

Wealth Management

Organize · Analyze · Prepare

“Go confidently in
the direction of your dreams.
Live the life you have imagined.”

- Henry David Thoreau

Our Approach

Are Your Plans Keeping up with Your Dreams?

As your financial advocate, we take the time to understand what you want out of life and how you feel about your wealth. We will help guide you along your financial journey. By talking with you about your life and your goals we can anticipate any changes that need to occur in your financial strategy.

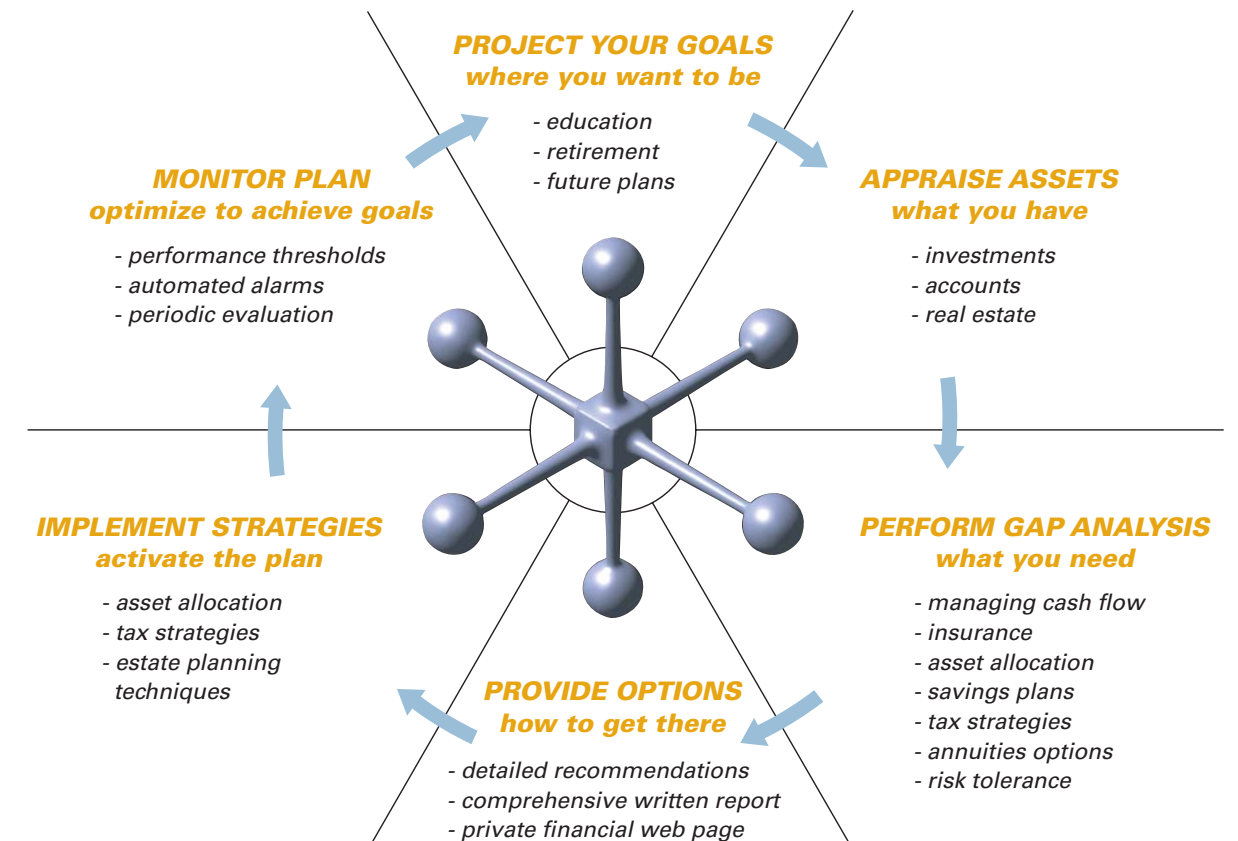
We organize all of your personal and family financial information in one place. Our years of experience are coupled with a comprehensive approach and sophisticated technology. We consolidate your information and present it in a way that is easy to understand and available any time, day or night.

Allowing **YOU** to make the **right decisions** for you and your **family**.

Allowing you to **live your life...** and **give life** to your **dreams**.

Our Process

We start and end with your dreams. Once we know what you want out of life – for yourself and your family – we evaluate where you are relative to your goals. We can then recommend strategies to get you where you want to be. But we don't stop there. We help you implement the recommendations. And, we watch over your plan so that you can live your life. We continually monitor your financial situation to ensure that you remain on track to achieve your goals. Your goals remain the centerpiece of our recommendations and strategies.



Our process ensures that your financial world is organized, easy to understand and always accessible to you.



WEALTH MANAGEMENT SYSTEM
Welcome, Luke and Jen Smith

WELCOME | MY DATA | REPORTS | TOOLS | THE VAULT | AWARDS MANAGER | RESEARCH | LOGOUT | HELP | VIDEO

Advisors
John Davidson
jdavidson@emoneyadvisor.com

Express Links
Balance Sheet
Assets
Cash Flow
Investment Asset Allocation
Life Insurance Summary
Insurance Summary

Setup
My Personal Data
Import Your Accounts
Change Password
Customize This Page

Asset Allocation
Built using ChartFX for .NET Developm

- Large-Cap (42.33%)
- Mid-Cap (8.04%)
- Inv Grd Bnd (10.11%)
- Small-Cap (4.68%)
- Balanced (0.49%)
- Invest Real Estate (4.03%)
- Emerg Mkts (17.52%)
- International (6.13%)
- IPS (0.88%)

Top 5 Holdings (as of 8/16/2007 4:00P EST)

Holding	Units	Price	Est. Value
JNJ	8,000	\$61.63	\$493,040
ILF	2,500	\$182.00	\$455,000
TCEIX	30,000	\$10.51	\$315,300
SPY	2,000	\$142.10	\$284,200
AGG	2,500	\$98.67	\$246,675

Financial Snapshot

Assets ²

Asset	Estimated Value
Taxable Investments	\$1,156,268
Retirement Investments	\$1,837,341
Cash & Equivalents	\$50,813
Stock Options / Grants	\$6,590
Real Estate	\$1,000,000
Life Insurance	\$25,000
Annuities	\$315,300
Personal Property	\$150,000
Liabilities	Estimated Value
Mortgages	(\$320,000)
Net Worth	\$4,221,312
Assets Outside Estate	\$93,999
Total ³	\$4,315,311

Investments (as of 8/16/2007 4:00P EST)

Asset Values ¹

Asset	Estimated Value
401(k) - Barclays	\$578,400
529 Plan - Jessica	\$43,164
529 Plan - Jimmy	\$50,835
Checking	\$50,813
E*Trade Stock	\$58,600
Fidelity Stock	\$493,040
Fidelity Taxable Brokerage	\$604,628
IRA - Charles Schwab	\$926,875
Life Insurance AIG UL	\$25,000
Roth IRA - Charles Schwab	\$332,066
Stock Option Plan - Phillip M...	\$6,590
Variable Annuity - TIAA CREF	\$315,300
Total	\$3,485,311

Deeper Insights

Traditional wealth management firms typically report static information – showing a snapshot of a moment in time. We update account values nightly so that our analysis reflects current market conditions. In addition, many net worth calculations simply subtract Liabilities from Assets. We go a step further. We include a Protection and Cash Flow analysis in the same view. This facilitates more meaningful insights and allows us to “stress test” our recommendations and strategies.

Monitoring Your Progress

Our global, up-to-date view of your financial world can help improve overall performance, minimize the impact of debt and taxes and enhance your lifestyle. With your goals as a centerpiece of the process, the ample reports we provide will have true meaning and life. We will monitor your progress towards your goals, giving you the kind of security you deserve.

Without Lifting a Finger

We anticipate, warn and remind you of the financial factors that may impact your ability to achieve your goals. This relieves you of a tremendous organizational burden allowing you to focus your energies on what matters most in your life.



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Choose a Report: Balance Sheet | As of Today | Next >

Balance Sheet | At Death | Out of Estate | Trusts & Other Entities | Net Worth Statement | Net Worth History

Balance Sheet
Prepared for Luke and Jen Smith

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	Luke	Jen	Joint - ROS	Total
Checking	---	---	\$50,813	\$50,813
E*Trade Stock	---	---	\$58,600	\$58,600
Fidelity Stock	\$493,040	---	---	\$493,040
Fidelity Taxable Brokerage	---	---	\$604,628	\$604,628
401(k) - Barclays	\$578,400	---	---	\$578,400
IRA - Charles Schwab	\$926,875	---	---	\$926,875
Roth IRA - Charles Schwab	---	---	\$332,066	\$332,066
Variable Annuity - TIAA CREF	---	\$315,300	---	\$315,300
Life Insurance AIG UL	---	---	\$25,000	\$25,000
Stock Option Plan - Phillip Morris	\$6,590	---	---	\$6,590
1001 B. Mester St	---	---	\$650,000	\$650,000
Maine - Undeveloped Land	---	\$250,000	---	\$250,000
Home furnishings, art, jewelry, etc	---	---	\$150,000	\$150,000
Total Assets:	\$2,004,905	\$997,366	\$1,539,041	\$4,541,312
Liabilities	Luke	Jen	Joint - ROS	Total
Home Mortgage	---	---	(\$320,000)	(\$320,000)
Total Liabilities:	\$0	\$0	(\$320,000)	(\$320,000)
Total Net Worth:	\$2,004,905	\$997,366	\$1,219,041	\$4,221,312

A comprehensive view of your finances helps you identify gaps and prepare for your future.

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Choose a Report: Cash Flow 5-Year Detail | Prev 5 Years | First Year | Next 5 Years >

5-Year Cash Flow
Prepared for Luke and Jen Smith

The 5-Year Cash Flow report illustrates your Income, Investments, and Expenses to show you the effect of your spending and savings levels on your portfolio and retirement assets.

Breakdown by Asset Type - Current Year (2007)

- Cash Equivalents (1.12%)
- Taxable Investments (25.40%)
- Roth IRAs (7.31%)
- Stock Options and Grants (0.15%)
- Real Estate (22.02%)
- Annulites (8.94%)

	2007	2008	2009	2010	2011
Total Portfolio Asset Balances (Beginning of Year)	3,391,312	3,554,447	3,739,722	3,942,051	4,157,330
Total Cash Inflows	194,250	218,351	225,072	232,287	216,034
Total Cash Outflows	262,416	282,521	284,873	292,844	284,083
EQUALS: Net Cash Flow	(68,162)	(64,676)	(60,277)	(61,123)	(68,049)

5-Year Cash Flow details your inflows and outflows in 5 year increments.

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Retirement Goal Calculator

This calculator projects the future funds and income available for retirement, as well as the income needed during retirement. It then estimates whether you can expect a shortfall or a surplus of funds. If there is a shortfall, suggestions are made on how to eliminate the shortfall. If there is a surplus, suggestions are made on how you can change savings, risk, or costs, yet still have sufficient funds for retirement.

Projected shortfall for this goal is \$568,997 or 10% underfunded.

NEED AND FUNDING ANALYSIS

- The projected need for this goal is **\$5,072,397**.
- The projected funding for this goal is **\$5,303,400**.

THIS GOAL MAY BE FULLY FUNDED IF YOU DO ONE OF THE FOLLOWING:

- Decrease Required Retirement Income to **\$188,564**.
- Increase Expected Retirement Income to **\$41,436**.
- Increase Funds Already Saved to **\$2,144,452**.
- Increase Future Annual Contributions to **\$51,375**.
- Increase Pre-Retirement Savings Grow At to **10.5400%**.

ASSUMPTIONS

Years Until Retirement:	3	Funds Already Saved:	\$2,000,000
Years Of Retirement:	20	Future Annual Contribution:	\$1,000
Required Retirement Income:	\$200,000	Contributions Grow At:	3.160%
Expected Social Security & Other Income:	\$50,000	Pre-Retirement Savings Grow At:	8.000%
Income Grows At:	3.000%	Post-Retirement Savings Grow At:	6.000%

Calculate | Clear

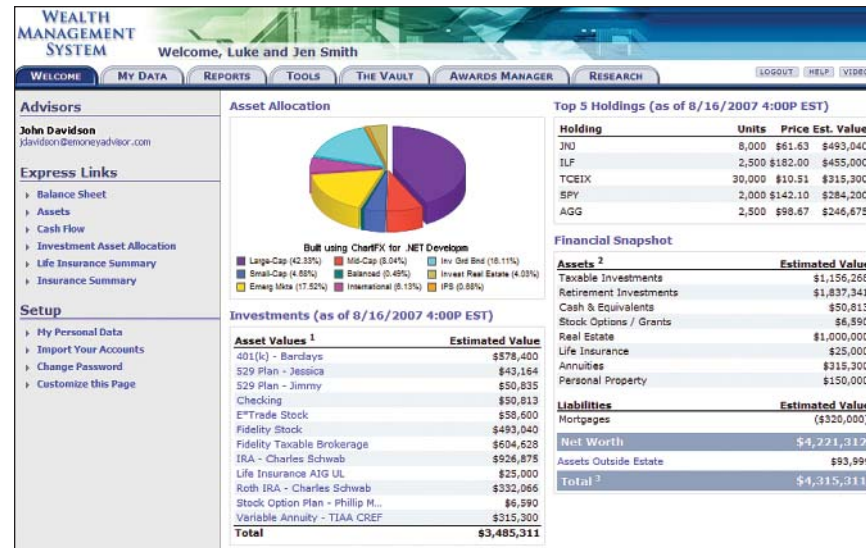
All dollar amount inputs represent amounts in current dollars, not future dollars.

You can estimate whether you can expect a shortfall or surplus of funds during retirement. Based on a range of options you can decide how to eliminate a shortfall if necessary. Or, if there's a surplus, change savings, risks or costs, yet still have sufficient funds for retirement.

Invaluable Services

We help make your life easier, both on a daily basis and particularly at a time of crisis. All of your financial information is secure and protected. Unlike online banking, online shopping or bill pay where money can be moved, our system is non-transactionable.

Personal Financial Home Page



Your Personal Financial Home Page is where daily updates of all accounts are in one place – secure, but available to you at any time and from any place with an Internet connection.

The Vault



The Vault is an online secure storage facility that stores and protects valuable personal documents such as wills, trusts, insurance documents and passports in an electronic format. Clients have found the online Vault to be tremendously useful in times of crisis or natural disaster when hard copies of valuable documents or memorabilia are no longer available.



"I lost my wallet while on a ski trip at Christmas. I was able to access the Vault, and with a copy of my license and a police report, fly home the next day. Losing my wallet could have ruined my trip; instead, it showed me the value of the Vault and having all my personal and financial details in one place."

- Susan T.

"My life changed in an instant when I was seriously injured in a motorcycle accident. Logging onto the system I could get the medical and legal documents I needed from my Vault, right from the hospital. The Vault helped me get immediate access to information that assisted my doctors and my family."

- John H.

"While I was on sabbatical in Ireland, Australia and New Zealand I accessed my Vault and collaborated with my advisor on my financial plan. Without the Vault, going overseas would have meant emailing confidential, large documents. With the Vault, everything was easy."

- Tom J.

Aggregation

WEALTH MANAGEMENT SYSTEM Welcome, Luke and Jen Smith

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My Personal Data

- Overview
- Family Information
- Cash and Investments
- Savings and Transfer Plans
- Stock Options
- Real Estate
- Personal Property
- Business
- Expenses
- Mortgages and Loans
- Insurance
- Income Sources
- Assumptions
- Advanced Items
- Personal Financial Biography

Connections

Allow you to quickly import or online accounts. Use the create a connection now.

My Personal Data

Taxable

- E*Trade Stock**
Current Value: \$58,600
Tax Basis: \$30,000
Institution Name: E*Trade
Owner: Luke and Jen (Joint/ROS)
- Fidelity Stock**
Current Value: \$493,040
Tax Basis: \$400,000
Institution Name: Fidelity
Owner: Luke Smith
- Fidelity Taxable Brokerage**
Current Value: \$604,628
Tax Basis: \$400,000
Institution Name: Fidelity
Owner: Luke and Jen (Joint/ROS)

Cash

- Checking**
Current Value: \$50,813
Tax Basis: \$50,323
Is this asset Tax-Free? No
Institution Name: ING
Owner: Luke and Jen (Joint/ROS)

Qualified Retirement

- 401(k) - Barclays**
Current Value: \$578,400
Employee Contributions: 10.0% of salary
Employer Contributions: 50.0% match, up to 6.0% of salary
Contributions Based On: All Earned Income
Institution Name: Barclays
Owner: Luke Smith
Type: 401(k)
Beneficiary: Jen Smith
- IRA - Charles Schwab**
Current Value: \$926,875
Type: IRA
Beneficiary: Jen Smith
Institution Name: Charles Schwab
Owner: Luke Smith

Aggregation provides a consolidated view of your entire financial world.

Family Legacy Questionnaire

The Family Legacy Questionnaire prompts clients to explore their family history in order to create a permanent record of treasured moments for future generations.



“What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others.”

- Pericles

Please complete this Client Questionnaire so we can begin to organize, analyze and help you prepare for your financial journey.

Once you have completed the Client Questionnaire, please detach at the perforation and mail it back to us prior to our next appointment. Please mail it to:

Next Appointment

date:

time:

place:

.....

.....

.....

OR

Fax it to:

Client Questionnaire

Client Data

Client Name:	Date of Birth: / /	US Citizen: Y N
Spouse Name:	Date of Birth: / /	US Citizen: Y N
Address:		
City:	State:	Zip:
Home Phone:	Fax:	
Client Cell Phone:	Spouse Cell Phone:	
Client Email:		

Family Data

Children	Date of Birth	Marital Status
	/ /	S M Div Sep
	/ /	S M Div Sep
	/ /	S M Div Sep

Property

Real Estate/ Personal	Current Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner

Investments

Type/Institution Name	Current Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner

(continued on back)