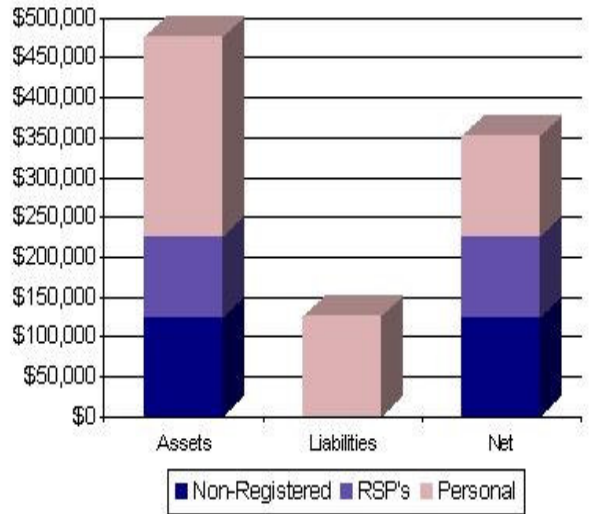


Executive Summary

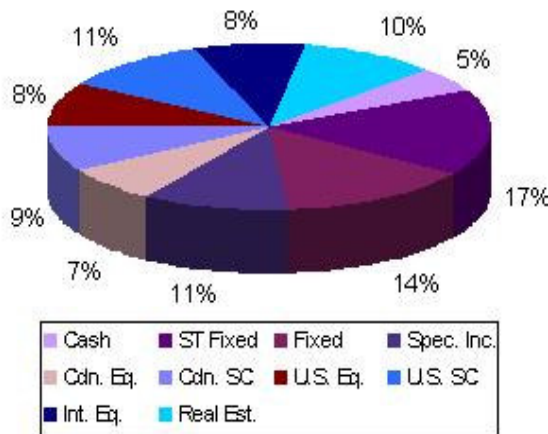
Prepared for Mark & Maria Green

Assets and Liabilities

Personal Use Assets	\$250,000
Business/Other Assets	\$2,000,000
Registered Investments	\$101,480
Non-Registered Investments	\$124,885
Total Liabilities	\$125,000
Net Worth	\$2,351,365
Debt Ratio (Liabilities divided by Assets)	5.05%



Target Asset Allocation



Asset Class

	<u>Current</u>	<u>Proposed</u>
Cash	11.09%	5.00%
Short Term Fixed	1.06%	17.00%
Fixed Income	62.06%	14.00%
Special Income	0.00%	11.00%
Canadian Equities	11.37%	7.00%
Canadian Small Cap Equities	2.75%	9.00%
U.S. Equities	9.63%	8.00%
U.S. Small Cap Equities	1.15%	11.00%
International Equities	0.80%	8.00%
Real Estate	0.08%	10.00%

Expected Return

6.43% **7.32%**

Standard Deviation

7.30% **7.79%**

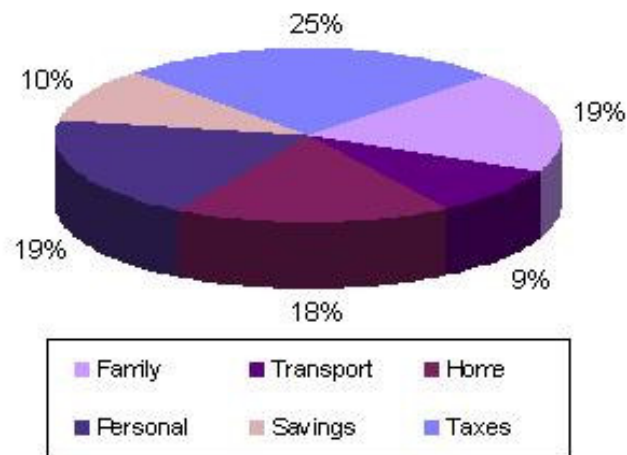
Risk Tolerance is Moderate

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	\$27,671
Maria's Tax	\$9,837
Total Taxes	\$37,509

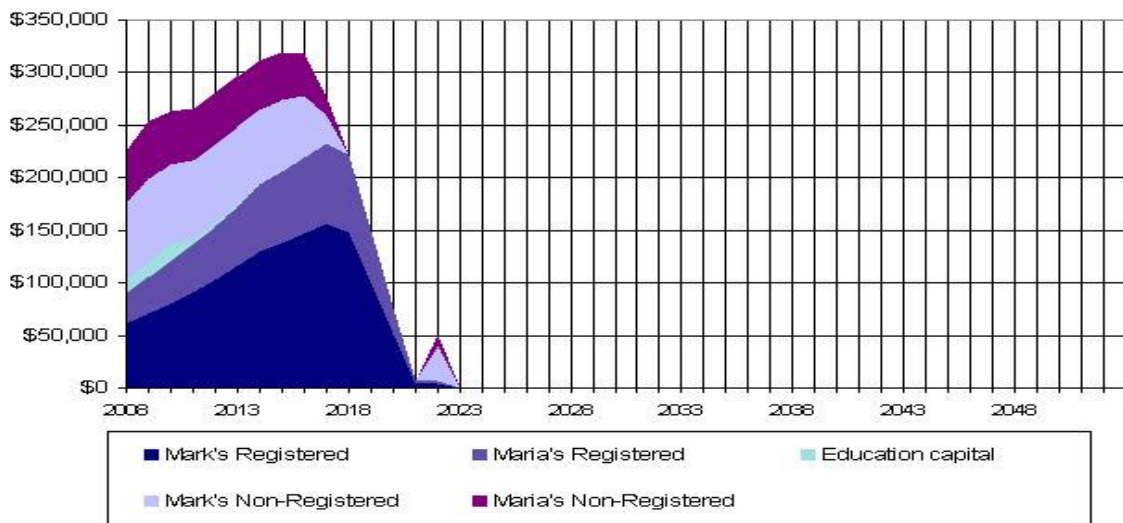
Mark's Marginal Tax Rate	43.40%
Mark's Average Tax Rate	27.26%
Maria's Marginal Tax Rate	31.15%
Maria's Average Tax Rate	19.10%

Executive Summary

Prepared for Mark & Maria Green

Life Goals Needs Analysis

Inflation	3.0%
Retirement Lifestyle (After Tax)	\$70,000
Retirement Age	55
Life Expectancy	90
Rate of Return	6.43%
Capital Shortage	\$424,914
Projected Estate	\$0



Risk Management – Needs on Death

Mark's Death – Shortfall	\$477,216
Maria's Death – Shortfall	\$21,783

Risk Management – Needs on Disability

Mark's Disability – Monthly	\$2,571
Maria's Disability – Monthly	\$121

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 \$424,914 in the bank today.
- In the event of Mark's premature death there is a capital shortfall of \$477,216. This represents the amount of additional insurance coverage that is required to cover the requirements identified.
- In the event of Maria's premature death there is a capital shortfall of \$21,783. 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 \$2,571 each month.
- Our analysis indicates that in the event of Maria's long-term disability you require an additional \$121 each month.

This report has been prepared to assist in the analysis of your current financial position and to help you identify steps that you can take to assist you in achieving your personal financial goals and objectives. Although great care has been taken to ensure the accuracy of this report, it should be kept in mind that projections, by their very nature, are based on a variety of assumptions and as such it is likely that the actual results achieved will be somewhat different than illustrated. For this reason it is very important that you review your strategy on a regular basis to ensure its timeliness and relevance to your changing financial position.