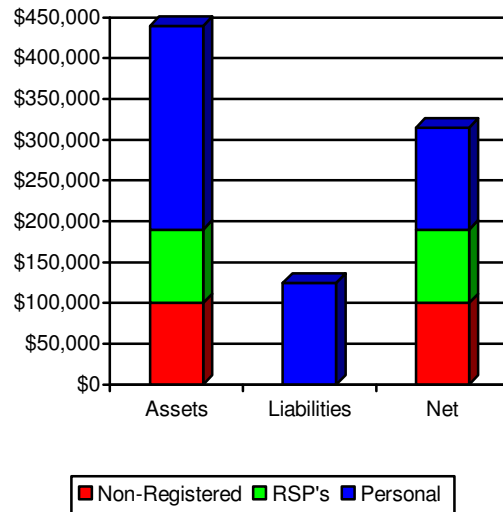


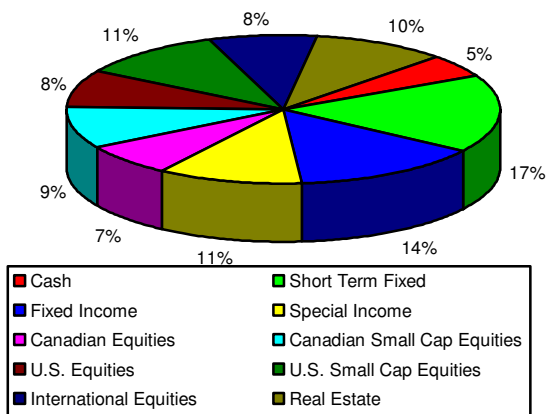
Executive Summary Prepared for Mark & Maria Green

Assets and Liabilities

Personal Use Assets	\$	260,000
Registered Investments	\$	90,000
Non-Registered Investments	\$	100,000
Total Liabilities	\$	125,000
Net Worth	\$	325,000
Debt Ratio (Liabilities divided by Assets)		28.41%
Liquid Assets	\$	38,000



Target Asset Allocation



<u>Asset Class</u>	<u>Current</u>	<u>Target</u>
Cash	20.00%	5.00%
Short Term Fixed	0.00%	17.00%
Fixed Income	60.00%	14.00%
Special Income	0.00%	11.00%
Canadian Equities	20.00%	7.00%
Canadian Small Cap Equities	0.00%	9.00%
U.S. Equities	0.00%	8.00%
U.S. Small Cap Equities	0.00%	11.00%
International Equities	0.00%	8.00%
Real Estate	0.00%	10.00%

Expected Return	7.17%	8.61%
------------------------	--------------	--------------

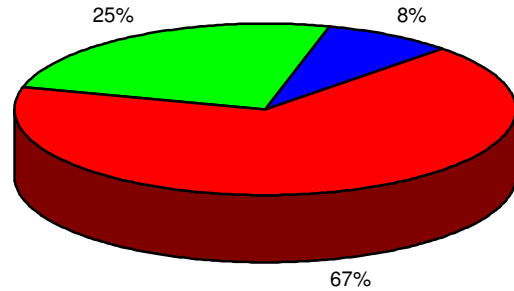
Std. Dev. (95% probability)	12.56%	15.02%
------------------------------------	---------------	---------------

Risk Tolerance is moderate

Executive Summary Prepared for Mark & Maria Green

Cash Management

Total Income	\$	153,000
Total Expenses	\$	140,500
Total Savings	\$	12,500
Surplus/Shortfall	\$	0



Tax Planning

Mark's Tax	\$	27,684
Maria's Tax	\$	9,845
Total Taxes	\$	37,529

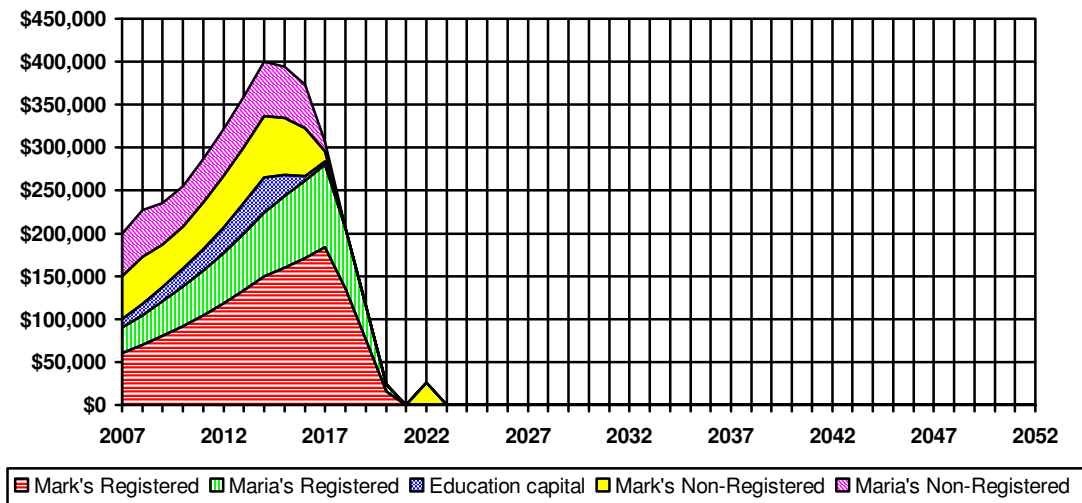
■ Family Expenses ■ Taxes ■ Savings

Mark's MTR	43.40%
Mark's Average Tax Rate	27.27%
Maria's MTR	31.15%
Maria's Average Tax Rate	19.11%

Executive Summary Prepared for Mark & Maria Green

Life Goals Needs Analysis

Inflation		4.0%
Retirement Lifestyle (After Tax)	\$	70,000
Retirement Age		55
Life Expectancy		90
Rate of Return		7.17%
Capital Shortage	\$	592,073
Projected Estate	\$	0



Risk Management – Needs on Death

Mark's Death – Shortfall	\$	768,278
Maria's Death – Shortfall	\$	409,784

Risk Management – Needs on Disability

Mark's Disability – Monthly	\$	4,130
Maria's Disability – Monthly	\$	1,750

Executive Summary

Prepared for Mark & Maria Green

Recommendations

- Reposition existing assets as required to implement your target asset allocation.
- Your long-term goals exceed the resources you will have available by the equivalent of \$592,073 in the bank today.
- In the event of Mark's death there is a capital shortfall of \$768,278. This represents the amount of additional insurance coverage that is required to cover the requirements identified.
- In the event of Maria's death there is a capital shortfall of \$409,784. This represents the amount of additional insurance coverage that is required to cover the requirements identified.
- Our analysis indicates that in the event of Mark's long-term disability you require an additional \$4,130 each month.
- Our analysis indicates that in the event of Maria's long-term disability you require an additional \$1,750 each month.