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Financial Needs Analysis

Building Your Financial Security

Prepared especially for:

Jack and Donna Ryan
13 Bankruptcy Way
Ft. Lauderdale, FL 3333
(954) 555-1212

Your Personal Financial Analyst:

Guy Shashaty

Children: Nolan, Meg

The Financial Needs Analysis is designed to assist you in identifying your needs and to help you take control of your finances. It has been developed based on the information you provided and using certain generally accepted assumptions and reasonable estimates. For more detailed information, please refer to the Data You Entered section that follows and the Important Notes section at the end.

Representing:
Primerica Life Insurance Company
Executive Offices: Duluth, Georgia
(770) 381-1000

Securities offered through:
PFS Investments Inc.
Member of NASD
Executive Offices: Duluth, Georgia 30099

Representing:
Primerica Financial Services
Home Mortgages, Inc.
EQUAL HOUSING OPPORTUNITY

Data You Entered

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Personal Data

Client	First Name	MI	Last Name	Birth Date	Age	Social Security #	Sex
	Jack		Ryan	06/10/1970	32	122-45-6789	M
Spouse	Donna		Ryan	09/03/1972	30	988-65-4321	F
Child 1	Name	Birth Date	Age	Child 4	Name	Birth Date	Age
	Nolan	10/08/1998	4			/ /	
Child 2	Meg	03/16/2001	1	Child 5		/ /	
Child 3		/ /		Child 6		/ /	
Address	13 Bankruptcy Way			Your Employer	Dancing with the Gorilla Inc.		
Address				Hired	9/1992		
City	Ft. Lauderdale	State	FL	Address	1234 Monkey Manor		
Home Phone	(954) 555-1212	Cellular	()	City	Ft. Lauderdale	State	FL
Work Phone	(954) 222-1616	Pager	()	ZIP	33071		
Fax	()	Spouse's Work	()	Spouse Employer	Broward County Schools		
Best Day	Best Time	07:00 pm	Best Way	Hired	1/1994		
E-Mail				Address	5555 NW 10 Street		
				City	Ft. Lauderdale	State	FL
				ZIP	33428		

Income Sources & Taxes

Income Sources

Are you currently retired? Yes No

Monthly Gross (Pretax) Income	You	Spouse
	\$ 3,500	\$ 3,000
How Often Paid?	BiWeekly	BiWeekly
Other Monthly Income	\$	\$

Income Taxes

Monthly Income Taxes	You	Spouse
	\$ 700	\$ 600
Do you normally receive an income tax refund?	<input checked="" type="radio"/> Yes	<input type="radio"/> No
Do you anticipate receiving a refund this year?	<input checked="" type="radio"/> Yes	<input type="radio"/> No
If yes, how much do you anticipate?	\$	3,000

Retirement Assets

Retirement Assumptions

Retirement Age: Social Security Normal Retirement Age Other Retirement Age 60

Life Expectancy: Life Expectancy 86 Other Age

Retirement Income Goal \$ 6,500 per month - or - 100.00 % of current employment income

Social Security Benefit (if applicable)

Include Social Security? Yes No

Computer Estimate Your Monthly Social Security Benefit \$ Spouse's Monthly Social Security Benefit \$

Other Estimate Your Monthly Social Security Benefit \$ Spouse's Monthly Social Security Benefit \$

Pension (complete only if you have a defined-benefit pension plan)

Monthly Pension Benefit	You	Spouse
	\$	\$
	<input checked="" type="radio"/> Today's	<input checked="" type="radio"/> Today's
	<input type="radio"/> Future	<input type="radio"/> Future
Pension COLA	%	%
Pension Benefit Start Age		
Pension Survivor %	%	%

Retirement Assets & Contributions

Retirement Assets from Previous Employer? Yes No

	You	Spouse	Joint
Current Total Balance	\$ 9,500	\$ 7,000	\$
Current Monthly Contributions	\$ 100	\$ 100	\$ 0
Current Monthly Employer Match	\$ 50	\$ 0	
Other assets available at retirement age (enter the estimated value when you retire)			\$

Data You Entered

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Income Protection Data

Life Insurance Coverage

Do you have a will? Yes No

	You	Spouse
Personal Coverage Amount	\$ 150,000	\$ 100,000
Amount You Pay Per Month	\$ 150	\$ 30
Group Amount Paid For By Employer	\$ 50,000	\$ 50,000
Group Amount Paid For By You	\$	\$
Amount You Pay Per Month	\$	\$
Coverage Amount On Children	\$	
Amount You Pay Per Month	\$	

Other Insurance Premiums

Other Monthly Insurance Premiums (auto, disability, health, etc.) \$ 300

Other Non-Retirement Assets

Checking, Savings and Money Market Accounts \$ 1,000
 Stocks, Bonds, CDs and Mutual Funds \$
 Other Assets \$

Note: Do not include retirement assets or any items that your survivors aren't likely to sell to meet living expenses, such as your home or home furnishings.

Policy Details (optional)

Company-Policy #	Insured	Type	Coverage Amount	Monthly Premium	Current Cash Value	Guaranteed C.V. at 65
1. Screwidental - 6666	Client	Personal	\$ 150,000	\$ 150.00	\$ 3,500	\$ 80,000
2. Snoopy Life - 67676	Spouse	Personal	\$ 100,000	\$ 30.00	\$	\$
3.			\$	\$	\$	\$
4.			\$	\$	\$	\$
5.			\$	\$	\$	\$
6.			\$	\$	\$	\$
7.			\$	\$	\$	\$

Immediate Cash Needs

	Provide for Need		
	If You Die	If Spouse Dies	If Child Dies
Pay Off Home Mortgage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Pay Off Consumer Debt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Fund Children's Education	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Pay Funeral Costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Funeral costs	\$	10,000	

Survivor Income Goal

If you die today, your survivors will need:	If spouse dies today, you will need:
\$ 1,467 per month	\$ 967 per month
- or - 42.00 % of your gross salary	- or - 32.00 % of spouse's gross salary

Survivor Income Period

If you die today, your survivors will need income for:	If spouse dies today, you will need income for:
Life expectancy of surviving spouse	Your life expectancy
- or -	- or -
Other income period (years) 25	Other income period (years) 25

Debt Management Data

Home Mortgage

Mortgage Company	Washington Mutual	Current Balance	\$ 130,000	Interest Rate	8.50 %
Year Home Purchased	1997	Original Purchase Amount	\$ 145,000	Current Home Value	\$ 175,000

Payment Details

Principal & Interest Payment	\$ 1,115	Additional Principal Payment	\$
Monthly Property Taxes	+ \$ 180	Homeowner's Insurance Company	Screwidental
Monthly Homeowners Insurance	+ \$ 150		
Monthly Private Mortgage Insurance (PMI)	+ \$ 94		
Total Monthly Mortgage Payment	= \$ 1,539		

Data You Entered

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Debt Management Data

Consumer Debt	Current Balance	Min. Required Payment	Actual Payment	Payment Type	Interest Rate	Consolidate (PFA Use Only)	Optimize (PFA Use Only)
Second Mortgage	\$ 9,500.00	\$ 138.00	\$ 138.00	<input checked="" type="radio"/> Fix. <input type="radio"/> Rev.	11.00 %	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Visa	\$ 5,500.00	\$ 110.00	\$ 150.00	<input type="radio"/> Fix. <input checked="" type="radio"/> Rev.	16.90 %	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
MasterCard	\$ 3,500.00	\$ 70.00	\$ 100.00	<input type="radio"/> Fix. <input checked="" type="radio"/> Rev.	12.90 %	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sears	\$ 3,000.00	\$ 60.00	\$ 100.00	<input type="radio"/> Fix. <input checked="" type="radio"/> Rev.	21.90 %	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Discover	\$ 2,300.00	\$ 46.00	\$ 75.00	<input type="radio"/> Fix. <input checked="" type="radio"/> Rev.	19.80 %	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Burdines	\$ 1,500.00	\$ 50.00	\$ 100.00	<input type="radio"/> Fix. <input checked="" type="radio"/> Rev.	22.90 %	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Shell	\$ 800.00	\$ 20.00	\$ 50.00	<input type="radio"/> Fix. <input checked="" type="radio"/> Rev.	21.90 %	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Education Data

	Child 1	Child 2	Child 3	Child 4	Child 5	Child 6
Child's First Name	Nolan	Meg				
Age When School Starts	18	18				
Number of Years School Will Last	4	4				
Name of School	Avg 4-Year Public	Avg 4-Year Public				
Current Annual Cost of Education	\$ 8,500	\$ 8,500				
Percentage You Intend To Pay	100 %	100 %				
Current Education Savings Balance	\$	\$				
Current Monthly Contributions	\$	\$				

Commitments

1. How much more could you set aside to help you reach your goals (retirement, debt and insurance)? We find that most of our clients can free up \$200 per month. However, there are a fortunate few who can free up \$500 or more. And then there are those who are on a fixed or limited budget who can only free up \$100. Which category best describes you? \$100 per month \$200 per month \$500 per month Other Monthly Amount \$ 150.00

Can you commit this amount? Yes No

Ask yourself what three expenses you could avoid or reduce without truly decreasing your quality of life. For example, assume you purchase four drinks per day from the vending machine at work. Each drink costs 75¢. That equals \$3 per day, \$15 per week, or \$60 per month!

2. If we can put together a program that helps you reach your short-term (insurance) and long-term (savings) goals, is there any reason why you would not go ahead and begin implementing the program on our next appointment? Yes No

If we can put together a program that helps your debt situation, is there any reason why you would not go ahead and begin implementing the program on our next appointment? Yes No

Is there anybody that you would need to consult with prior to getting started? Yes No Who? _____

3. Is your insurance agent a close friend or relative? Yes No

4. Do you use tobacco in any form? Yes No Does your spouse? Yes No

5. Do you have any significant past medical history? Yes No Does your spouse? Yes No

6. Assuming you feel good about what we do for you, is there any reason you wouldn't recommend 10 or more people like yourselves who should hear about the program? We will mention that we have been helping you with your financial needs. Of course, they would make up their own minds. Yes No

7. If our analysis identifies a shortfall between your current income and your family's future goals and dreams, is there any reason why you wouldn't consider the Primerica opportunity at least part-time? Yes No

8. Follow-up visit scheduled for: Date 06/19/2002 Time 08:30 pm

9. Client/Business Orientation scheduled for: Date 06/11/2002 Time 07:30 pm

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Commitments

I/We are providing this information to Primerica Financial Services and its affiliates to prepare a Financial Needs Analysis to assist me/us in identifying financial needs. I/We understand that the results of my/our FNA is largely dependent on the information I/we have provided. I understand you may share this information with agents in your organization to help offer me products that are appropriate for me. This is not an application for any financial product; if I/we want to be considered for any offered financial product, I/we will apply to the company offering the product to be considered under its criteria to determine if I/we qualify for a particular product.

Approved By: X _____
Your Signature

Date: _____ / _____ / _____

Approved By: X _____
Spouse's Signature

Date: _____ / _____ / _____

Prepared By: X _____
Personal Financial Analyst

Date: _____ / _____ / _____

Assumptions

Personal Financial Analyst

Name	Guy Shashaty	Solution #	VN832	State of Transaction	FL
PFA	_____	_____	_____	Language	English
APFA	_____	_____	_____		

Income Protection & Quick Quote

Custom Term Standard Term

Propose replacement of employee-paid group coverage? Client Spouse

Adjust survivor income goal for inflation each year? Client Spouse (this option will increase the recommended face amount)

Include retirement assets in "available assets"? Client Spouse

Include other non-retirement assets in "available assets"? Client Spouse

Primary Insurance Class	<input checked="" type="radio"/> Preferred	<input type="radio"/> Non-Tobacco	<input type="radio"/> Tobacco	
Spouse Insurance Class	<input checked="" type="radio"/> Preferred	<input type="radio"/> Non-Tobacco	<input type="radio"/> Tobacco	
Primary Plan	<input type="radio"/> 10	<input type="radio"/> 15	<input checked="" type="radio"/> 25	<input type="radio"/> None
Spouse Plan	<input type="radio"/> 10	<input type="radio"/> 15	<input checked="" type="radio"/> 25	<input type="radio"/> None

Table Increment
 \$10,000
 \$25,000
 \$50,000
 \$100,000

Premium Mode
 Annual
 Semi-Annual
 Quarterly
 Monthly

Waiver of Premium Child Rider (units) _____

Debt Management (Conditional Loan Worksheet Values)

Type of Proposal	<input checked="" type="checkbox"/> 1st	<input type="checkbox"/> 2nd	<input type="checkbox"/> Personal	<input type="checkbox"/> Debt Elimination	<input type="checkbox"/> None
Total Loan Amount	\$ 160,783	_____	\$ _____	Select this option to print the debt elimination analysis only. No loan will be illustrated.	No debt pages will print.
APR	8.50 %	_____ %	_____ %		
Note Rate	8.00 %	_____ %	_____ %		
Term (months)	360	_____	_____		
Payment (P&I)	\$ 1,179.77	\$ _____	\$ _____		
Illustrate Equity Builder?	<input checked="" type="radio"/> Yes	<input type="radio"/> No			
Payment Frequency	<input checked="" type="radio"/> Biweekly	<input type="radio"/> Monthly			
Set cash outlay for proposed debt solution equal to current debt payments?	<input type="radio"/> Yes	<input checked="" type="radio"/> No	Extra Amount to Apply Towards Debt Elimination	\$ _____	300

Key Rates

Conservative Rate of Return	6.00 % (8% or less)	Inflation Rate	3.00 % (3% to 6%)
Moderate Rate of Return	9.00 % (10% or less)	Education Inflation Rate	4.00 % (3% to 10%)
Aggressive Rate of Return	12.00 % (12% or less)	Marginal Tax Rate	27.00 % (0% to 50%)

Retirement (Rate Of Return Assumptions)

Use lower ROR during retirement Use same ROR during retirement

Retirement (Monthly Savings Amount)

Use level monthly savings Use increasing monthly savings
 Show at different ROR Show with & without Social Security

Data You Entered

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Other Goals and Dreams

Goal or Dream Name	Vacation	Larger Home			
Current Cost	\$ 2,000	\$ 20,000	\$	\$	\$
Years & Months From Today	1 / 0	10 / 0	/	/	/
- or -					
Date Wanted	06/01/2003	06/01/2012	/ /	/ /	/ /
Current Savings Balance	\$ 0	\$ 0	\$	\$	\$
Current Monthly Contributions	\$ 0	\$ 0	\$	\$	\$

Retirement Asset Allocation

- What do you want from your investment?
 - A Keep pace with and possibly outperform inflation.
 - B Produce income.
 - C Produce a combination: income and capital appreciation.
 - D Achieve growth with an emphasis on capital appreciation not on income.
- When do you anticipate needing the funds?
 - A 3 years to 6 years
 - B 7 years to 10 years
 - C 11 years to 20 years
 - D 21 years to 29 years
 - E 30+ years
- How do you expect your saving and investment contributions to vary over the next 5 - 10 years?
 - A Decrease substantially.
 - B Decrease slightly.
 - C Remain approximately the same.
 - D Increase slightly.
 - E Increase substantially.
- Which of the following statements best reflects your comfort level with negative returns and its possible impact on your investment?
 - A I am very uncomfortable with potential short term losses.
 - B I understand and can tolerate minor losses.
 - C I can tolerate negative performance over 6 months to a year, understanding that this is often the trade-off for the possibility of increasing investment returns.
 - D I can tolerate negative performance spanning a year or more, understanding that this is often the trade-off for the possibility of earning higher returns.
- What age group are you in?
 - A 20 - 29
 - B 30 - 39
 - C 40 - 49
 - D 50 - 59
 - E 60+

Total Points = 44

Emergency Fund

Years and Months from Today's Date to Achieve Emergency Fund Goal. 5 / 2 Emergency Fund Current Balance. \$ 1,000

Income Protection Solutions

	Alternative 1		Alternative 2	
	If Client Dies	If Spouse Dies	If Client Dies	If Spouse Dies
Immediate Cash Needs				
Payoff Home Mortgage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Payoff Consumer Debt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Fund Children's Education	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Pay Funeral Costs	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Survivor Income Goal				
Monthly Income Goal \$	\$ 770	\$ 360	\$ 2,170	\$ 1,560
Monthly Income Goal %	\$ 22.00	\$ 12.00	\$ 62.00	\$ 52.00
Adjust Income Goal for Inflation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Survivor Income Period				
Survivor's Life Expectancy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Income Period	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Income Period(years)	25	25	25	25

Financial Position

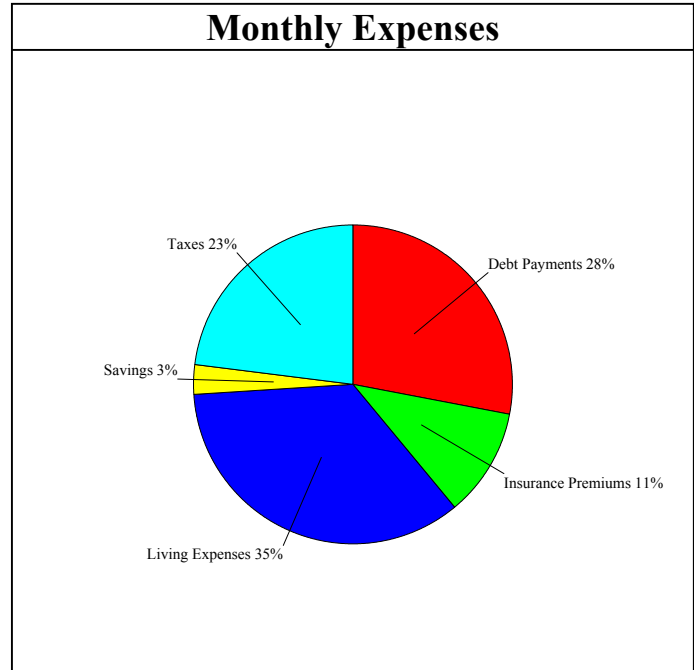
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Cash Flow

- Your objective is to identify areas where you can free up money to save.

Monthly Income		
		% of Total
Jack's Employment Income	\$3,500	54%
Donna's Employment Income	\$3,000	46%
Total Income	\$6,500	100%

Monthly Expenses		
		% of Income
Debt Payments	\$1,828	28%
Insurance Premiums	\$724	11%
Savings	\$200	3%
Taxes	\$1,480	23%
Living Expenses	\$2,268	35%
Total Expenses	\$6,500	100%



Net Worth

- Your objective is to increase your net worth - the amount of money you would have if you were to sell everything you own and pay off all your debts today.

Assets	
Checking, Savings and Money Markets	\$1,000
Stocks, Bonds, CDs and Mutual Funds	\$0
Other Non-Retirement Assets	\$0
Current Life Insurance Cash Values	\$3,500
Home Market Value	\$175,000
Retirement Assets	\$16,500
Total Assets	\$196,000

Liabilities	
Home Mortgage Balance	\$130,000
Other Debt Balances	\$26,100
Total Liabilities	\$156,100

Net Worth	
Total Assets	\$196,000
Total Liabilities	\$156,100
Net Worth	\$39,900

- To make progress toward your goals, your net worth must increase over time.
- If we can help you increase your net worth by helping you find ways to better manage your cash flow, would you be interested?

Retirement Needs

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Objective

- ◆ Save enough for a secure and comfortable retirement.

Needs Analysis

Monthly Income Goal & Benefits		Assumptions	
Current employment income	\$6,500	Retirement Age	60 (28 yrs)
Income goal %	100%	Life Expectancy	86 (26 yrs)
Income goal in today's \$	\$6,500	Current retirement savings	\$16,500
Income goal in future \$	\$14,872	Current monthly savings	\$250
Social Security benefits	Exclude	Inflation rate	3%
Monthly pension benefits	Exclude	Rate of Return (ROR)	12%

- ◆ Due to inflation, your projected income need will be \$14,872 per month the first year of your retirement.
- ◆ To provide your retirement income goal for 26 years (to age 86), you need to accumulate \$1,777,000 by retirement age 60. This is your Financial Independence Number.
- ◆ One way to do this is to save \$475 each month. This is \$225 more than you are now saving. This would increase your retirement savings to 7% of your current employment income.

The Rule of 72	72 ÷ 3% =	72 ÷ 6% =	72 ÷ 12% =
	24 years	12 years	6 years
The Rule of 72 approximates the number of years it takes to double your money. If you earn a 12% rate of return your money would double every 6 years. (72 ÷ 12% = 6 years)	Beginning	\$16,500	\$16,500
	Year 6		\$33,800
	Year 12		\$69,100
	Year 18		\$141,500
	Year 24	\$33,900	\$69,400
You have 4.7 doubling periods until your retirement, assuming 12% ROR.			

	Retire at Age 55	Retire at Age 60	Retire at SS Age (67)
Retirement fund required *	\$1,583,000	\$1,777,000	\$2,018,000
Monthly savings needed			
at 6%	\$2,549	\$1,935	\$1,316
at 9%	\$1,576	\$1,036	\$553
at 12%	\$900	\$475	\$145

* Assumes 12.00% ROR.

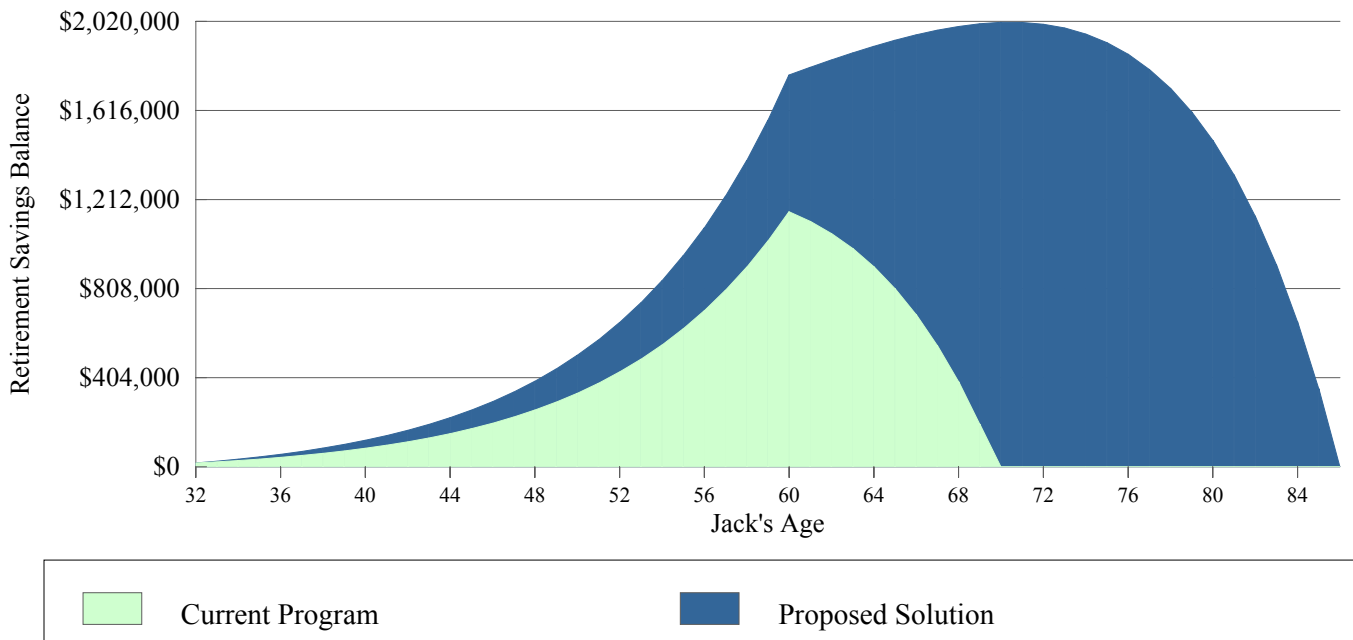
The hypothetical savings are not guaranteed and do not take into account tax consequences for earnings, withdrawals, or transactions. Please refer to the Important Notes section for further explanation.

Retirement Solution

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Summary

Current Program	Compare	Proposed Solution
\$250	... Monthly savings* ...	\$475
\$1,157,000	... Total retirement fund accumulated ...	\$1,777,000
-\$620,000	... Shortfall/Surplus ...	None
\$6,500	... Monthly retirement income goal ...	\$6,500
10 yrs (Age 70)	... How long will your savings last? ...	26 yrs (Age 86)



- ◆ Everyone looks forward to retirement with their health intact and the financial resources to enjoy their retirement years. But retirement must be planned for!
- ◆ Planning sooner rather than later will improve your chances of attaining your retirement goals.
- ◆ Delay saving just 5 years, and the monthly savings required would be \$671 instead of \$475!

* Assumes 12.00% ROR.

The hypothetical savings are not guaranteed and do not take into account tax consequences for earnings, withdrawals or transactions. Please refer to the Important Notes section for further explanation.

Hypothetical Illustration

SmBarney Appreciation A

Hypothetical Table

	Reinvest Income Yes	Reinvest CapGains Yes	Load Fee None	Redemption Fee None	12b-1 Fee 0.25%			
Period End	Invest	Charges	Income	Capital Gains	Reinvest	Market Value	Shares	NAV
3/31/1974	16,500	0	0	0	0	16,500	11,052	1.49
12/31/1974	2,700	0	0	0	0	14,931	13,283	1.12
12/31/1975	3,600	0	797	0	797	21,311	16,903	1.26
12/31/1976	3,600	0	605	0	605	29,450	19,876	1.48
12/31/1977	3,600	0	199	0	199	32,270	22,633	1.43
12/31/1978	3,600	0	471	0	471	43,072	25,311	1.70
12/31/1979	3,600	0	653	0	653	66,735	27,500	2.43
12/31/1980	3,600	0	619	0	619	94,915	29,026	3.27
12/31/1981	3,600	0	2,540	0	2,540	100,410	30,967	3.24
12/31/1982	3,600	0	3,639	0	3,639	128,281	33,276	3.86
12/31/1983	3,600	0	2,329	3,910	6,239	161,760	35,788	4.52
12/31/1984	3,600	0	2,237	3,042	5,279	168,456	37,877	4.45
12/31/1985	3,600	0	1,610	3,227	4,837	230,516	39,642	5.82
12/31/1986	3,600	0	0	16,750	16,750	280,176	42,840	6.54
12/31/1987	3,600	0	11,304	11,143	22,447	302,939	46,714	6.49
12/31/1988	3,600	0	8,753	6,219	14,972	347,459	49,355	7.04
12/31/1989	3,600	0	11,982	10,975	22,957	454,100	52,436	8.66
12/31/1990	3,600	0	14,511	3,179	17,690	456,550	55,006	8.30
12/31/1991	3,600	0	11,182	3,764	14,946	583,508	56,872	10.26
12/31/1992	3,600	0	8,821	4,928	13,748	624,012	58,538	10.66
12/31/1993	3,600	0	9,214	21,205	30,419	678,515	61,627	11.01
12/31/1994	3,600	0	11,097	36,884	47,981	676,841	66,684	10.15
12/31/1995	3,600	0	14,500	66,909	81,409	878,851	73,853	11.90
12/31/1996	3,600	0	15,324	84,551	99,874	1,051,988	81,867	12.85
12/31/1997	3,600	0	18,684	171,532	190,216	1,332,536	95,728	13.92
12/31/1998	3,600	0	19,048	119,253	138,300	1,608,989	105,094	15.31
12/31/1999	3,600	0	16,561	179,894	196,455	1,855,650	117,969	15.73
12/31/2000	3,600	0	19,658	138,155	157,813	1,872,418	128,689	14.55
12/31/2001	3,600	0	10,144	37,852	47,996	1,811,650	132,334	13.69
4/30/2002	1,200	0	0	0	0	1,745,339	132,423	13.18
Total	117,600	0	216,479	923,370	1,139,850			

Ending Amount Attributable to	Market Value	Shares	Return on the Investment	Percent
Principal:	488,934	37,097	Average Annual:	14.10%
Income:	314,734	23,880	Cumulative:	3,961.17%
Capital Gains:	941,672	71,447		
Total Ending Amount:	1,745,339	132,423		

Investment Summary

Education

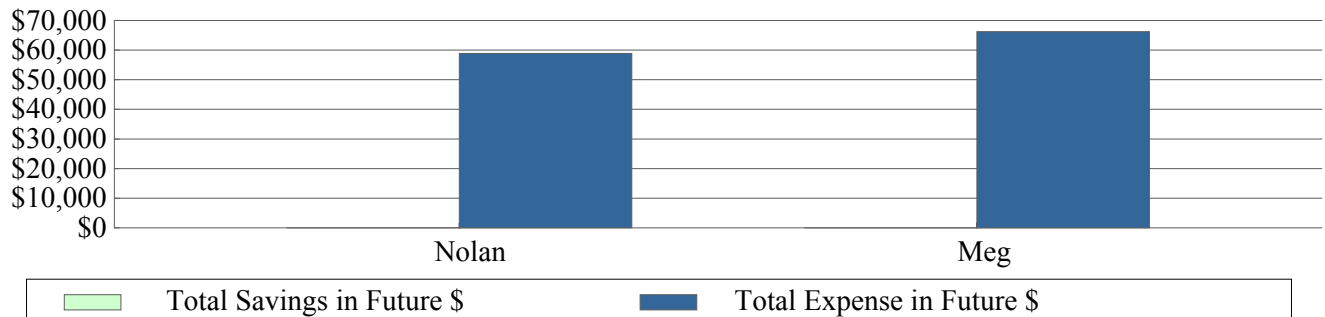
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Objective

◆ Plan now for your children's future education expenses.

Needs

	Nolan	Meg	Total (All Children)
Age When School Starts	18	18	
Years Until School Starts ¹	14	17	
Years in School	4	4	
Name of School	Avg 4-Year Public	Avg 4-Year Public	
Annual Cost	\$8,500	\$8,500	
Percentage You Intend to Pay	100%	100%	
Your Annual Expense	\$8,500	\$8,500	
Your Total Expense in Today's \$	\$34,000	\$34,000	
Current Savings Balance	\$0	\$0	\$0
Current Monthly Contributions	\$0	\$0	\$0



Solution

	Nolan	Meg	Total (All Children)
Your Total Savings in Future \$	\$0	\$0	
Your Total Expense in Future \$ ²	\$58,900	\$66,200	
Shortfall/Surplus	-\$58,900	-\$66,200	
Monthly Payment to Finance Shortfall ³	\$715	\$803	
Monthly Savings Needed ¹	\$135	\$99	\$234
-or-	-or-	-or-	-or-
Additional Lump Sum Needed Today ¹	\$11,100	\$8,700	\$19,800

◆ To fully fund your children's education, begin saving \$234 per month now. This is \$234 more than you are currently saving.

1. Assumes 6.00% ROR for goals less than 5 years, 9.00% ROR for goals between 5 and 10 years, and 12.00% ROR for goals greater than 10 years.
2. Assumes 4.00% education inflation rate.
3. Assuming loan taken when student starts school at 8% for 10 years.

The hypothetical savings are not guaranteed and do not take into account tax consequences for earnings, withdrawals or transactions. Please refer to the Important Notes section for further explanation.

Hypothetical Illustration

SmBarney Agg Growth A

Hypothetical Table

	Reinvest Income Yes	Reinvest CapGains Yes	Load Fee None	Redemption Fee None	12b-1 Fee 0.25%			
Period End	Invest	Charges	Income	Capital Gains	Reinvest	Market Value	Shares	NAV
3/31/1988	100	0	0	0	0	100	7	14.43
12/31/1988	900	0	0	27	27	1,020	73	14.05
12/31/1989	1,200	0	3	274	277	2,778	156	17.81
12/31/1990	1,200	0	0	208	208	3,802	241	15.80
12/31/1991	1,200	0	0	227	227	6,784	313	21.69
12/31/1992	1,200	0	0	0	0	8,222	372	22.13
12/31/1993	1,200	0	0	0	0	11,361	424	26.80
12/31/1994	1,200	0	0	401	401	12,390	486	25.50
12/31/1995	1,200	0	0	1,511	1,511	18,190	578	31.49
12/31/1996	1,200	0	0	495	495	19,933	632	31.52
12/31/1997	1,200	0	0	1,293	1,293	26,920	698	38.56
12/31/1998	1,200	0	0	632	632	37,830	740	51.09
12/31/1999	1,200	0	0	547	547	63,535	768	82.78
12/31/2000	1,200	0	0	0	0	76,897	780	98.61
12/31/2001	1,200	0	0	0	0	74,252	793	93.68
4/30/2002	400	0	0	0	0	63,166	797	79.22
Total	17,000	0	3	5,614	5,618			

Ending Amount Attributable to	Market Value	Shares	Return on the Investment	Percent
Principal:	48,893	617	Average Annual:	17.11%
Income:	14	0	Cumulative:	824.55%
Capital Gains:	14,260	180		
Total Ending Amount:	63,166	797		

Investment Summary

* - SmBarney Agg Growth A: \$100 initial investment on 3/31/1988; subsequent investments of \$100 from 4/30/1988 to 4/30/2002 every month . Initial investment was not subject to sales charges. Subsequent investments not subject to sales charges. The effects of income and capital gains taxes are not demonstrated.

Hypothetical Illustration

SmBarney Agg Growth A

Hypothetical Table

	Reinvest Income Yes	Reinvest CapGains Yes	Load Fee None	Redemption Fee None	12b-1 Fee 0.25%			
<u>Period End</u>	<u>Invest</u>	<u>Charges</u>	<u>Income</u>	<u>Capital Gains</u>	<u>Reinvest</u>	<u>Market Value</u>	<u>Shares</u>	<u>NAV</u>
3/31/1985	70	0	0	0	0	70	6	11.33
12/31/1985	630	0	0	0	0	771	61	12.63
12/31/1986	840	0	0	88	88	1,831	122	15.00
12/31/1987	840	0	0	409	409	2,658	201	13.23
12/31/1988	840	0	0	109	109	3,770	268	14.05
12/31/1989	840	0	7	633	640	6,265	352	17.81
12/31/1990	840	0	0	374	374	6,724	426	15.80
12/31/1991	840	0	0	355	355	10,530	485	21.69
12/31/1992	840	0	0	0	0	11,654	527	22.13
12/31/1993	840	0	0	0	0	15,096	563	26.80
12/31/1994	840	0	0	509	509	15,699	616	25.50
12/31/1995	840	0	0	1,864	1,864	22,271	707	31.49
12/31/1996	840	0	0	593	593	23,751	754	31.52
12/31/1997	840	0	0	1,515	1,515	31,443	815	38.56
12/31/1998	840	0	0	729	729	43,495	851	51.09
12/31/1999	840	0	0	623	623	72,333	874	82.78
12/31/2000	840	0	0	0	0	87,014	882	98.61
12/31/2001	840	0	0	0	0	83,503	891	93.68
4/30/2002	280	0	0	0	0	70,877	895	79.22
Total	14,420	0	7	7,800	7,807			

<u>Ending Amount Attributable to</u>	<u>Market Value</u>	<u>Shares</u>	<u>Return on the Investment</u>	<u>Percent</u>
Principal:	48,023	606	Average Annual:	16.66%
Income:	32	0	Cumulative:	1,290.54%
Capital Gains:	22,822	288		
Total Ending Amount:	70,877	895		

Investment Summary

* - SmBarney Agg Growth A: \$70 initial investment on 3/31/1985; subsequent investments of \$70 from 4/30/1985 to 4/30/2002 every month . Initial investment was not subject to sales charges. Subsequent investments not subject to sales charges. The effects of income and capital gains taxes are not demonstrated.

Emergency Fund

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Objective

- ◆ Establish an emergency fund to cover unexpected major purchases and expenses.

Needs Analysis

- ◆ A good rule of thumb: Set a goal to have 3 to 6 months' current monthly after-tax income in your emergency fund.

	3 Months' After-tax Income	6 Months' After-tax Income
Monthly After-tax Income	\$5,200	\$5,200
Emergency Fund Goal	\$15,600	\$31,200
Years/Months from Today	5 years 2 months	5 years 2 months
Current Emergency Fund Balance	\$1,000	\$1,000
Shortfall / Surplus	\$14,600	\$30,200
Monthly Savings Needed	\$195 ¹	\$410 ¹

Emergency Funds Tips

- ◆ Don't "put and take." Your emergency fund is a savings account, not a checking account. Once you put money in, don't take it out unless it's truly an emergency. Luxury items, vacations, and fun activities should be part of the budgeting process and should be funded through living expenses.
- ◆ Make it accessible. Your emergency fund should allow easy access to your money. Money market funds may be good savings instruments for your emergency fund because they offer a fairly competitive rate of return and easy access to your money. In many cases, check writing privileges are also included.

1. Assumes 6.00% ROR

Please refer to the Important Notes section for further explanation.

Other Goals & Dreams

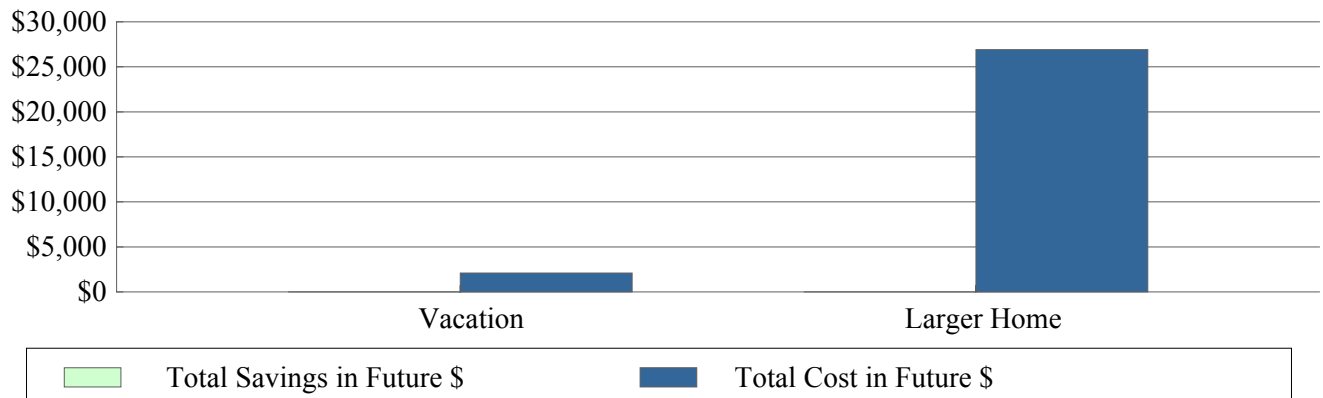
Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Objective

- ◆ Implement a savings plan to accomplish your family's other goals and dreams.

Needs

	Vacation	Larger Home	Total (All Goals)
Current Cost	\$2,000	\$20,000	\$22,000
Years / Months from Today ²	1 Yr(s) 0 Mo(s)	10 Yr(s) 0 Mo(s)	
Date Wanted ²	06/2003	06/2012	
Current Savings Balance	\$0	\$0	\$0
Current Monthly Contributions	\$0	\$0	\$0



Solution

	Vacation	Larger Home	Total (All Goals)
Total Savings in Future \$	\$0	\$0	
Total Cost in Future \$ ¹	\$2,100	\$26,900	
Shortfall / Surplus	-\$2,100	-\$26,900	
Monthly Savings Needed ²	\$166	\$138	\$304
-or-	-or-	-or-	-or-
Additional Lump Sum Needed Today ²	\$1,900	\$11,000	\$12,900

- ◆ To fully fund your other goals and dreams, begin saving \$304 per month now. This is \$304 more than you are currently saving.

1. Assuming a 3.00% annual rate of inflation.

2. Assumes 6.00% ROR for goals less than 5 years, 9.00% ROR for goals between 5 and 10 years, and 12.00% ROR for goals greater than 10 years.

The hypothetical savings are not guaranteed and do not take into account tax consequences for earnings, withdrawals or transactions. Please refer to the Important Notes section for further explanation.

Debt Management Summary

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Your Current Debt Elimination Program

◆ If you add no additional debt and continue your current payment plan, you should be debt-free by Mar-2023.

Monthly Bills	Current Balance	Interest Rate	Minimum Required Payment	Actual Payment	Projected Pay Off	Projected Interest Paid
¹ Burdines	\$1,500	22.90%	\$50.00	\$100.00	Jan-2004	\$284
¹ Shell	\$800	21.90%	\$20.00	\$50.00	Mar-2004	\$155
¹ Sears	\$3,000	21.90%	\$60.00	\$100.00	Mar-2006	\$1,385
¹ Discover	\$2,300	19.80%	\$46.00	\$75.00	Mar-2006	\$932
¹ MasterCard	\$3,500	12.90%	\$70.00	\$100.00	Apr-2006	\$914
¹ Visa	\$5,500	16.90%	\$110.00	\$150.00	Nov-2006	\$2,292
¹ Second Mortgage	\$9,500	11.00%	\$138.00	\$138.00	Sep-2011	\$5,579
¹ Home Mortgage*	\$130,000	8.50%	\$1,115.00	\$1,115.00	Mar-2023	\$146,112
Total	\$156,100	9.68%³	\$1,609	\$1,828	Mar-2023	\$157,653

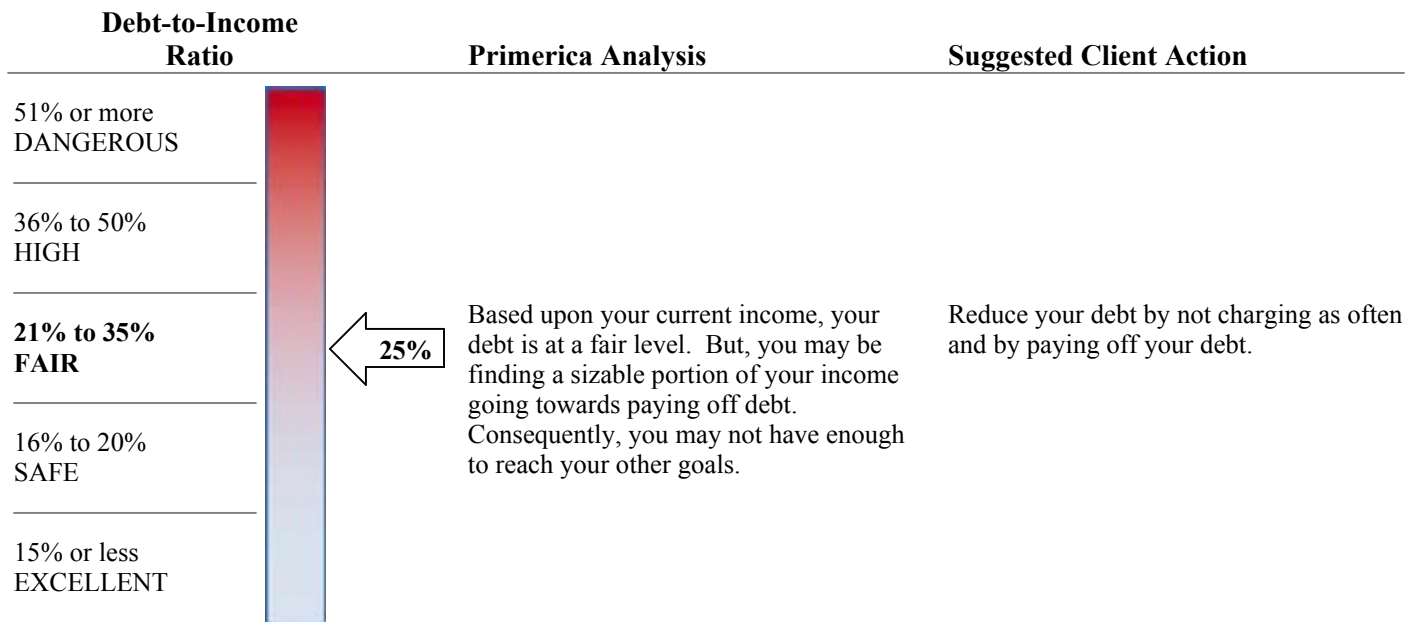
1. Included in debt consolidation analysis.

3. Weighted Average Interest Rate/APR.

* Assumes mortgage does not have an adjustable rate and/or balloon payment.

Your Debt-to-Income Ratio

- ◆ Your debt-to-income ratio - the percentage of your gross income that is consumed by your minimum required debt payments - provides a good indication of how strong your financial condition is day-to-day.
- ◆ Based on your monthly gross income of \$6,500 and your minimum required payments of \$1,609, your current debt-to-income ratio is 25%. That is, for every \$100 of monthly income, \$25 is going toward paying off your debt.



Please refer to the Important Notes section for further explanation.

Debt Management Solution

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Objective

- ◆ Establish a game plan to become debt free as soon as possible.

Needs Analysis

- ◆ This section shows you several strategies you can follow to get out of debt sooner. The more strategies you put to work, the faster you'll get out of debt.

Current Mortgage \$130,000 @ \$1,115 per month(P&I) (Projected pay off in Mar-2023)	Monthly Payments = \$1,828 	Consumer Debt \$26,100 @ \$713 initial monthly pmt. (Projected pay off in Sep-2011)
--	--	--

Strategies to accelerate your debt pay off...

Benefits...

1 Restructure your debts.¹

Restructure \$156,100 of your debts into a 1st mortgage of \$160,783, paid off in 30 year(s). A debt consolidation loan, even if the interest rate is higher, may lower your debt payments, freeing up cash for other needs and priorities.

◆ Old monthly payments:	\$1,828
◆ New monthly payment:	\$1,180 ¹
◆ Monthly payment reduction:	\$742²
◆ Potential 1st year additional tax savings:	\$116 ³
◆ New 1st mortgage pay off date:	Jul-2032

2 Enroll in Equity Builder and make biweekly 1st mortgage payments.

Each year, make 26 biweekly payments of \$590. Your equivalent monthly payment would be \$1,278 (\$590 x 26 payments ÷ 12 months).

◆ 1st mortgage pay off date:	Mar-2024
Reflects a quarter-percent (.25%) interest rate discount for new clients who sign up for S.M.A.R.T. Loan® Equity Builder.	

3 Optimize your debt payments and pay extra each month.

Pay \$300 extra towards the debt which pays off the fastest, and pay only the minimum on all other debts. Once you pay off a debt, apply the extra to your remaining debts, so that your total monthly payment remains the same until you are out of debt.

◆ Debt free date:	Jun-2016
◆ Interest savings:	\$55,869

4 Don't stop there.

Once you become debt-free Jun-2016, continue your program by saving the \$1,579 that was spent toward debt elimination each month (\$1,279 from consolidation loan + \$300 extra applied toward debt).

◆ Savings by end of current debt free date (Mar-2023):	\$175,000*
◆ Savings at retirement age 60:	\$691,000*
◆ Financial Independence Number:	\$1,777,000**

* Assumes 6.00% ROR for goals less than 5 years, 9.00% ROR for goals between 5 and 10 years, and 12.00% ROR for goals greater than 10 years. Hypothetical savings example is not guaranteed and does not account for any tax consequences.

** Assumes 12.00% ROR.

1. For discussion purposes only. Not a loan commitment. Rates and conditions are subject to change. Home equity loans are secured by residential real estate. Assumes Note Rate of 8.00%. Annual Percentage Rate (APR) for comparison would be 8.50%. The loan in this illustration includes points and closing costs financed from loan proceeds. Actual costs will be disclosed prior to closing. Other financing options may be available. Please consult your PFA for details. Consolidation loan payment does not include your existing monthly property tax (\$180) or homeowners insurance payment (\$150).
2. Travelers Bank does not charge Private Mortgage Insurance (PMI). Therefore, your current PMI payment of \$94 is included in the "Monthly payment reduction."
3. This example assumes a home equity debt consolidation would qualify for a tax deduction under federal law. Assumed first year tax savings based on 27.00% marginal tax rate. Tax savings for succeeding years, if applicable, would depend on interest paid. Any tax impact is just an estimate. If you have any questions concerning tax related issues, you should contact a qualified tax advisor.

Please refer to the Important Notes section for further explanation.

Debt Management Comparison

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Summary

Current Program ¹	Compare	Proposed Solution
8	... Number of monthly bills to be paid ...	1
6	... Number of revolving debts ...	0
\$157,653	... \$ amount of interest to be paid ...	\$101,784
Mar-2023	... Debt free date ...	Jun-2016
53	... Age of Jack when debt free ...	46
\$1,828	... Initial monthly debt payments ...	\$1,579
25% - Fair	... Debt-to-income ratio ...	20% - Safe
9.68%	... Weighted average interest rate / APR ...	8.25%
\$0	... Potential 1st year additional tax savings ...	\$116
Will you save?	... Amount accumulated by the end of current debt-free date Mar-2023 ...	\$175,000
Do you know?	... Amount accumulated at retirement age 60 ...	\$691,000

1. Our 'Current Program' calculations assume that you continue to make your scheduled payments and incur no additional debt.

Payment Optimization Schedule ²

◆ You can become debt-free in the year 2016 and save \$55,869 in interest payments by adding no additional debt and paying \$1,579 per month (scheduled monthly payments plus accelerated amount) - beginning in Jul-2002 - until all debts are eliminated. This is 81 month(s) sooner than your current program.

Monthly Bills	Date Accelerated	Monthly Payment	Acceleration Amount	New Monthly Payment	Projected Pay Off	Projected Interest Saved
Debt Consolidation Loan **	Jul-2002	\$1,278.10	\$300.00	\$1,578.10	Jun-2016	\$55,869
Total		\$1,279	\$300	\$1,579	Jun-2016	\$55,869

2. This proposed debt elimination analysis is a guide for you to use to assist in the elimination of the debts listed above. Results of actual debt optimization programs depend solely on your commitment and adherence to the proposed optimization payment schedule. Anything you attempt to do toward the optimization and elimination of any loan must be permitted by the loan legal documents.

** Your equivalent biweekly payment is \$590. (Monthly payment listed above = biweekly payment times 26 then divided by 12.)

The hypothetical savings are not guaranteed and do not take into account tax consequences for earnings, withdrawals or transactions. Please refer to the Important Notes section for further explanation.

Budget Worksheet

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Objective

Achieve a spending level consistent with your goals. Copy this sheet and work through it several times until you arrive at a reasonable budget.

Living Expenses

<u>Housing</u>	<i>Now</i>	<i>Future</i>
Rent	\$ _____	\$ _____
Telephone	_____	_____
Utilities	_____	_____
Maintenance & Repair	_____	_____
Furnishings	_____	_____
Improvements	_____	_____
Household Help	_____	_____
Other	_____	_____
Total home-related expenses	\$ _____	\$ _____

Family

Food & Grocery	\$ _____	\$ _____
Clothing	_____	_____
Medical & Dental Expenses (not covered by insurance)	_____	_____
Laundry & Dry Cleaning	_____	_____
Child Care	_____	_____
Education Expenses	_____	_____
Legal Expenses	_____	_____
Other (alimony, child support, etc.)	_____	_____

Transportation

Gas & Oil	\$ _____	\$ _____
Maintenance & Repair	_____	_____
Other (travel, etc.)	_____	_____

Giving

Charitable	\$ _____	\$ _____
Non-Charitable	_____	_____

Leisure

Vacations	\$ _____	\$ _____
Hobbies (club memberships, etc.)	_____	_____
Entertainment (restaurants, cable, movies, etc.)	_____	_____
Other	_____	_____
Total non-home-related expenses	\$ _____	\$ _____

**A. Total Living Expenses
(home and non-home)** \$ _____ \$ _____

Debt Payments

	<i>Now</i>	<i>Future</i>
Mortgage (P & I)	\$ 1,115	\$ _____
Other Debt Payments	713	_____
B. Total Debt Payments	\$ 1,828	\$ _____

Insurance Premiums

Individual Life	\$ 180	\$ _____
Employee Paid Group Life Ins.	_____	_____
Homeowner's Insurance	150	_____
Private Mortgage Insurance	94	_____
Other (auto, health, disability, etc.)	300	_____
C. Total Insurance Premiums	\$ 724	\$ _____

Savings

Retirement	\$ 200	\$ _____
Education	_____	_____
Other Goals & Dreams	_____	_____
D. Total Savings	\$ 200	\$ _____

Taxes

Income	\$ 1,300	\$ _____
Property	180	_____
E. Total Taxes	\$ 1,480	\$ _____

Income

Employment Income	\$ 6,500	\$ _____
Current Pension	_____	_____
Other Income	_____	_____
G. Total Income	\$ 6,500	\$ _____

Shortfall or Surplus

A. Total Living Expenses	\$ _____	\$ _____
B. Total Debt Payments	\$ 1,828	\$ _____
C. Total Insurance Premiums	\$ 724	\$ _____
D. Total Savings	\$ 200	\$ _____
E. Total Taxes	\$ 1,480	\$ _____
F. Total Expenses (A+B+C+D+E)	\$ _____	\$ _____
G. Total Income	\$ 6,500	\$ _____
If (F) is greater than (G), write shortfall here \$ _____ \$ _____		
If (G) is greater than (F), write surplus here \$ _____ \$ _____		

Income Protection Needs

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

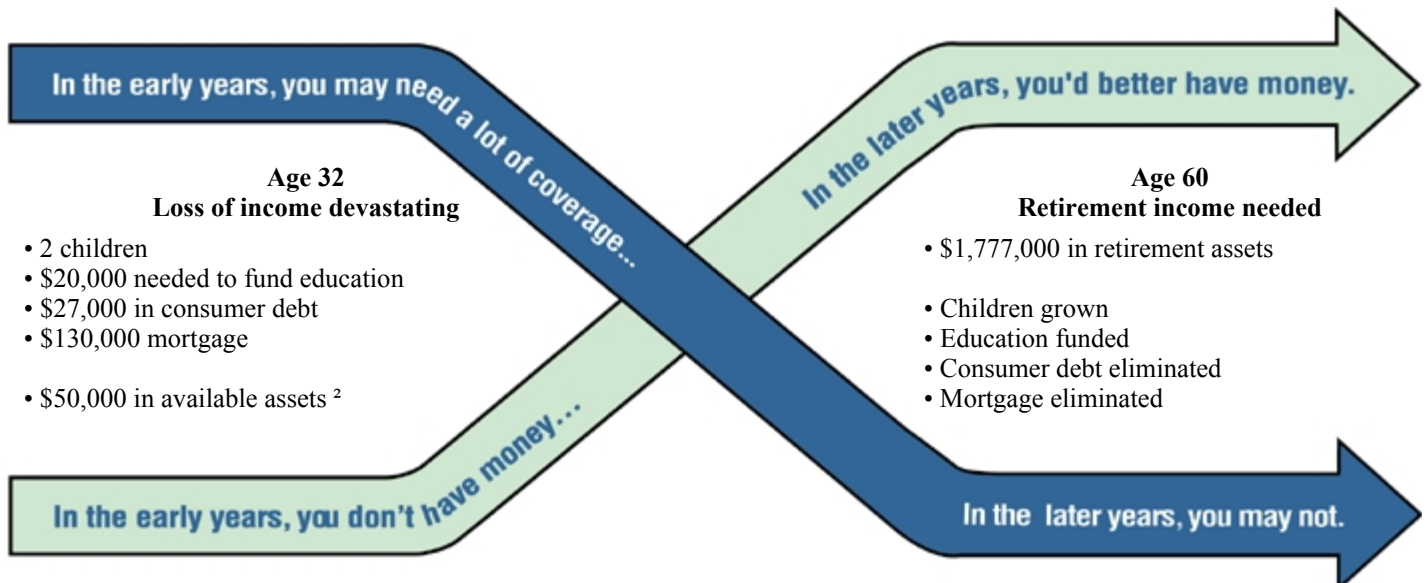
Objective

- ◆ Provide for immediate cash needs and long-term income protection in the event of Jack's or Donna's untimely death.

Needs Analysis

- ◆ To provide for the \$187,000 immediate cash needs you identified and \$1,467 per month for 25 years, you need \$314,000 of total personal coverage on Jack.
- ◆ To provide for the \$187,000 immediate cash needs you identified and \$967 per month for 25 years, you need \$254,000 of total personal coverage on Donna.

	If Jack Dies	If Donna Dies
Monthly survivor income goal	\$1,467	\$967
Funds needed to provide income goal ¹	\$177,000	\$117,000
+ Funeral expenses	\$10,000	\$10,000
+ Pay off debt	\$27,000	\$27,000
+ Pay off mortgage	\$130,000	\$130,000
+ Fund education	\$20,000	\$20,000
= Sub-Total	\$364,000	\$304,000
- Available assets and group coverage ²	\$50,000	\$50,000
= TOTAL PERSONAL COVERAGE NEEDED	\$314,000	\$254,000



1. Present value of monthly survivor income goal assuming 9.00% ROR. Tax impact and Social Security Benefits are not included.

2. Jack: Includes employer-paid (\$50,000) and employee-paid (\$0) group life insurance.
Donna: Includes employer-paid (\$50,000) and employee-paid (\$0) group life insurance.

Please refer to the Important Notes section for further explanation.

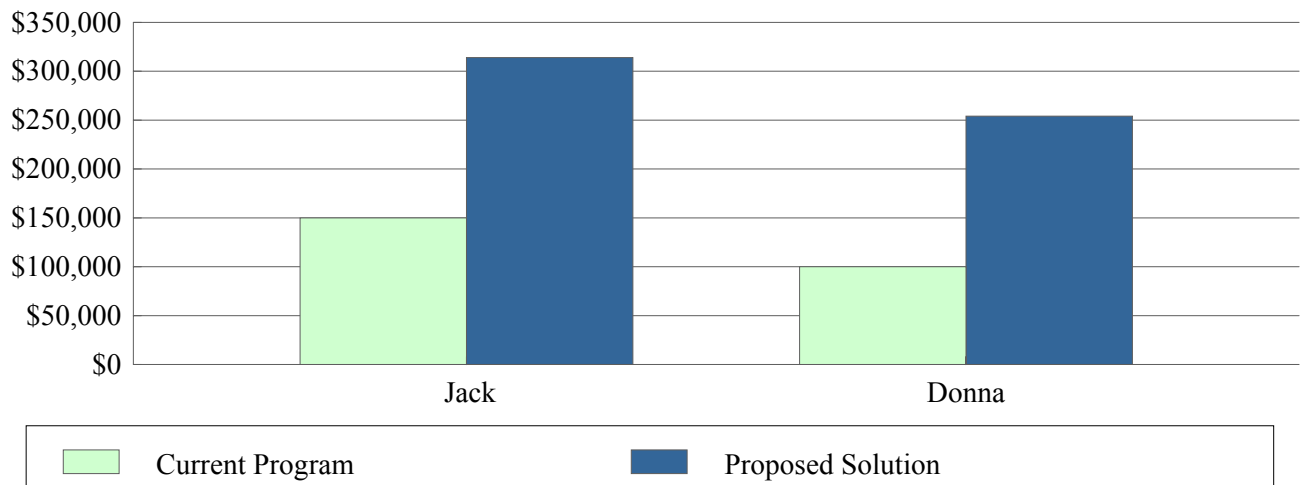
Income Protection Solution

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Summary

Current Program		Compare	Proposed Solution	
If You Die	If Spouse Dies		If You Die	If Spouse Dies
\$150,000	\$100,000	... Total personal coverage ...	\$314,000	\$254,000
Yes	No	... Immediate cash needs covered? ...	Yes	Yes
1 (Age 33)	0 (Age 30)	... How long will survivor income last? ...	25 (Age 57)	25 (Age 55)
-\$164,000	-\$154,000	... Shortfall/Surplus ...	None	None

Total Personal Coverage



Current Program	\$150,000	\$100,000
Proposed Solution	\$314,000	\$254,000

- ◆ Adequate life insurance is a vital component of a family's financial game plan. Regrettably, many people have only a fraction of the amount they need to provide for their family.
- ◆ By adequately insuring your life, you can sleep comfortably, confident that your family and loved ones will be in a position to carry on financially in your absence.

Please refer to the Important Notes section for further explanation.

Income Protection Solutions

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Objective

- ◆ Provide for immediate cash needs and long-term income protection in the event of Jack's or Donna's untimely death.

Needs Analysis

- ◆ To provide for the \$187,000 immediate cash needs you identified and \$1,467 per month for 25 years, you need \$314,000 of total personal coverage on Jack.
- ◆ To provide for the \$187,000 immediate cash needs you identified and \$967 per month for 25 years, you need \$254,000 of total personal coverage on Donna.

	Alternative 1		Proposed Solution		Alternative 2	
	Jack	Donna	Jack	Donna	Jack	Donna
Monthly survivor income goal \$	\$770	\$360	\$1,467	\$967	\$2,170	\$1,560
Monthly survivor income goal %	22%	12%	42%	32%	62%	52%
Adjust income goal for inflation	No	No	No	No	No	No
Survivor income period (years)	25	25	25	25	25	25
Funds needed to provide income ¹	\$93,000	\$44,000	\$177,000	\$117,000	\$261,000	\$188,000
+ Funeral expenses	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
+ Pay off debt	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000	\$27,000
+ Pay off mortgage	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000
+ Fund education	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
= Sub-total	\$280,000	\$231,000	\$364,000	\$304,000	\$448,000	\$375,000
- Available assets and group coverage ²	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
= Total Personal Coverage Needed	\$230,000	\$181,000	\$314,000	\$254,000	\$398,000	\$325,000

Proposed Solution

	Alternative 1		Proposed Solution		Alternative 2	
	Jack	Donna	Jack	Donna	Jack	Donna
Custom Protection Plus 25	\$230,000		\$314,000		\$398,000	
Custom Protection Plus 25 Spouse Rider		\$181,000		\$254,000		\$325,000
First Year Total Coverage	\$230,000	\$181,000	\$314,000	\$254,000	\$398,000	\$325,000
First Year Monthly Premium	\$48		\$59		\$73	

1. Present value of monthly survivor income goal assuming 9.00% ROR. Tax impact and Social Security Benefits are not included.

2. Jack: Includes and employer-paid (\$50,000) and employee-paid (\$0) group life insurance.
Donna: Includes and employer-paid (\$50,000) and employee-paid (\$0) group life insurance.

*Life insurance is offered through Primerica Life Insurance Company.
Please refer to the Important Notes section for policy descriptions and form numbers.*

Primerica Legal Protection Program

Jack and Donna Ryan - Not to be used with, or distributed to, the public.

Objective

- ◆ Provide for immediate access to a respected, full-service law firm that will defend your legal rights, property and person.

Ask Yourself the following

Do you ever plan to...	Have you ever...
Write or revise your will?	Purchased a defective product? Paid a bill you thought was unfair?
Purchase a new or used car?	Received an unjustified traffic ticket? Been a defendant in a civil lawsuit?
Purchase a home?	Signed a legally binding document? Worried about an IRS audit?

- ◆ If you answered yes to any of the questions above, the Primerica Legal Protection Program is a quick and easy way to access legal counseling and services to help your family protect itself from expected and unexpected legal problems for the low cost of \$25 a month.

PLPP Protects your FNA Solutions

- ◆ While you are positioning yourself to reach your FNA solutions, the Primerica Legal Protection Program provides you benefits that will help assist you in safeguarding that which you have worked so hard to build.

Income Protection Solution	Debt Management Solution	Asset Management Solution
<p>Provides the Family Assistance Line to help you with estate settlements and planning, health care coverage, and many other legal issues.</p> <p>Provides legal assistance for contested probates.</p>	<p>Provides phone calls and letters to be sent to creditors on your behalf.</p> <p>Provides phone consultation for information regarding your rights when it comes to dealing with creditors.</p>	<p>Provides a will to protect your assets by allowing you to specify who will be awarded various inheritances as opposed to the state deciding who gets what.</p> <p>Protects your assets from a "sue happy society".</p>

Primerica Legal Protection Program

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11 Powerful Features

1. Legal Consultation and Legal Assistance Services

- Toll-free telephone consultations on an unlimited number of personal and business matters.†
- One personal letter or phone call, per subject-related matter, plus two business-related letters and/or calls.††
- Unlimited review of personal legal documents of 10 pages or less, plus one business-related document of 10 pages or less.†††

2. Will Benefits

- Will preparation and annual updates for members (\$20 per document for covered family members).
- Preparation of trusts at a 25 percent discount off the Provider Law Firm's standard hourly rate.

3. Directive to Physician/Living Will

- Living will preparation and annual reviews for members and covered family members.

4. Durable Power of Attorney

- A durable power of attorney, plus annual reviews, available to members (\$20 per document for covered family members).

5. Probate Benefits

- Up to 25 hours of attorney time per membership year for contested probate, available to the PLPP member or member's spouse.

6. Motor Vehicle-Related Benefits*

- Moving traffic violation assistance and defense of criminal charges resulting from operation of a moving vehicle.
- Up to 2.5 hours of help with license suspensions and personal injury/property damage collection per member year.

7. Trial Defense Benefits**

- Defense of civil and covered work-related criminal charges, including up to 60 hours of legal assistance for the first membership year (including 57.5 hours of trial time and 2.5 hours of pre-trial time).
- Up to 300 hours of legal assistance by the fifth year of membership (including 295.5 hours of trial time and 4.5 hours of pre-trial time).

8. IRS Audit Legal Service***

- Up to 50 hours of legal consultation, advice and/or representation per membership year when the tax return of a member or covered family member is audited by the IRS (including tax returns filed in the first year of membership).

9. Contingency Fee Matters

- A 5 percent discount from the Provider Law Firm's standard contingency fee scale, available both to members and covered family members.

10. All Other Legal Work****

- A 25 percent discount off the Provider Law Firm's standard hourly rate of representation for legal services not specifically covered by the membership or in excess of the benefits provided through PLPP.

11. Family Assistance Line

- Up to 6 hours of professional financial counseling following the death of an immediate family member.

Building Your Financial Security

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Summary of Available Cash*

① Commitment	\$150
② Current life insurance premiums	\$180
③ Payment reduction from debt consolidation	\$742
Total Cash Available Per Month	\$1,072

Redistribution of Cash*

Priority 4: Income Management

- Attend the next Business Briefing on Tuesday, June 11 at 7:30 pm.

Priority 3: Asset Management

- Complete the mutual fund new account application. ____/____/____
- Begin saving an additional \$225 per month towards your retirement. **\$225**
- Begin saving an additional \$234 per month towards education. **\$234**
- Begin saving an additional \$59 per month towards your other goals and dreams. **\$59**
- Amount remaining for other priorities. **\$0**

Priority 2: Debt Management

- Accelerate your current debt management program by optimizing your debt payments as shown in your debt analysis and applying an extra \$300 each month to your scheduled payments. **\$300**

Priority 1: Protection Management - The Foundation of Your Financial Independence

- Begin the qualification process for term insurance protection. ____/____/____
- Implement the proposed solution at a monthly amount of \$59. **\$59**
- To fully meet your survivors' needs, you need \$314,000 of total personal coverage on Jack and \$254,000 on Donna.
- Begin saving \$195 per month toward your emergency fund. **\$195**

◆ If we can establish a wealth building game plan for you, is there any reason you would not implement and follow that plan?

* These calculations are based on information provided on previous pages. Please refer to individual pages for details of each component.

Implementation of a biweekly payment schedule for a full year will result in making 26 biweekly payments, which is the equivalent of making 13 monthly payments, or one additional monthly payment per year. See the Debt Management Solution page for details.

Please refer to the Important Notes section for further explanation.

The Primerica Opportunity

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Analysis

- ◆ Our analysis has identified a monthly shortfall of \$243¹ between your current income and your family's future goals.
- ◆ You have two options:
 - 1) Give up on your goals and dreams.
 - 2) Make more money by getting a significant pay raise, or by doing something in addition to or instead of your current career.

The Four Ways to Earn Income *

Employee

Has a job: Income based on position, not the person.

Business

Owens a system: Has others working for him/her. Unlimited income potential via manufacturing, marketing, etc.

Self-Employed

Owens a job: Dentist, doctor, lawyer, hair stylist, real estate agent, salesperson.

Investor

Has money working for him/her. Enjoys complete freedom and lives the dream.

* The Cash Flow Quadrant, CASH FLOW Technologies, Inc.; used with permission. The Cash Flow Quadrant and ESBI are trademarks of CASH FLOW Technologies, Inc. For information purposes only. Not for any product solicitation.



- ◆ If I could help you become financially independent more quickly, would you join me in my business?

A Track Record of Success

Personal Income	Today**	Year 2004 (Goals)
2 Million Dollar Earners	12	20
Million Dollar Earners	24	85
\$100,000 Earners	1,611	6,000
\$50,000 Earners	3,891	15,000



pursuing this opportunity?

¹ Proposed solution for retirement (\$475), education (\$234), other goals and dreams (\$304), debt (\$1,579), and income protection (\$59) minus current program for retirement (\$250), education (\$0), other goals and dreams (\$0), debt (\$1,828), income protection (\$180) and monthly commitment (\$150).

** As of March 31, 2002.

Please refer to the Important Notes section for further explanation.

Important Notes

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General. This Financial Needs Analysis (FNA) is designed to assist you in identifying your financial needs and goals so that you can make better informed decisions in managing your money. It has been developed based on the information you provided, as summarized on the data input pages, and on certain generally accepted assumptions and reasonable estimates. It is provided to you as a complimentary, no obligation service by Primerica Financial Services.

The Financial Needs Analysis is not a financial plan. This analysis of your financial needs should be considered a guide for you to use in deciding how best to attain your financial goals.

The calculations and assumptions are based on your current financial situation and today's economic environment. Both are subject to change. We recommend that you review your goals and plans periodically, especially when there is a change in jobs, a change in marital status, or an addition to the family.

You should have a will. Wills are important legal documents for estate planning purposes. Estate taxes can significantly impact the amount of wealth passed to heirs. The illustrations do not account for any estate tax consequences. The attorney from whom you obtain your will, or a qualified tax advisor, should be contacted concerning estate tax issues.

Rate of Return (ROR). Rate of Return used is a nominal interest rate compounded on a monthly basis. All illustrations show fixed rates of return. Actual rates of return will fluctuate, especially over the long term. Assumed rate for retirement account is 12.00% ROR before retirement and 12.00% during retirement. A rate of return of 10%-12% is considered aggressive. Aggressive rates of return are accompanied by higher risk than lower rates of return and are not appropriate to all financial products offered by Primerica. A rate of return of 8%-10% is considered a moderate rate of return with moderate risk and any rate below 8% is considered a conservative rate of return with lower risks of losing account value.

Hypothetical retirement savings. Assumed rate of return for retirement account is 12.00% ROR. Your social security benefit is assumed to grow with inflation at 3.00% per year. Your other assets available at retirement age of \$0 are included in the retirement calculations. The hypothetical retirement savings examples and values presented in these materials are not guaranteed and do not account for any expenses, sales charges or tax consequences unless otherwise noted. They are intended to demonstrate compounding or annuitization at various rates of return and do not illustrate the performance of any actual program or market conditions. If you have any questions concerning tax related issues, you should contact a qualified tax advisor.

APR. Annual Percentage Rate.

Timing of deposits and withdrawals. All deposits and withdrawals are assumed to be made at the beginning of the month and debt payments are assumed at the end of the month. However, deposits on the Debt Management Solution page, when printed, are assumed to be made at the end of the month.

Inflation rate. Inflation rate of 3.00% per year is used.

Income taxes. The impact of federal or state income taxes on funds you deposit into savings or on earnings you receive on your savings is not reflected in the FNA calculations. The tax impact varies significantly depending on the extent to which your savings are in tax-favored savings vehicles like an IRA, a 401(k) plan or a 403(b) plan. Home equity consolidation loan calculations show potential tax savings for the first year of the loan which may be available under federal law. For convenience, we have assumed a single income tax rate of 27.00%. If your tax bracket is higher or lower, the potential tax savings will vary accordingly. As you make plans to achieve your financial goals, you should consider tax consequences and may wish to consult a qualified tax advisor.

Debt Elimination. Your proposed Debt Elimination Analysis is based on a methodology which optimizes debt payments identifying the order which debts will pay off and accelerating them in that order. A minimum payment of \$20 is assumed for all revolving debts.

Debt Consolidation. 1st mortgages consolidate outstanding 1st and 2nd mortgages and 2nd mortgages consolidate outstanding 2nd mortgages before consolidating any other debts.

Important Notes

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Biweekly payments. Biweekly payments are payments made every 14 days in the amount of one half your regular monthly payment. Adherence to such a schedule for a full year will result in making 26 biweekly payments which is the equivalent of making 13 monthly payments, or one additional monthly payment per year.

Equity Builder. This illustration, and any benefit of acceleration shown, assumes all payments are made via transfer from your checking account according to the \$.M.A.R.T. Loan® Equity Builder payment schedule you select and reflects the effect of the 1/4 point (.25%) Equity Builder interest rate discount. Your actual payment is determined before the effect of the discount. This is for illustration purposes only; rounding may affect accuracy. Actual savings may vary.

Life Insurance. Premiums provided to you in this FNA are solely an example of what you might expect to pay for the coverage you desire assuming you qualify for coverage, based on your current age and tobacco status. Rates vary depending on age of issue and underwriting information. These premiums are based on the following: Custom Protection Plus 25 Policy (CP-25) term life insurance to age 95, Custom Protection Plus 25 Spouse Rider (CP-S25) spouse term insurance rider.

Minimum Premium. The required minimum premium to issue a life insurance policy is \$15.00 a month.

Minimum Coverage. The required minimum coverage needed to issue a life insurance policy is \$15,000 on the primary and \$15,000 on the spouse.

Education expenses. These expenses have been increasing at a faster rate than the general inflation rate. See The College Board Trends in College Pricing, 2001. Therefore, an inflation rate of 4.00% has been used in projecting the future cost of college education you desired.

PLPP Disclosures and Exclusions:

†NV residents are limited to 50 hours of consultation per year and five document reviews per year.

††A letter or phone call per subject matter is available if advisable at your Provider Law Firm's sole discretion.

†††You must be a contracting party on the document.

* Motor vehicle-related benefits are available 15 days after your enrollment date. If you have received any traffic tickets before your 15-day waiting period has passed, your Provider Law Firm will provide services at your preferred PLPP member discount rate.

Exclusions on charges where the covered member is driving without a valid operator's license as well as charges of DUI/DWI, drug-related charges (whether prescribed or not), hit-and-run, leaving the scene of an accident, unmeritorious cases or similar charges are covered with your preferred member discount.

Under the family membership plan, commercial vehicles with more than two axles are not covered.

** This coverage applies only to the named member and spouse - dependents are not included. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related charges (whether prescribed or not), hit-and-run, leaving the scene of an accident, unmeritorious cases or similar charges are covered with your preferred member discount.

Additional exclusions: Being named in a civil lawsuit or having criminal charges filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount.

If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount.

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Class actions, interventions or amicus curiae filings in which the covered member is the party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal.

Always consult with your Provider Law Firm to determine the extent of your coverage under the family membership plan.

Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgement or decision. Your Provider Law Firm also has the right to present your claim or defense according to their professional judgement. The Company will not influence or attempt to modify how your Provider Law Firm provides their professional services.

Any legal services not covered by your family membership plan will require you to pay a retainer to your Provider Law Firm. Your Provider Law Firm will determine how much of a retainer is required and services will not be provided until payment is made to the Provider Law Firm.

- ***
- Garnishment, attached or any other appeal;
 - Class actions, interventions or amicus curiae filings;
 - Charges of tax fraud or income tax evasions;
 - Trust returns, business and/or corporate tax returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns;
 - Pre-existing conditions - where member has been notified by the IRS prior to enrollment;
 - Services rendered by an enrolled agent.

**** Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made.

You have the right to ask for a detailed invoice. If you need to, you can ask your Provider Law Firm if they will consider a payment plan.

Remember, if you need representation in court, you must notify your attorney at least five business days in advance, so they may prepare for your case.

Legal protection services underwritten by Pre-Paid Legal Service®, Inc. or applicable subsidiary: Pre-Paid Legal Casualty TM, Inc., Pre-Paid Legal Services of Tennessee, Inc., Pre-Paid Legal Services, Inc. of Florida, National Pre-Paid Legal Services of Mississippi, Inc., Legal Service Plans of Virginia, Inc., Ohio Access to Justice, Inc. administered by Pre-Paid Legal Services®, Inc.

Limited benefits available in NY, NJ, RI & WA state.

This document contains highlights of the Primerica Legal Protection Program. Consult your membership contract for a complete description of your legal protection benefits, provisions, limitations, and exclusions.

FNA Proposal Summary for Jack & Donna Ryan

Product	Current Amount	FNA Amount	Hypo. Amount
Retirement	\$250	\$475	\$300
College: Nolan	\$0	\$135	\$100
College: Meg	\$0	\$99	\$70
Emergency Fund	\$0	\$192	\$192
Vacation	\$0	\$153	\$153
Larger Home	\$0	\$114	\$114
Debt	\$1,828	\$1,180	\$1,180
Life Insurance	\$180	\$59	\$73
Pre-Paid Legal	\$0	\$25	\$25
Commitment	\$150	\$0	\$0
Total	\$2,408	\$2,432	\$2,207
Surplus			+\$201
Shortfall		-\$24	

Take Action

1. Begin qualification process for proper Life Insurance coverage.
2. Change Jack's investment allocation in 401(k) to better funds.
3. Rollover Donna's 403(b) for better service, management and performance.
4. Open ROTH IRA'S for both Jack and Donna and decide on PAC amount.
5. Begin Education IRA'S for Nolan and Meg and decide on PAC amount.
6. Begin Emergency Fund and decide on PAC amount.
7. Open voluntary accounts for Vacation and Larger Home and decide on PAC amount.
8. Continue Debt Consolidation process.
9. Complete Pre-Paid Legal application (\$35).
10. Begin Primerica Business Opportunity Part-Time.
11. Stick to the Plan