,332
2029	87	343,431	343,431	0	0	- 29,235	16,040	- 18,801	- 11,388	- 34,165
2030	88	307,567	307,567	0	0	- 27,042	14,062	- 3,234	- 11,673	- 35,019
2031	89	265,604	265,604	0	0	- 25,631	12,593	- 6,697	- 11,965	- 35,895
2032	90	290,446	290,446	0	0	- 23,299	10,875	63,023	- 12,264	- 36,792
2033	91	293,580	293,580	0	0	- 26,893	11,892	41,525	- 12,571	- 37,712
2034	92	293,463	293,463	0	0	- 28,782	12,021	39,402	- 12,885	- 38,655
2035	93	254,197	254,197	0	0	- 30,569	12,016	1,546	- 13,207	- 39,621

Tax Advantaged Investment Plan Values details the gain/loss components (yield and appreciation) of your tax advantaged assets, as well as, assumed income taxes from your Recommended Investment Plan. This is based upon information you provided, tax assumptions, and the simulation results. Because this information is subject to change, your actual cash flows and results will differ. Please note that these calculations are hypothetical and do not replace actual required minimum distribution calculations which should be made each year on an individualized basis. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Summary of Cash Flows - Recommended Investment Plan

Results shown in Actual dollars



■ Contributions and Other Income
 ■ Withdrawals and Ret. Income Need
 — Net Surplus/Need

Results shown in Actual dollars

The following table displays the detail of all planned contributions, withdrawals and income used in calculating the Investment Plan Result within Envision. The Total Need or Surplus is displayed in the last column. Need is reflected as a negative amount signifying necessary withdrawals from your investment assets. Surplus is reflected as a positive value signifying excess funds that would be added to your investment assets.

Year	Norman's Age	Contributions(\$)	Other Income(\$)	Total(\$)	Withdrawals & Ret. Income Need(\$)	Net(\$)
2009	67	0	51,150	51,150	94,000	- 42,850
2010	68	0	52,429	52,429	86,100	- 33,671
2011	69	0	53,740	53,740	88,252	- 34,512
2012	70	0	55,083	55,083	90,459	- 35,376
2013	71	0	56,460	56,460	92,721	- 36,261
2014	72	0	57,871	57,871	95,038	- 37,167
2015	73	0	59,319	59,319	97,414	- 38,095
2016	74	0	60,801	60,801	85,585	- 24,784
2017	75	0	62,321	62,321	87,725	- 25,404
2018	76	0	63,879	63,879	89,918	- 26,039
2019	77	0	65,476	65,476	92,166	- 26,690
2020	78	0	67,114	67,114	94,470	- 27,356
2021	79	0	68,791	68,791	96,832	- 28,041
2022	80	0	70,511	70,511	99,253	- 28,742
2023	81	0	72,274	72,274	101,734	- 29,460
2024	82	0	74,080	74,080	104,277	- 30,197
2025	83	0	75,932	75,932	106,884	- 30,952
2026	84	0	77,831	77,831	109,557	- 31,726
2027	85	0	79,776	79,776	112,295	- 32,519
2028	86	0	81,771	81,771	115,103	- 33,332
2029	87	0	83,815	83,815	117,980	- 34,165
2030	88	0	85,910	85,910	120,930	- 35,020
2031	89	0	88,059	88,059	123,953	- 35,894
2032	90	0	90,260	90,260	127,052	- 36,792
2033	91	0	92,516	92,516	130,228	- 37,712
2034	92	0	94,829	94,829	133,484	- 38,655

Year	Norman's Age	Contributions(\$)	Other Income(\$)	Total(\$)	Withdrawals & Ret. Income Need(\$)	Net(\$)
2035	93	0	97,200	97,200	136,821	- 39,621

Summary of Cash Flows reflects the contributions and withdrawals (expected inflows and outflows of funds) assumed for your Recommended Investment Plan. This is based upon information you provided. Because this information is likely to change over time, your actual cash flow experience will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Cash Flow Detail - Income from Other Sources - Recommended Investment Plan

Results shown in Actual dollars

Year	Norman's Age	Cash Flow Detail(\$)	
2009	67	Government Pension (Norman):40,920	Social Security (Norman):10,230
2010	68	Government Pension (Norman):41,943	Social Security (Norman):10,486
2011	69	Government Pension (Norman):42,992	Social Security (Norman):10,748
2012	70	Government Pension (Norman):44,066	Social Security (Norman):11,017
2013	71	Government Pension (Norman):45,168	Social Security (Norman):11,292
2014	72	Government Pension (Norman):46,297	Social Security (Norman):11,574
2015	73	Government Pension (Norman):47,455	Social Security (Norman):11,864
2016	74	Government Pension (Norman):48,641	Social Security (Norman):12,160
2017	75	Government Pension (Norman):49,857	Social Security (Norman):12,464
2018	76	Government Pension (Norman):51,103	Social Security (Norman):12,776
2019	77	Government Pension (Norman):52,381	Social Security (Norman):13,095
2020	78	Government Pension (Norman):53,691	Social Security (Norman):13,423
2021	79	Government Pension (Norman):55,033	Social Security (Norman):13,758
2022	80	Government Pension (Norman):56,409	Social Security (Norman):14,102
2023	81	Government Pension (Norman):57,819	Social Security (Norman):14,455
2024	82	Government Pension (Norman):59,264	Social Security (Norman):14,816
2025	83	Government Pension (Norman):60,746	Social Security (Norman):15,186
2026	84	Government Pension (Norman):62,265	Social Security (Norman):15,566
2027	85	Government Pension (Norman):63,821	Social Security (Norman):15,955
2028	86	Government Pension (Norman):65,417	Social Security (Norman):16,354
2029	87	Government Pension (Norman):67,052	Social Security (Norman):16,763
2030	88	Government Pension (Norman):68,728	Social Security (Norman):17,182
2031	89	Government Pension (Norman):70,447	Social Security (Norman):17,612
2032	90	Government Pension (Norman):72,208	Social Security (Norman):18,052
2033	91	Government Pension (Norman):74,013	Social Security (Norman):18,503

Year	Norman's Age	Cash Flow Detail(\$)
2034	92	Government Pension (Norman):75,863 Social Security (Norman):18,966
2035	93	Government Pension (Norman):77,760 Social Security (Norman):19,440

Cash Flow Detail - Schedule of Income from Other Sources reflects cash flow elements of your Recommended Investment Plan. This is based upon information you provided and in some cases, estimates for Social Security. Because this information is likely to change over time, your actual cash flows will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Cash Flow Detail - Withdrawals - Recommended Investment Plan

Results shown in Actual dollars

Year	Norman's Age	Cash Flow Detail(\$)
2009	67	Retirement Goal (Norman):72,000 Miami Dolphins Season Tickets (Norman):12,000 Tahiti Cruise (Norman):10,000
2010	68	Retirement Goal (Norman):73,800 Miami Dolphins Season Tickets (Norman):12,300
2011	69	Retirement Goal (Norman):75,645 Miami Dolphins Season Tickets (Norman):12,607
2012	70	Retirement Goal (Norman):77,536 Miami Dolphins Season Tickets (Norman):12,923
2013	71	Retirement Goal (Norman):79,475 Miami Dolphins Season Tickets (Norman):13,246
2014	72	Retirement Goal (Norman):81,461 Miami Dolphins Season Tickets (Norman):13,577
2015	73	Retirement Goal (Norman):83,498 Miami Dolphins Season Tickets (Norman):13,916
2016	74	Retirement Goal (Norman):85,585
2017	75	Retirement Goal (Norman):87,725
2018	76	Retirement Goal (Norman):89,918
2019	77	Retirement Goal (Norman):92,166
2020	78	Retirement Goal (Norman):94,470
2021	79	Retirement Goal (Norman):96,832
2022	80	Retirement Goal (Norman):99,253
2023	81	Retirement Goal (Norman):101,734
2024	82	Retirement Goal (Norman):104,277
2025	83	Retirement Goal (Norman):106,884
2026	84	Retirement Goal (Norman):109,557
2027	85	Retirement Goal (Norman):112,295
2028	86	Retirement Goal (Norman):115,103
2029	87	Retirement Goal (Norman):117,980
2030	88	Retirement Goal (Norman):120,930
2031	89	Retirement Goal (Norman):123,953
2032	90	Retirement Goal (Norman):127,052
2033	91	Retirement Goal (Norman):130,228

Year	Norman's Age	Cash Flow Detail(\$)
2034	92	Retirement Goal (Norman):133,484
2035	93	Retirement Goal (Norman):136,821

Cash Flow Detail - Schedule of Withdrawals reflects cash flow elements of your Recommended Investment Plan. This is based upon information you provided. Because this information is likely to change over time, your actual cash flows will differ. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Investment Plan Assumptions

Tax Assumptions

Description	Pre-Retirement Tax Rates	Post-Retirement Tax Rates
Filing State	Florida	Florida
Filing Status	Single	Single

Investment Assumptions

Description	Rates
Percentage of Capital Gains Long Term	50.00%
Yearly Asset Turnover Rate	100.00%
Annual Investment Expenses	0.00%

Other Assumptions

Description	Rates
General Default Inflation Rate	2.50%

Tax rates for each year in the plan are estimated using the federal and state tax schedules as of December 2008, less estimated standard tax deductions. This plan assumes a 20% rate for long term capital gains. Additionally, federal or state tax deductions for dependents have not been applied. For estimated tax calculations, unused capital losses are offset against future capital gains. Each year in each simulation may have a unique tax rate associated with it due to the variability of returns and cash flows. Break points for the tax schedules are inflated at 2.5% per year. Due to the complicated nature of planning and calculating federal and state income tax rates, the rates and assumptions are estimates. Your actual situation will differ from these assumptions. This analysis does not constitute tax or legal advice. Please consult with your tax professional and attorney for legal and tax advice.

* Cash flows are inflated once per year on the anniversary of the investment plan's creation date. The inflating of cash flows is necessary to keep goals, savings, other income, etc. up to date with their specified inflation rates.

Disclosures

IMPORTANT: The projections or other information generated by Envision regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Envision Methodology

Based on accepted statistical methods, Envision uses a simulation model to test your Ideal, Acceptable and Recommended Investment Plans. The simulation model uses assumptions about inflation, financial market returns and the relationships among these variables. These assumptions were derived from analysis of historical data (see Asset Class Assumptions disclosures for more information). Using Monte Carlo simulation Envision simulates 1,000 different potential outcomes over a lifetime of investing varying historical risk, return, and correlation amongst the assets. Some of these scenarios will assume strong financial market returns, similar to the best periods of history for investors. Others will be similar to the worst periods in investing history. Most scenarios will fall somewhere in between.

THE ENVISION PROCESS IS NOT FINANCIAL PLANNING

The Envision process helps you and your Financial Advisor clearly understand your personal values and goals. You and your Financial Advisor can then design a unique investment strategy suited to your goals and financial situation. Unlike financial planning, however, Envision does not include a detailed analysis of insurance, real estate investment or savings strategies. It also does not cover estate and tax planning. If you desire the benefits of a broader, more comprehensive financial planning service, talk to your Financial Advisor about purchasing a comprehensive financial plan.

The Envision Process

The Envision process is designed to help you achieve your most important financial goals. The Envision process begins by identifying your ideal financial goals. These become inputs to your Ideal Investment Plan. The next step is to identify tolerable adjustments to your Ideal Investment Plan - for example, retiring at 65 instead of 62. This is referred to as your Acceptable Investment Plan. These two benchmarks, your Ideal and Acceptable Investment Plans, frame the Envision process. In formulating these two plans, you and your Financial Advisor identify your highest priority goals. The final step in the process is the creation of your Recommended Investment Plan. This provides a framework for allocating your assets to seek to achieve your most important financial goals. You will have the sole responsibility for determining whether, when and how to implement any of the suggestions contained in the Recommended Investment Plan. Furthermore, by accepting this Envision report, there is no requirement that you implement any of the suggestions or otherwise conduct business through the firm or its affiliates.

Envision Investment Plan Result Interpretation and Assumptions

The simulated investment returns are combined with your unique financial inflows (savings) and outflows (spending goals). The end result is a statistical assessment expressed as a number referred to as the Investment Plan Result. An Investment Plan Result of 83, for example, means that in 830 of the 1,000 scenarios you would have successfully achieved all of your goals. **It is important to note that the Investment Plan Result reflects the assumption that your**

assets are invested according to your Strategic (or Custom) allocation. It also reflects the assumption that you continue with the savings and spending patterns you have indicated and which are incorporated into your Recommended Investment Plan. However, there is no guarantee that these results will be achieved.

Envision Analysis - The Target Zone

Your Envision analysis may suggest that your investment plan may have had a relatively high likelihood of meeting your goals. This concept of having a relatively high likelihood is referred to as the Target Zone. The Target Zone is the range between the 75th and 90th percentile results. This means that between 750 and 900 of the 1,000 simulations resulted in successfully achieving the goals of the investment plan. An Investment Plan Result that falls within this Target Zone suggests that your investment plan had a reasonable chance of success in the simulations. In fact, at the 75th percentile level, in 250 of the 1,000 simulations, you would have failed to achieve your financial goals. In some instances, simulations for your Acceptable Investment Plan may not provide a Investment Plan Result in the Target Zone.

Envision Implemented

Envision allows you to identify unrealistic expectations and create an investment plan of action. If this is the result, we will help you re-evaluate your goals, make adjustments, and create a Recommended Investment Plan that you feel is right for you. Whether you are already retired, planning for future retirement, or planning for other goals, the Envision process enables you to monitor and test your Recommended Investment Plan throughout your lifetime. You can change existing goals or add new goals in future years. Through periodic monitoring, you can assess the impact that your actual savings and spending patterns, investment returns and portfolio values have had on your Investment Plan result.

Asset Class Assumptions

Securities are grouped in classes based on shared characteristics, such as maturity for bonds and size of the corporation for stocks. The mix of classes best suited for an investor will depend on his or her individual investment goals and tolerance for risk. It is generally understood that as an investor takes more risk, he or she can seek a higher rate of return over time.

Asset Classification for mutual funds, variable annuities and exchange-traded funds are derived from Morningstar Categories. Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Asset Class Assumptions - Selection

Market returns are cyclical, with markets passing through alternating periods of strong returns, weak returns, and returns that fall somewhere in between. To be valid, asset class analysis has been based on performance and risk calculations on multiple indices that have passed through several of these market cycles. Some market indices do not provide sufficient historical data to gauge asset class performance over multiple market cycles. In those cases, we have made some adjustments, including the use of performance statistics of related asset classes, to reflect various market cycles that may not be represented in the time period for which data is available.

Asset Class Assumptions - Risk

Risk calculations are used to estimate how asset classes and combinations of classes will respond during negative market environments. Downside Risk represents the 95th percentile

return from the standard deviation distribution for the portfolio over a one-year holding period. A 95th percentile return means that in 95 years out of 100 (or 19 years out of 20), the markets would have offered returns superior to the Downside Risk Tolerance. However, there is also a 5% probability (1 year out of 20) that the return actually experienced over a one-year holding period would have been even lower than the Downside Risk Tolerance. Risk and return figures are derived from historical experience and standard investment industry statistical calculations. They are for comparative purposes and not designed to predict actual performance.

Asset Class Assumptions - Portfolio Implementation

As outlined above, it is assumed that the implemented portfolio matches the recommended allocation model. In actuality, the implemented portfolio may or may not match the risk and return characteristics of the recommended model over time due to security selection, inability to invest in the indices, and other factors. Also, there is no guarantee that portfolios will not exceed the risk tolerance range or that historically derived results will be achieved in the future. Returns have not been reduced by sales charges or expenses typically associated with various types of investments. Your actual investment performance may be higher or lower than that of the asset class to which it was assigned. Our assumptions about risks and returns for individual asset classes are combined with assumptions about the relationships between these returns (their correlation). Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. We use our best efforts to correctly classify investments. However, no warranty of accuracy is made.

Equity Investments: Equity investments refer to buying stocks of United States companies. The market capitalization of companies is used to group large, medium (Mid) and small companies. The investment return to the owner of stock (shareholder) is in the form of dividends and/or capital appreciation. The market capitalization of companies is used to group large, medium (Mid), and small companies. Shareholders share in both the upside potential and the downside risk.

Capitalization: Market capitalization definitions differ but one example of capitalization methodology is that of Morningstar, which defines "large-capitalization" stocks as those stocks that form the top 70% of the market capitalization of the stocks eligible to be included in the Morningstar US Market Index (a diversified broad market index that represents approximately 97% of the market capitalization of publicly traded U.S. Stocks). The Morningstar index methodology defines "mid-capitalization" stocks as those stocks that form the 20% of market capitalization between the 70th and 90th percentile of the market capitalization and "small-capitalization" stocks as those stocks that form the 7% of market capitalization between the 90th and 97th percentile of the market capitalization of the stocks eligible to be included in the Morningstar US Market Index.

Style: Blend (sometimes referred to as Core) investing is generally characterized as a strategy that seeks to balance the portfolio of stocks between the Growth and Value styles as market conditions fluctuate. Stocks in the underlying index are designated as "growth" as they are issued by companies that typically have higher than average historical and forecasted earnings, sales, equity and cash flow growth. Stocks in the underlying index are weighted according to the total number of shares that are publicly owned and available for trading. Stocks in the underlying index are designated as "value" as they are issued by companies that typically have relatively low valuations based on price-to-earnings, price-to-book value, price-to-sales, price-to-cash flow and dividend yields. The stocks in the underlying index are weighted according to the total number of shares that are publicly owned and available for trading.

Fixed Income Securities (Bonds) : Bonds are promissory notes of a United States corporation or federal government entity (taxable bonds) or a state or local government entity

(tax-exempt or municipal bonds). Bonds usually make a series of interest payments followed by a return of principal at maturity. If sold prior to maturity, the price that can be obtained for a bond may be more or less than face value, depending on interest rates at the time the bond is sold and the remaining term of the bond.

Fixed income securities include Treasuries (i.e., public obligations of the U.S. Treasury that have remaining maturities of more than one year), Government-Related issues (i.e., agency, sovereign, supranational, and local authority debt), and Corporate Bonds.

Term: Short-term bonds have maturities ranging from one to six years; intermediate bonds have effective maturities between six and twelve years; and long-term bonds have maturities of twelve years or longer.

Income from tax exempt bonds is generally free from federal and state taxes for residents of the issuing state. While the interest income is tax-free, capital gains if any are subject to taxes. Income of certain tax-exempt bonds may be subject to the Federal Alternative Minimum Tax (AMT).

Multi-Class: This category is primarily used to classify investments that include a substantial amount of both equity and fixed income investments, or some other combination of classes.

International Investments: International investments include any type of investment made in financially established markets outside of the United States. Various securities can be used to invest in international markets, including but not limited to fixed income securities, American Depository Receipts (ADRs), equities and funds.

As of June 2007 the MSCI Europe, Australasia, Far East Index (EAFE) consisted of the following 21 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom.

Investing in foreign securities such as International Investments, Emerging Markets Equity, and Emerging Markets Debt, presents certain and unique risks traditionally not associated with domestic investment, such as currency fluctuation and political and economic changes. These types of investments may focus on certain geographical regions, thereby increasing vulnerability to adverse developments in that region. This may result in greater price volatility.

Emerging Markets Equity: Emerging Markets Equity consists of stocks issued by publicly traded companies of the major developing countries around the world. Examples of these countries would include: Argentina, Brazil, China, Russia, and South Africa.

Alternative Income: Distinct from traditional Fixed Income is the Alternative Income category, which includes Hi-Yield Debt, Emerging Markets Debt, and REITs. Such investments offer greater income potential, but also higher levels of risk than traditional forms of debt.

High Yield Debt: High Yield Bonds are promissory notes of a corporation or government entity that are considered to be below investment grade by bond rating services. The characterization of a high yield bond reflects the creditworthiness of the issuer and potential concerns that interest payments and return of principal may not be made as promised. High yield bonds may have maturities of various lengths.

Emerging Markets Debt: Emerging Markets Debt is comprised of external debt instruments in the developing markets. These instruments may be denominated in United States dollars or in external currencies. A large portion of the emerging market debt is issued by Argentina, Brazil, Bulgaria, Columbia, Ecuador, Egypt, Mexico, Morocco, Nigeria, Panama, Peru, Philippines, Poland, Russia, South Africa, Turkey, Ukraine and Venezuela.

Real Estate Investment Trust (REIT): A REIT combines the capital of many investors to either acquire or provide financing for real estate.

REIT Equity: An equity REIT usually assumes ownership status in the property in which it invests, enabling its investors to earn dividends on rental income from the property and appreciation in property sale. Equity REITs are characterized as equities or alternative income, due to their unique qualities.

REIT Mortgage: A mortgage REIT usually invests in loans and mortgages secured by real estate and derives its income from mortgage interest and fees. Some mortgage REITs also borrow money from the banks and re-lend it at higher interest rates.

There are special risks associated with an investment in real estate, including credit risk, interest rate fluctuations and the impact of changing economic conditions.

Cash Equivalents: This category includes short term, liquid, interest-bearing investments having maturities of less than one year. It is usually used for temporary investment purposes pending a distribution or other transaction. Money market accounts and Treasury bills are considered cash equivalents.

Alternative Investments: Alternative Investments encompass a range of processes to provide the investor with access to markets or investment strategies that are generally not easily accessible by individuals or smaller institutional investors. These often involve potentially higher risk strategies, such as employing leverage and / or short sales.

Hedge funds are complex, speculative investment vehicles and are not suitable for all investors. They are generally open to qualified investors only and carry high costs, substantial risks, and may be highly volatile. There is often limited (or even non-existent) liquidity and a lack of transparency regarding the underlying assets.

Managed Futures: Managed futures funds combine the capital of many investors in order to invest in the global futures and forward markets. This may include currencies, stock indices, financial instruments, energy products, metals, and agricultural products. Global futures exchanges allow managers to diversify portfolios by geography and by product. Managed futures are speculative investments that are subject to a significant amount of risk.

Fund of Hedge Fund (Fund of Funds): Currently three types of fund of funds are classified in the Capital Markets Assumptions:

Hedged Equities: Equity Hedge strategies maintain positions both long and short in primarily equity and equity derivative securities. A wide variety of investment processes can be employed to arrive at an investment decision, including both quantitative and fundamental techniques; strategies can be broadly diversified or narrowly focused on specific sectors and can range broadly in terms of levels of net exposure, leverage employed, holding period, concentrations of market capitalizations and valuation ranges of typical portfolios. Equity Hedge managers would typically maintain at least 50% and may, in some cases, be substantially invested in equities, both long and short. Hedged equities hedge funds generally seek to make

profits by buying a group of under-priced stocks/bonds and shorting a related group of over-priced stocks/bonds or indices.

Relative Value: Investment Managers who maintain positions in which the investment thesis is predicated on realization of a valuation discrepancy in the relationship between multiple securities. Managers employ a variety of fundamental and quantitative techniques to establish investment theses, and security types range broadly across equity, fixed income, derivative or other security types. Fixed income strategies are typically quantitatively driven to measure the existing relationship between instruments and in some cases, identify attractive positions in which the risk adjusted spread between these instruments represents an attractive opportunity for the investment manager. Relative value positions may also be involved in corporate transactions.

Diversified: A Fund of Hedge Funds that falls under this category usually invests with hedge funds that fall under relative value and hedged equities categories.

Hedge funds are complex investment vehicles and are not suitable for all investors. Hedge funds often engage in the use of leverage and other speculative investment practices, such as short sales, options, derivatives, futures and illiquid investments that may increase the risk of investment loss.

Commodities: These assets are usually agricultural products such as corn, livestock, coffee and cocoa or metals such as gold, copper and silver, or energy products such as oil and natural gas. Each commodity generally has a common price internationally. For example, corn generally trades at one price on commodity markets worldwide. Commodities can either be sold on the spot market for immediate delivery or on the commodities exchanges for later delivery. Trade on commodities exchanges is usually in the form of future contracts.

Trading in futures of commodities and options is not appropriate for all persons, as the risk of loss is substantial. Therefore, except for those considered to be bona fide hedgers, only risk capital should be used in futures.

Other: This classification represents securities which could not be definitively classified because there is insufficient similarity between the security and the defined asset classes. There may be inconsistencies in one or more of the following factors: historical performance, investment objective or asset composition. This analysis assigns relatively high downside risk and relatively low returns to assets classified as 'Other' in order to conservatively assess their impact on the portfolio.

Report Disclosures

The indexes mentioned in this report, such as the S&P 500 and MSCI EAFE are unmanaged indexes of common stock or fixed-income. Unmanaged indexes are for illustrative purposes only. An investor cannot invest directly in an index.

The material has been prepared or is distributed solely for information purposes and does not supersede the proper use of your account statements and/or trade confirmations, which are considered to be the official and accurate records of your account activity. Any market prices are only indications of market values, are subject to change, and may not reflect the value at which securities could be sold. Additionally, the report is prepared as of trade date, rather than settlement date, and may be prepared on a different date than your statement. The information contained in this report may not reflect all holdings or transactions, their costs, or proceeds in your account. Contact your Financial Advisor for further information. The report may also include information you provided about assets held at other firms. We have relied solely on information from you regarding those assets.

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Strategic Allocations (Standard)

Additional firm-sponsored strategic allocation models may be selected for your Investment Plan that may include updated asset allocation assumptions or may vary slightly from these standard strategic allocation models. Please refer to your Current vs. Strategic Allocation page for an illustration of the allocation mix for these models.

Name	Conservative Income	Conservative Growth & Income	Conservative Growth	Moderate Income	Moderate Growth & Income	Moderate Growth	Long Term Income	Long Term Growth & Income	Long Term Growth
Large Cap Growth	3.00%	12.00%	22.00%	7.00%	17.00%	24.00%	11.00%	20.00%	26.00%
Large Cap Value	2.00%	8.00%	11.00%	5.00%	11.00%	12.00%	8.00%	14.00%	13.00%
Mid Cap Growth	0.00%	2.00%	6.00%	0.00%	4.00%	6.00%	0.00%	6.00%	7.50%
Mid Cap Value	0.00%	1.00%	4.00%	0.00%	2.50%	6.00%	0.00%	4.00%	7.50%
Mid Cap Blend	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	2.00%	0.00%	0.00%
Small Cap Growth	0.00%	1.00%	3.00%	0.00%	2.00%	4.00%	0.00%	3.00%	3.50%
Small Cap Value	0.00%	1.00%	3.00%	0.00%	1.50%	3.00%	0.00%	2.00%	3.50%
Small Cap Blend	0.00%	0.00%	0.00%	1.00%	0.00%	0.00%	2.00%	0.00%	0.00%
International Equity	2.00%	5.00%	10.00%	3.00%	7.00%	16.00%	4.00%	9.00%	22.00%
Emerging Market Equity	0.00%	2.00%	3.00%	0.00%	2.00%	6.00%	0.00%	2.00%	9.00%
Short Term Taxable Fixed Income	50.00%	15.00%	14.00%	20.00%	7.00%	5.00%	10.00%	0.00%	0.00%
Intermediate Taxable Fixed Income	25.00%	24.00%	10.00%	23.00%	17.00%	5.00%	13.00%	5.00%	0.00%
Long Term Taxable Fixed Income	0.00%	15.00%	4.00%	15.00%	7.00%	3.00%	15.00%	5.00%	0.00%
Emerging Market Debt	3.00%	3.00%	0.00%	6.00%	5.00%	0.00%	9.00%	7.00%	0.00%
High Yield Fixed Income	7.00%	6.00%	2.00%	14.00%	12.00%	2.00%	21.00%	18.00%	0.00%
REIT Equity	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Commodities	0.00%	0.00%	3.00%	0.00%	0.00%	3.00%	0.00%	0.00%	3.00%
Cash Equivalent	5.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

Capital Market Assumptions

Capital Market Assumptions for all asset classes assume a broadly diversified portfolio generally representative of the risks and opportunities of the asset class. To the extent that the investors portfolio is not as diversified as the assumptions made for the asset class, the return and risk potential for the portfolio may vary significantly from the assumed Capital Market Assumptions.

The Capital Market Assumptions used within this illustration provide estimated Downside Risk and Average Annual Returns for each asset class. Assumptions made in this illustration are largely based on an analysis of the potential GDP of the US economy, which focuses on key components including: growth of population, employment rates, workforce changes and workforce productivity. Using these underlying assumptions on GDP, multiple indexes are selected to represent the various asset classes which are then reviewed through multiple market cycles in order to establish the estimated assumptions used herein. These assumptions may differ greatly from the performance and volatility experienced by your actual investment holdings. There are no assurances that the estimates will be achieved. They have been provided as a guide to help you with your investment planning.

Representative Index is provided to clients as an example of a public index that generally reflects the associated asset class. Capital Market Assumptions are not based on the Representative Index. You cannot invest directly in an index.

Asset Class	Downside Risk	Average Annual Return ¹	Representative Index
Large Cap Growth	-17.62%	10.25%	Morningstar Large Cap Growth©
Large Cap Value	-18.67%	9.75%	Morningstar Large Cap Value©
Large Cap Blend	-18.15%	10.00%	S & P 500
Mid Cap Growth	-21.52%	10.50%	Morningstar Mid Cap Growth©
Mid Cap Value	-22.52%	10.00%	Morningstar Mid Cap Value©
Mid Cap Blend	-22.02%	10.25%	Morningstar Mid Cap Blend©
Small Cap Growth ³	-22.34%	10.75%	Morningstar Small Cap Growth©
Small Cap Value ³	-23.32%	10.25%	Morningstar Small Cap Value©
Small Cap Blend ³	-22.83%	10.50%	Morningstar Small Cap Blend©
International Equity ⁴	-23.19%	9.00%	MSCI EAFE Index
Emerging Market Equity	-26.34%	11.00%	MSCI Emerging Market Index
Short Term Taxable Fixed Income	-0.28%	3.75%	BarCap Govt/Credit 1-3 Yr TR USD (%Total Return)
Intermediate Taxable Fixed Income	-2.89%	4.25%	BarCap US Govt/Credit Interm. TR USD (%Total Return)
Long Term Taxable Fixed Income	-8.28%	4.75%	BarCap US Govt/Credit Long TR USD (%Total Return)
Short Term Tax Exempt Fixed Income	-2.59%	3.00%	BarCap 2-4 Year Municipal Bond Index
Intermediate Tax Exempt Fixed Income	-7.21%	3.40%	BarCap 8-12 Year Municipal Bond Index
Long Term Tax Exempt Fixed Income	-9.48%	4.25%	BarCap 22+ year Municipal Bond Index
International Fixed Income ⁴	-5.62%	5.25%	ML Global Sovereign Bond Index
Emerging Market Debt	-12.91%	8.25%	J.P. Morgan Emerging Markets Bond Index Plus
High Yield Fixed Income ²	-14.30%	8.75%	ML US High Yield Cash Pay
REIT Equity	-15.27%	7.75%	NAREIT Equity REIT Index
REIT Mortgage	-25.71%	8.50%	NAREIT Mortgage REIT Index

Asset Class	Downside Risk	Average Annual Return ¹	Representative Index
Multi Class	-9.58%	7.66%	Blend 60% S&P 500/40% Barcap Govt./Credit Intern.
Managed Futures	-13.49%	7.00%	CISDM Fund / Pool Qualified Universe Index
Hedge Funds - Relative Value	-15.24%	6.50%	Hedge Fund Research Incorporated (HFRI)*
Hedge Funds - Diversified	-13.24%	7.25%	Hedge Fund Research Incorporated (HFRI)*
Hedge Funds - Hedged Equities	-11.46%	7.75%	Hedge Fund Research Incorporated (HFRI)*
Commodities	-24.13%	8.00%	Goldman Sachs Commodity Total Return Index
Gold	-13.98%	6.50%	London PM Fixing
Other	-29.16%	3.72%	None
Cash Equivalent	1.37%	3.00%	U.S. 3 Month T-Bill

Additional Disclosures

¹ The Average Annual Return is time-weighted. It is a measure of the compound rate of growth of the asset class.

² Various rating services, such as Standard and Poor's and Moody's Investor Service rate the creditworthiness of bonds. Investing in lower-rated debt securities or funds that invest in such securities involves additional risk because of the lower credit quality of the security or fund portfolio. These securities or funds are subject to a higher level of volatility and increased risk of default, or loss of principal.

³ Investing in small companies or mutual funds that invest in small companies involves additional risk. Smaller companies typically have a higher risk of failure and are not as well established as larger blue chip companies. Historically, smaller-company stocks have experienced a greater degree of price volatility than the overall market average.

⁴ International investing may involve special risks such as currency fluctuation, political instability, and different methods of accounting and reporting requirements.

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Alternative investments carry specific investor qualifications which can include high income and net-worth requirements as well as relatively high investment minimums. They are complex investment vehicles which generally have high costs and substantial risks. They tend to be more volatile than other types of investments and present an increased risk of investment loss. There may also be a lack of transparency as to the underlying assets. Alternative investments are subject to fewer regulatory requirements than mutual funds and other registered investment company products and thus may offer investors fewer legal protections than they would have with more traditional investments. Additionally, there may be no secondary market for alternative investment interests and transferability may be limited or even prohibited.