



Personal Financial Plan

February 15, 2008

Prepared for
DONALD & ROBIN WALLACE

Prepared By

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This report is not complete unless all pages, as noted below, are included. Please read the information in 'Important Disclosures' found at the beginning of this report.

Illustrated Investment Options

Mutual Funds

AMCAP FD INC CL R1
 FIDELITY MUN BD FD
 MFS II EMERGING GRWTH A
 MFS VI GLBL EQTY FD CL A
 WASHINGTON MUT INV FD R1
 ET and CE Funds
 STANDARD&POORS DEP RCPTS

BOND FD AMER INC CL R1
 GROWTH FD AMER INC 529A
 MFS TR I NEW DISCVRY A
 WASH MUT INVS FD 529A

Stocks

AJS BANCORP INC
 CIRCUIT CITY STORES GRP
 FORD MOTOR COMPANY NEW
 GOOGLE INC CLASS A
 NEKTAR THERAPEUTICS

AMER EXPRESS CO
 CISCO SYSTEMS INC
 GENERAL ELECTRIC COMPANY
 INTL BUSINESS MACHS CORP
 SIRIUS SATELLITE RADIO

Returns

Standardized Average Annual Total Returns for Quarter Ended 12/31/2007
 Returns for periods of less than one year are not annualized

Illustrated Items	Inception Date	Maximum Sales Charge	Since				7-Day
			1 Year	5 Years	10 Years	Inception	
30-Day Money Market Yield Index	9/30/1975	N/A	4.55%	2.59%	3.33%	6.09%	-
American Funds AMCAP R1	6/26/2002	0.00%	6.62%	11.26%	-	8.70%	-
American Funds AMCAP R1*	*5/1/1967	0.00%	6.62%	11.26%	*7.95%	*11.27%	-
American Funds Bnd Fd of Amer R1	6/11/2002	0.00%	2.54%	4.93%	-	5.10%	-
American Funds Bnd Fd of Amer R1*	*5/28/1974	0.00%	2.54%	4.93%	*4.72%	*8.07%	-
American Funds Gr Fnd of Amer 529A	2/15/2002	5.75% Front	4.49%	14.49%	-	8.43%	-
American Funds Gr Fnd of Amer 529A*	*12/1/1973	5.75% Front	4.49%	14.49%	*10.71%	*14.99%	-
American Funds Wash Mutl Invs 529A	2/15/2002	5.75% Front	-2.08%	10.54%	-	6.30%	-
American Funds Wash Mutl Invs 529A*	*7/31/1952	5.75% Front	-2.08%	10.54%	*6.46%	*12.41%	-
American Funds Wash Mutl Invs R1	5/29/2002	0.00%	3.14%	10.98%	-	6.29%	-
American Funds Wash Mutl Invs R1*	*7/31/1952	0.00%	3.14%	10.98%	*6.27%	*11.71%	-
Fidelity MI Tax-Free Money Market	1/12/1990	0.00%	3.20%	1.91%	2.24%	2.82%	2.91%
Lehman Brothers Aggregate Bond	12/31/1975	N/A	6.96%	4.42%	5.97%	8.55%	-
MFS Emerging Growth Fund A	9/13/1993	5.75% Front	13.88%	14.67%	2.85%	8.31%	-
MFS Global Equity Fund A	9/7/1993	5.75% Front	2.74%	15.66%	8.02%	9.96%	-
MFS New Discovery Fund A	1/2/1997	5.75% Front	-3.94%	10.23%	6.88%	9.51%	-
MSCI EAFE Equity Index	12/31/1969	N/A	11.63%	22.08%	9.04%	11.57%	-
Russell 2000	12/31/1978	N/A	-1.57%	16.25%	7.08%	12.79%	-
S&P 500 Composite Total Return	1/31/1950	N/A	5.49%	12.83%	5.91%	11.84%	-
SPDR S&P 500 ETF - MKT	1/29/1993	-	5.17%	12.61%	5.77%	10.42%	-
SPDR S&P 500 ETF - NAV	1/29/1993	-	5.43%	12.68%	5.80%	10.44%	-

*Pre-Inception Data

Standardized Average Annual Total Returns for Month Ended 1/31/2008
Returns for periods of less than one year are not annualized

Illustrated Items	Inception Date	Maximum Sales		Since				
		Charge	1 Year	5 Years	10 Years	Inception	7-Day	
30-Day Money Market Yield Index	9/30/1975	N/A	4.47%	2.64%	3.31%	6.09%	-	
American Funds AMCAP R1	6/26/2002	0.00%	-1.85%	10.17%	-	7.45%	-	
American Funds AMCAP R1*	*5/1/1967	0.00%	-1.85%	10.17%	*7.31%	*11.09%	-	
American Funds Bnd Fd of Amer R1	6/11/2002	0.00%	3.51%	4.94%	-	5.18%	-	
American Funds Bnd Fd of Amer R1*	*5/28/1974	0.00%	3.51%	4.94%	*4.70%	*8.07%	-	
American Funds Gr Fnd of Amer 529A	2/15/2002	5.75% Front	-2.95%	13.62%	-	7.23%	-	
American Funds Gr Fnd of Amer 529A*	*12/1/1973	5.75% Front	-2.95%	13.62%	*9.91%	*14.75%	-	
American Funds Wash Mutl Invs 529A	2/15/2002	5.75% Front	-7.83%	10.19%	-	5.36%	-	
American Funds Wash Mutl Invs 529A*	*7/31/1952	5.75% Front	-7.83%	10.19%	*5.94%	*12.30%	-	
American Funds Wash Mutl Invs R1	5/29/2002	0.00%	-2.91%	10.64%	-	5.30%	-	
American Funds Wash Mutl Invs R1*	*7/31/1952	0.00%	-2.91%	10.64%	*5.76%	*11.59%	-	
Fidelity MI Tax-Free Money Market	1/12/1990	0.00%	3.16%	1.94%	2.24%	2.82%	2.91%	
Lehman Brothers Aggregate Bond	12/31/1975	N/A	8.80%	4.75%	6.01%	8.58%	-	
MFS Emerging Growth Fund A	9/13/1993	5.75% Front	2.12%	12.91%	1.67%	7.62%	-	
MFS Global Equity Fund A	9/7/1993	5.75% Front	-6.21%	14.92%	7.21%	9.35%	-	
MFS New Discovery Fund A	1/2/1997	5.75% Front	-12.67%	9.19%	6.00%	8.80%	-	
MSCI EAFE Equity Index	12/31/1969	N/A	0.64%	20.77%	7.50%	11.26%	-	
Russell 2000	12/31/1978	N/A	-9.79%	15.26%	6.50%	12.47%	-	
S&P 500 Composite Total Return	1/31/1950	N/A	-2.31%	12.03%	5.14%	11.71%	-	
SPDR S&P 500 ETF - MKT	1/29/1993	-	-2.66%	11.77%	4.98%	9.90%	-	
SPDR S&P 500 ETF - NAV	1/29/1993	-	-2.36%	11.89%	5.03%	9.93%	-	

*Pre-Inception Data

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value of an investment in the fund(s) will fluctuate so that an investor's shares when redeemed may be worth more or less than their original cost.

The current performance for the fund(s) illustrated may be higher or lower than the performance data quoted. Please visit <http://returns.thomsononeadvisor.com/returns/> for the most recent month-end performance information.

Investors should consider the investment objectives, risks, charges and expenses of each fund carefully before investing. This illustration, including any accompanying reports and graphs, must be preceded or accompanied by a current prospectus for each security included. The prospectus contains full details on fees and expenses and should be read carefully before investing or sending money.

Several share classes shown above may not be available to all investors or may not be suitable for all investors given different sales charges, management fees, investment minimums, etc. Other share classes are shown for informational purposes only. Please consult a prospectus for information about all share classes.

American Funds Bnd Fd of Amer R1, American Funds Wash Mutl Invs 529A, American Funds Gr Fnd of Amer 529A, American Funds AMCAP R1, American Funds Wash Mutl Invs R1 includes performance data for a period prior to the fund's inception. This data was derived from a different share class of the same fund. Data from the initial share class is superimposed onto a newer share class to show performance as if the newer share class had been in existence since the initial share class. The superimposed data is adjusted historically using the newer share class's expenses, including 12b-1 and other fees.

The fund's manager has agreed in advance to waive a portion of its management fees for the following fund(s): American Funds Bnd Fd of Amer R1, MFS Emerging Growth Fund A, American Funds Wash Mutl Invs 529A, American Funds Gr Fnd of Amer 529A, MFS New Discovery Fund A, American Funds AMCAP R1, American Funds Wash Mutl Invs R1. If the

manager had not taken this action, the fund's total return would have been lower. The fee waiver may be discontinued at any time upon notice to the fund's board.

A portion of expenses for the following fund(s) have been waived in the past: MFS Global Equity Fund A, American Funds Bnd Fd of Amer R1, MFS Emerging Growth Fund A, American Funds Wash Mutl Invs 529A, American Funds Gr Fnd of Amer 529A, MFS New Discovery Fund A, American Funds AMCAP R1, American Funds Wash Mutl Invs R1. Past expense reductions by the fund's manager increased the fund's total returns.

Sales Charge

Net Charges and Expenses

Fund Name	Sales Charge	Max CDSC	Management Fee	Distribution (12b-1) Fee	Other Expenses	Total
American Funds AMCAP R1	0.00%	0.00%	0.32%	1.00%	0.15%	1.47%
American Funds Bnd Fd of Amer R1	0.00%	0.00%	0.25%	1.00%	0.17%	1.42%
American Funds Gr Fnd of Amer 529A	5.75%	1.00%	0.27%	0.19%	0.20%	0.66%
American Funds Wash Mutl Invs 529A	5.75%	1.00%	0.26%	0.20%	0.19%	0.65%
American Funds Wash Mutl Invs R1	0.00%	0.00%	0.26%	1.00%	0.15%	1.41%
Fidelity MI Tax-Free Money Market	0.00%	0.00%	-	0.00%	-	-
MFS Emerging Growth Fund A	5.75%	1.00%	0.60%	0.25%	0.30%	1.15%
MFS Global Equity Fund A	5.75%	1.00%	-	0.35%	-	1.45%
MFS New Discovery Fund A	5.75%	1.00%	0.90%	0.35%	0.22%	1.47%

Gross Charges and Expenses

Fund Name	Sales Charge	Max CDSC	Management Fee	Distribution (12b-1) Fee	Other Expenses	Total
American Funds AMCAP R1	0.00%	0.00%	0.32%	1.00%	0.18%	1.50%
American Funds Bnd Fd of Amer R1	0.00%	0.00%	0.25%	1.00%	0.19%	1.44%
American Funds Gr Fnd of Amer 529A	5.75%	1.00%	0.27%	0.19%	0.23%	0.69%
American Funds Wash Mutl Invs 529A	5.75%	1.00%	0.26%	0.20%	0.21%	0.67%
American Funds Wash Mutl Invs R1	0.00%	0.00%	0.26%	1.00%	0.17%	1.43%
Fidelity MI Tax-Free Money Market	0.00%	0.00%	-	0.00%	-	-
MFS Emerging Growth Fund A	5.75%	1.00%	0.74%	0.25%	0.30%	1.29%
MFS Global Equity Fund A	5.75%	1.00%	-	0.35%	-	1.45%
MFS New Discovery Fund A	5.75%	1.00%	0.90%	0.35%	0.32%	1.57%

Disclosure Information

The Standardized Average Annual Total Return figures shown above are calculated using the formula in form N-1A as mandated by the Securities and Exchange Commission. Except where noted, the calculations take into account the maximum sales and/or redemption charges currently in effect, and any annual expenses assessed. The figures assume a one-time lump sum investment and do not include the effect of taxation.

General Information

This historical information represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an

investor's shares/units when redeemed may be worth more or less than the original amount.

Exchange-traded Funds are sold by prospectus. Please consider the investment objectives, risk, charges and expenses carefully before investing. The prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read it carefully before you invest.

Investment return and principal value of the fund will fluctuate so that an investor's shares, when sold, may be worth more or less than their original cost. Brokerage commissions will reduce returns. Performance data represents past performance, which is no guarantee of future results. Current performance may be lower or higher than the performance data quoted.

Exchange-traded funds must distribute most realized gains to shareholders. Fund transactions will result in brokerage commissions and will generate tax consequences.

Index performance returns do not reflect any management fees, transaction costs or expenses.

Indexes are unmanaged and one cannot invest directly in an index.

Certain sectors and markets can outperform relative to other sectors and markets based on current market conditions. Exchange traded Funds could potentially benefit from that performance.

This outperformance can result in increased market volatility, and should not be expected to be repeated.

The illustration included herein does not reflect the effects of taxes in some or all of the investments.

All numbers provided in the Personal Financial Plan are hypothetical in nature and are based on assumptions and targets specified in the plan. You should check the figures in the report to ensure they are reasonable and meet with your expectations. There is no assurance that investment performance or the inflation rate will approximate the figures entered into this calculation as assumptions. The hypothetical illustrations do not represent the performance of any specific investment vehicle.

The results of this illustration are not intended to imply past or future performance of any specific investment, do not recommend any specific investment or type of investment, and should not be construed as such. You should consider all aspects associated with any investment including charges, expenses and tax implications.

Some of the securities in this financial plan may have come from your financial advisor's recommended list. Other investment options, not included in this plan, may have characteristics similar or superior to those included in this analysis. Please consult your financial advisor for specific reasons for recommending individual securities.

The results of this financial plan will vary over time based on investment performance and potential underlying assumptions.

If this illustration, including any accompanying reports and graphs, contains mutual funds or variable annuity subaccounts, it must be preceded or accompanied by the funds' or subaccounts' current prospectus. The prospectus contains full details on fees and expenses and should be read carefully before investing or sending money.

Asset Class Descriptions

The asset class descriptions below are included solely to provide insight into how individual securities are tied to specific asset classes. Graphs included herein do not use these indices as a basis for performance.

US Small Cap EquitiesThe Small Cap Stocks asset class represents an unmanaged index consisting of the smallest 2,000 companies of the largest 3,000 companies as measured by the cap weighted Russell 2000® Index. Stocks in this index generally have less liquidity than large cap stocks and can be somewhat less sensitive to economic sector and industry group performance, but generally carry higher volatility.

Non-US World EquityThe international Stocks asset class represents ownership in stocks of developed foreign countries. The MSCI World ex USA Index is an unmanaged index is made of developed markets and is designed to weight world equity markets by market cap excluding U.S. Stocks. Stocks in these markets not only carry the risk of stock market volatility but are also subject to currency risks.

Municipal BondsThe Municipal Bond asset class is designed to represent the performance measured in total return of an unmanaged portfolio of investment grade municipal bonds and providing reasonable credit quality and liquidity and high sensitivity to interest rate risk. This asset class is subject to risk, including loss of principal.

US Mid Cap EquitiesThe Mid-Cap Stocks asset class is designed to represent the performance of an unmanaged portfolio of stocks that are smaller than large cap stocks yet

are larger than small cap stocks. Unlike some small cap stocks, stocks in this index provide adequate liquidity and are sensitive to their economic sector and industry performance yet may be less efficiently priced than larger, more broadly-held large cap stocks.

US Large Cap EquitiesThe US Large Cap Equities asset class Investments in this category have includes investments that's performance best tracks (as statistically estimated based on past performance) an index represents the performance of an unmanaged portfolio of the largest 1,000 publicly traded domestic stocks as measured by the Russell 1000®. It is weighted by market cap and therefore closely correlates to other large cap market indices. Stocks in this index generally have high to moderate liquidity, and are generally sensitive to both economic sector and industry group performance.

US Cash EquivalentInvestments in this category have performance that best tracks (as statistically estimated based on past performance) an Index representing the performance of a portfolio of 90-day treasury bills and municipal money market funds. Being short term and U.S. guaranteed, the index carries little currency or little interest rate risk and represents extremely safe investments. Investments in this category also will have investment objectives that might infer this as an appropriate benchmark and/or holdings that would potentially be consistent with this classification.

Tax Free Money MarketInvestments in this category have performance that best tracks (as statistically estimated based on past performance) an index an unmanaged equal weighted portfolio municipal money market funds. Being short term and high credit quality, the index carries little currency or little interest rate risk and represents fairly safe investments.

US Govt/Corp BondsU.S. Government/Corporate Bonds are designed to represent the total return performance of an unmanaged portfolio of government and investment-grade corporate fixed-rate debt issues of moderate duration. Investments in this class have a low credit risk but are sensitive to interest rate risk.

OtherThis classification represents securities which could not be definitively classified to an Index based on inconsistencies in one or more of the following factors: historical performance, portfolio objective and asset composition.

MSCI EAFE Index is a total return index, reported in U.S. dollars, based on share prices and reinvested gross dividends of approximately 1100 companies (only those securities deemed sufficiently liquid for trading by investors) from the following 20 countries: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and the United Kingdom. The securities represented in this index may be subject to investment risk, currency rate risk, economic and monetary policy risk, differences in auditing standards and risks related to political and economic developments.

Lehman Brothers Aggregate is an index comprised of approximately 6,000 publicly traded bonds including U.S. government, mortgage-backed, corporate and Yankee bonds with an average maturity of approximately 10 years. The index is weighted by the market value of the bonds included in the index. This index represents asset types which are subject to risk, including loss of principal.

All Taxable Money Market Average includes approximately 1,200 funds as aggregated by iMoney.net. iMoneyNet considers each share class to be a separate fund that invest in the highest-credit quality short-term money market securities (maturities of under 13 months). **30-Day Money Market Average** is based on 30-day yields. **Money Market Mutual Funds** are neither insured nor guaranteed by the U.S. government, the FDIC, or any other entity.

The **Russell 2000 Index** offers investors access to the small-cap segment of the U.S. equity universe. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true small-cap opportunity set. The Russell 2000 includes the smallest 2000 securities in the Russell 3000.

S&P 500 Composite Total Return is an unmanaged market capitalization weighted price index composed of 500 widely held common stocks listed on the New York Stock Exchange, American Stock Exchange and Over-The-Counter market. The index includes dividends reinvestments. Effective January 1, 1988 Standard & Poor's calculates the Total Return -- return including reinvestment of dividends -- on the S&P 500 Index on a daily basis. The value of the index varies with the aggregate value of the common equity of each of the 500 companies. The stocks represented by this index involve investment risks which may include the loss of principal invested.

Proxy and Asset Classification Information

The following list of securities use proxy information in place of actual historical information in noted reports:

Security

AMERICAN ADJ RT TR REINV
AGENCY STRIPS 0.0 021209
FIDELITY DAILY MONEY MKT
AEI INCOME&GRWTH 24 LLC
GOLDMAN SACHS 0.0 053013
AAV LTD
A RAKENNUMSIES OYJ
AXTELL NE 4.1 041514
A CA 4.4 020114

Index Proxy

S&P 500 Composite Total Return
Lehman Brothers Aggregate Bond
T-Bill - 3 Month Yield
S&P 500 Composite Total Return
Lehman Brothers Aggregate Bond
MSCI World ex USA Index
MSCI World ex USA Index
Lehman Brothers Municipals
Lehman Brothers Municipals

Client Information

Name: DONALD WALLACE	Gender: Male
Date of Birth: 01/09/1934	
Marital Status: Single	Client #:
Mailing Address: 350 NORTH SUNNY SLOPE RD BROOKFIELD, WI 53005	Residence Address:
Home Phone: 2627899000	Mobile Phone: 2627899000
Personal Email:	Home Fax: 2627899000
Job Title:	Employment Status:
Employer:	Annual Income:
Employer Address:	Business Phone: 2627899000
	Business Fax:
	Business Email:

Spouse Information

Name: ROBIN WALLACE	Gender: Female
Date of Birth: 05/15/1936	
Personal Email:	Mobile Phone: 2627899000
Job Title:	Employment Status:
Employer:	Annual Income:
Employer Address:	Business Phone: 2627899000
	Business Fax:
	Business Email:

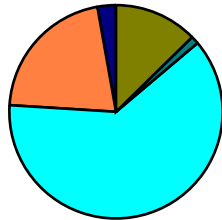
Dependent Information

Name	Date of Birth
RICHARD WALLACE	05/26/1954
GERALD WALLACE	05/26/1954

Accounts

DONALD WALLACE 401k Rollover

Account Breakdown



- Municipal Bonds (12.63%)
- Other (1.21%)
- US Large Cap Equities (62.15%)
- US Mid Cap Equities (21.19%)
- US Small Cap Equities (2.81%)

Security Level

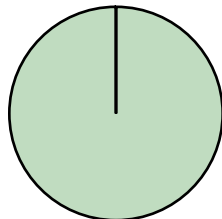
Long Positions

Name	Amount	%
AMCAP FD INC CL R1	138,969.60	16.84
AMER EXPRESS CO	35,137.50	4.26
AMERICAN ADJ RT TR REINV	10,000.00	1.21
BOND FD AMER INC CL R1	104,240.00	12.63
CIRCUIT CITY STORES GRP	4,112.00	0.50
CISCO SYSTEMS INC	22,857.00	2.77
FORD MOTOR COMPANY NEW	19,740.00	2.39
GENERAL ELECTRIC COMPANY	87,450.00	10.60
GOOGLE INC CLASS A	133,655.00	16.20
INTL BUSINESS MACHS CORP	119,262.00	14.45
NEKTAR THERAPEUTICS	23,205.00	2.81
SIRIUS SATELLITE RADIO	31,800.00	3.85
WASHINGTON MUT INV FD R1	94,763.48	11.48

Long Market Value:	\$825,191.58
Short Market Value:	\$0.00
Cash Balance:	\$0.00
Account Value:	\$825,191.58

prod support

Account Breakdown



- US Cash Equivalent (100.00%)

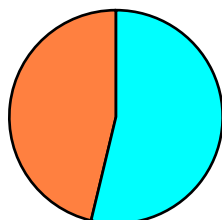
Security Level

Long Positions

Name	Amount	%
Long Market Value:	\$0.00	
Short Market Value:	\$0.00	
Cash Balance:	\$150,000.00	
Account Value:	\$150,000.00	

RICHARD WALLACE 529 PLAN

Account Breakdown



- US Large Cap Equities (53.75%)
- US Mid Cap Equities (46.25%)

Security Level

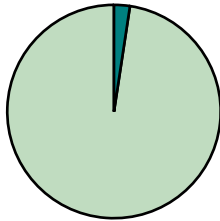
Long Positions

Name	Amount	%
GROWTH FD AMER INC 529A	47,704.81	46.25
WASH MUT INVS FD 529A	55,446.58	53.75

Long Market Value:	\$103,151.40
Short Market Value:	\$0.00
Cash Balance:	\$0.00
Account Value:	\$103,151.40

ROBIN WALLACE

Account Breakdown



- Non-US World Equity (0.00%)
- Other (2.38%)
- US Cash Equivalent (97.55%)
- US Govt/Corp Bonds (0.02%)
- US Small Cap Equities (0.05%)

Security Level

Long Positions		
Name	Amount	%
A CLASSIFIED AD INC	0.00	
A CONSULTING TEAM RSTKD	0.00	
A J V CORP	0.00	
A M FDG CORP 0.0 122603	0.00	
A RAKENNUMSMIES OYJ	0.00	
AAV LTD	54.57	0.00
AEI INCOME&GRWTH 24 LLC	76,480.00	2.38
AFG INVESTMENT TRUST B	0.00	
AFG INVESTMENT TRUST C	0.00	
AGENCY STRIPS 0.0 021209	322.57	0.01
AGENCY STRIPS 0.0 081207	0.00	
AIG FUNDING CP0.0 030906	0.00	
AIG FUNDING CP0.0 120604	0.00	
AIG FUNDING CP0.0 122903	0.00	
AJS BANCORP INC	1,620.00	0.05
AMERN EXP CP 0.0 123104	0.00	
GNMA 295843 8.5 071521	0.00	
GNMA 315428 7.5 011522	0.00	
GOLDMAN SACHS 0.0 053013	269.50	0.01
UBS AG JERSEY 0.0 110007	0.00	
Long Market Value:		\$78,746.64
Short Market Value:		\$0.00
Cash Balance:		\$3,135,011.78
Account Value:		\$3,213,758.42
Security-Level Holdings:		\$4,292,101.40
Asset Class-Level Holdings:		\$0.00
Total Holdings:		\$4,292,101.40

Net Worth Statement

Personal Assets

	Type	DONALD	ROBIN	Joint	Total
Audi A4	Auto	\$0.00	\$37,500.00	\$0.00	\$37,500.00
Stamp Collection	Collectibles	\$0.00	\$0.00	\$25,000.00	\$25,000.00
Primary Residence	Home	\$0.00	\$0.00	\$450,000.00	\$450,000.00
Art Collection	Jewelry/Art	\$75,000.00	\$0.00	\$0.00	\$75,000.00
Sub Total		\$75,000.00	\$37,500.00	\$475,000.00	\$587,500.00

Business Assets

	Type	DONALD	ROBIN	Joint	Total
Coffee shop	Partnership	\$0.00	\$250,000.00	\$0.00	\$250,000.00
Sub Total		\$0.00	\$250,000.00	\$0.00	\$250,000.00

Investment Assets

	Taxation	DONALD	ROBIN	Joint	Total
DONALD WALLACE 401k Rollover	Tax Deferred	\$825,191.58	\$0.00	\$0.00	\$825,191.58
prod support	Tax Deferred	\$150,000.00	\$0.00	\$0.00	\$150,000.00
RICHARD WALLACE 529 PLAN	Tax Exempt	\$0.00	\$0.00	\$0.00	\$103,151.40
ROBIN WALLACE	Taxable	\$0.00	\$3,213,758.42	\$0.00	\$3,213,758.42
RICHARD WALLACE *	Taxable	\$0.00	\$0.00	\$0.00	\$172.50
GERALD WALLACE *	Taxable	\$0.00	\$0.00	\$0.00	\$7,444.00
DONALD WALLACE *	Taxable	\$536.23	\$0.00	\$0.00	\$536.23
VA Sample *	Taxable	\$0.00	\$0.00	\$292,527.03	\$292,527.03
Sub Total		\$975,727.81	\$3,213,758.42	\$292,527.03	\$4,592,781.15
Total Assets		\$1,050,727.81	\$3,501,258.42	\$767,527.03	\$5,430,281.15

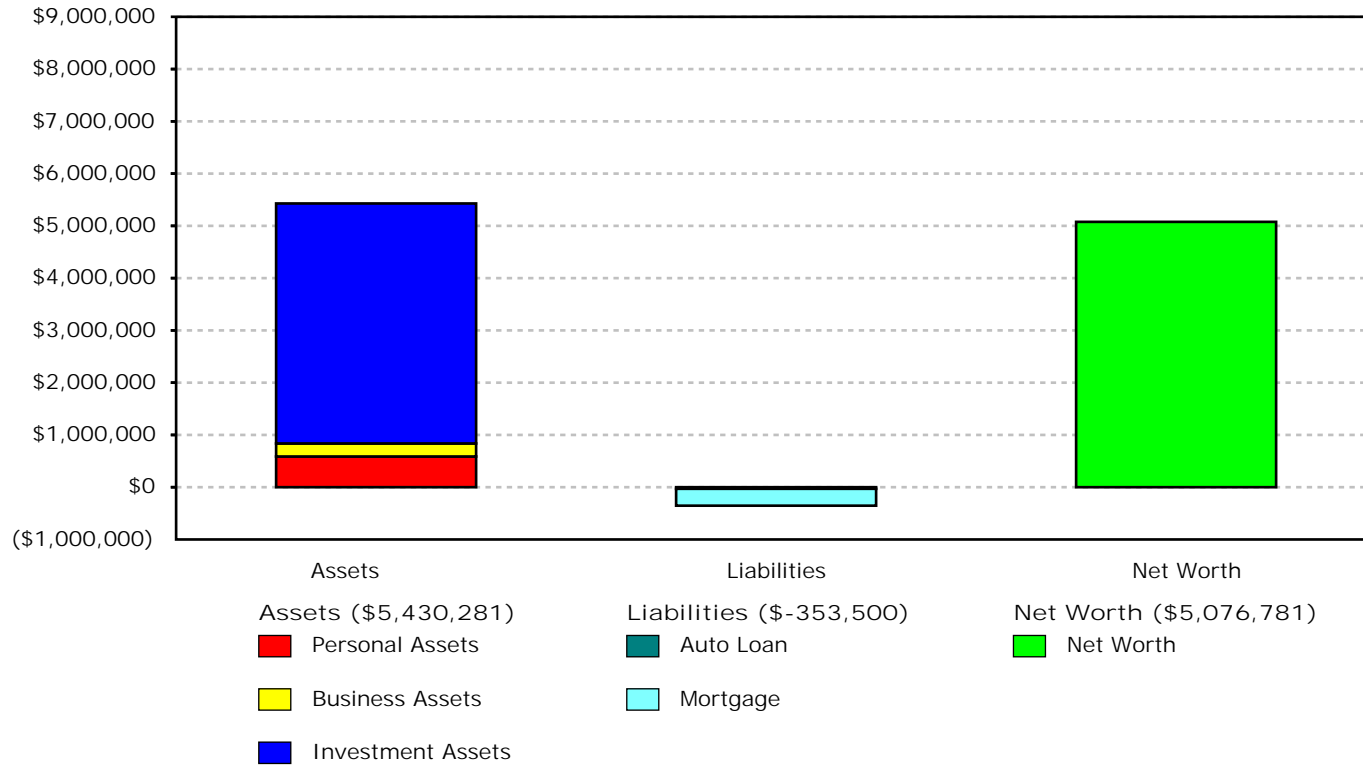
Liabilities

	Type	DONALD	ROBIN	Joint	Total
Car Loan	Auto Loan	(\$28,500.00)	\$0.00	\$0.00	(\$28,500.00)
Mortgage on Primary Res	Mortgage	\$0.00	\$0.00	(\$325,000.00)	(\$325,000.00)
Total Liabilities		(\$28,500.00)	\$0.00	(\$325,000.00)	(\$353,500.00)
Net Worth		\$1,022,227.81	\$3,501,258.42	\$442,527.03	\$5,076,781.15

* This information is included for purposes of this statement and is not included in the analysis of this financial plan.

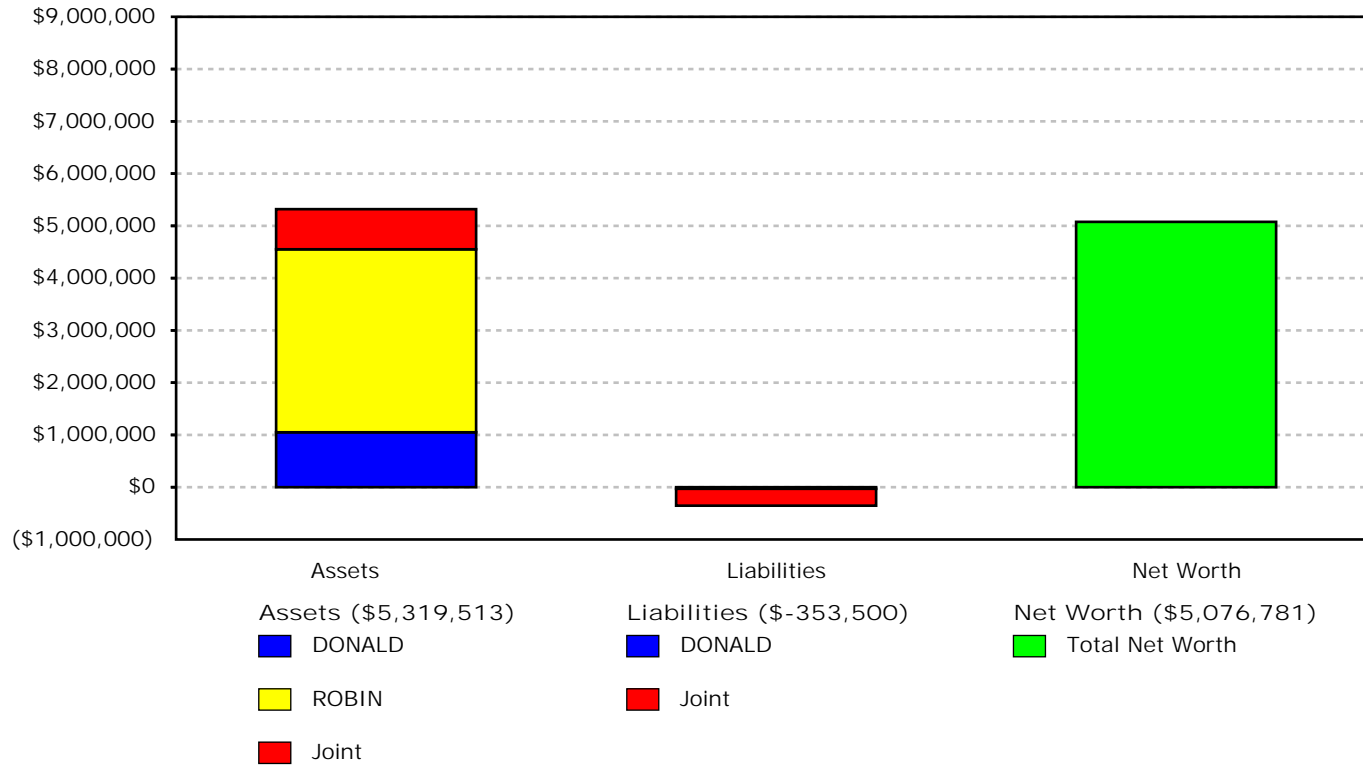
Net Worth By Type Graph

Net Worth Breakdown by Type



Net Worth By Person Graph

Net Worth Breakdown by Person



Plan Name : Wallace Plan with Large Estate

Goal Progress Analysis

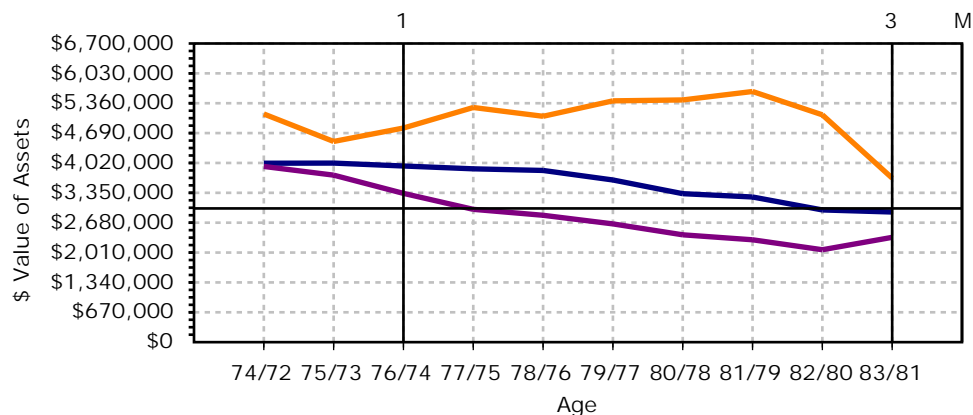
Current Plan Status		Annual Growth Rate Assumptions		Accounts Used in Plan	
Current Outcome of Plan	Needs Review	Plan Results Based On:	Recommended Allocation	111	54629646
Current Plan Value	\$4,776,101	Calculation Method Used:	Monte Carlo Simulation	3320-6737	14153414
Desired Probability of Success	80.00%				
Current Probability of Success	45.20%				
Probability of Success Variance	(34.80%)				

Summary of Goals

The value in the Probability column reflects the probability of successfully achieving the corresponding goal and each goal that precedes it in the list and the target value at plan end (e.g. value in the Probability of Success column for the last goal in the list matches the Plan Probability of Success.)

Goal Type	Goal	Who	Start Date	# Years to Start	# Occur	Current Annual Cost	Priority	Probability of Success
Retirement	Retirement Goal	Joint	2008	0	3	\$300,000	1	100.00%
Retirement	Surv Retirement Goal	ROBIN WALLACE	2011	3	7	\$250,000	1	100.00%
Other	Travel	DONALD WALLACE	2008	0	3	\$10,000	2	100.00%
Estate	Target Plan-End Value	Joint	2017	9	1	\$3,000,000	3	45.20%

Projected Plan Values



The graph represents the Best, Median, and Worst case scenarios for this plan. The Best case scenario indicates that in 5% of the simulations run the plan achieved at least that corresponding Ending Plan Wealth. The Median case scenario indicates that in 50% of the simulations run the plan achieved at least that corresponding Ending Plan Wealth. The Worst case scenario indicates that in 95% of the simulations run the plan achieved at least that corresponding Ending Plan Wealth. In addition, the corresponding plan failure age is included, indicating when the plan fell below the target value and thus failed to meet the desired goal(s).

- █ Best Case
- █ Average Case
- █ Worst Case

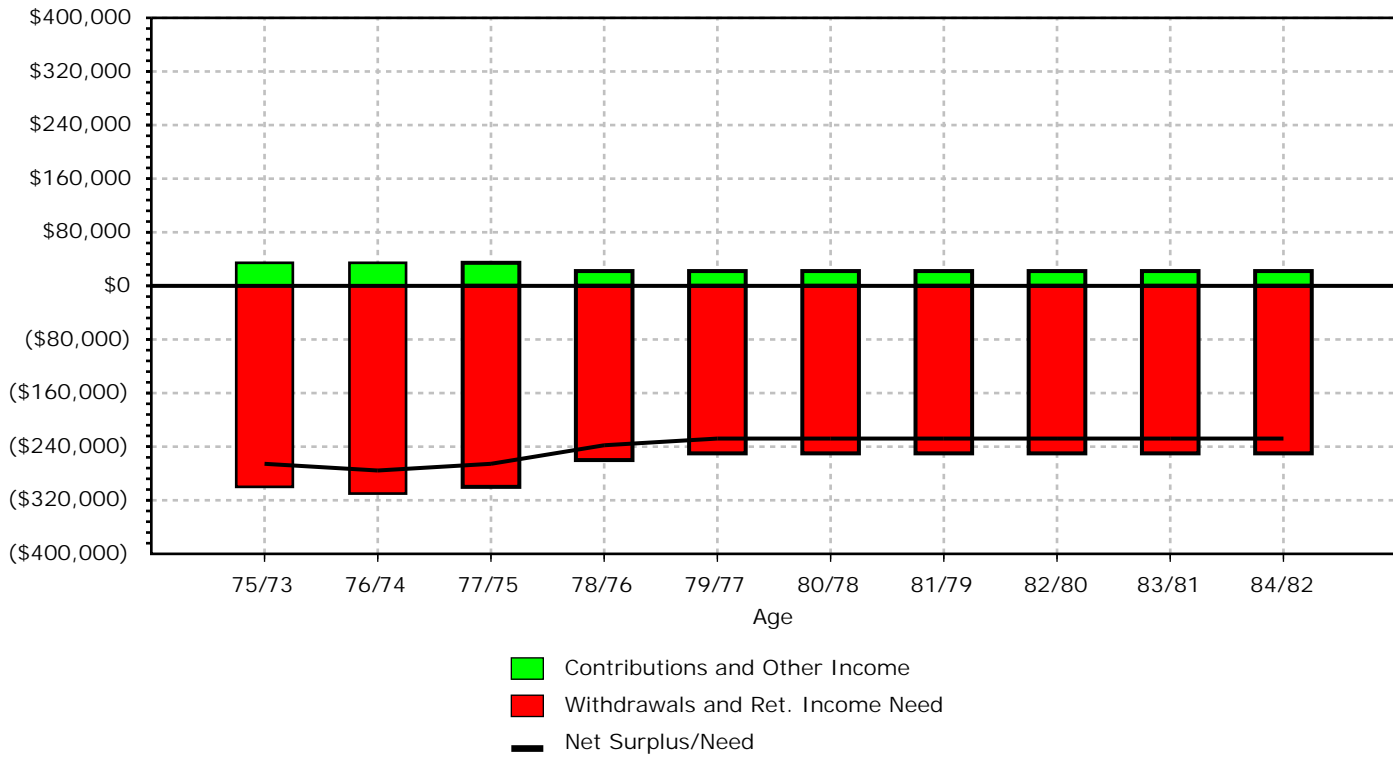
M Represents multiple goals occurring in the same year
 * Represents the first year of a recurring goal

Important Information

Financial Plan (Fixed) - This page in the Client Review report may have associated disclosures.

Financial Plan (Probability) - This page in the Client Review report may have associated disclosures.

Summary of Cash Flows



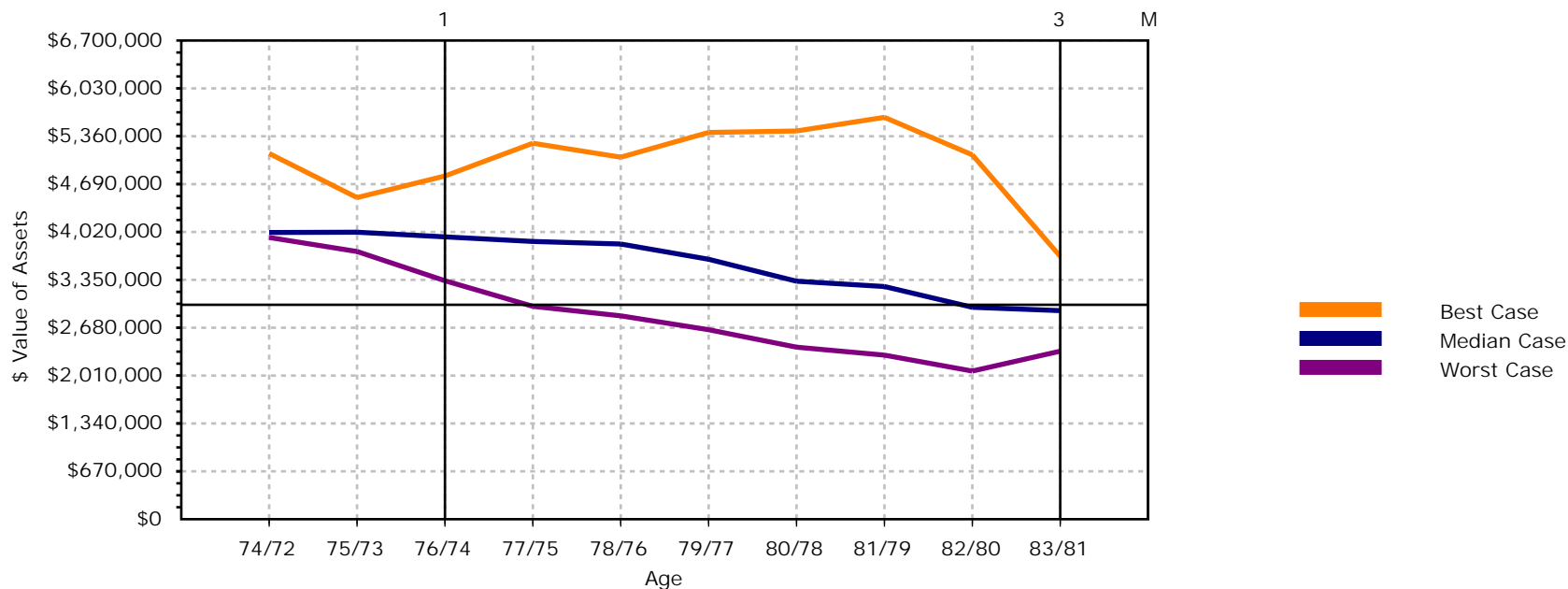
Summary of Cash Flows Table

The following table displays the detail of all planned contributions, withdrawals, and income captured in the financial plan. The Total Need or Surplus is displayed in the right hand column. Need is reflected as a negative amount signifying the needed withdrawals. Surplus is reflected as a positive value signifying a contribution to the client's portfolios. Data is provided for each year of the financial plan.

Year	Client Age	Spouse Age	Contributions	Withdrawals	Financial Goals Need and Sources of Income			Total (Need) Surplus
					Income Need	Less Sources	Net Need	
2008	74	72	-	-	\$300,000.00	\$34,419.00	\$265,581.00	-\$265,581.00
2009	75	73	-	\$10,000.00	\$300,000.00	\$34,419.00	\$265,581.00	-\$275,581.00
2010	76	74	-	-	\$300,000.00	\$34,419.00	\$265,581.00	-\$265,581.00
2011		75	-	\$10,000.00	\$250,000.00	\$22,095.00	\$227,905.00	-\$237,905.00
2012		76	-	-	\$250,000.00	\$22,095.00	\$227,905.00	-\$227,905.00
2013		77	-	-	\$250,000.00	\$22,095.00	\$227,905.00	-\$227,905.00
2014		78	-	-	\$250,000.00	\$22,095.00	\$227,905.00	-\$227,905.00
2015		79	-	-	\$250,000.00	\$22,095.00	\$227,905.00	-\$227,905.00
2016		80	-	-	\$250,000.00	\$22,095.00	\$227,905.00	-\$227,905.00
2017		81	-	-	\$250,000.00	\$22,095.00	\$227,905.00	-\$227,905.00

Growth Chart

The following graph depicts the path taken by the financial plan in any of the specific back-tested periods. The lines on the graph show the path toward the ending value generated by that market period. All subsequent information for the given probabilities is listed.



M Represents multiple goals occurring in the same year
 * Represents the first year of a recurring goal

Results shown in Actual Dollars

Scenario	Ending Plan Wealth	Failure Age	Outcome
BEST	\$3,680,071.00		Success
MEDIAN	\$2,919,218.00	2017	Failure
WORST	\$2,351,468.00	2017	Failure

Important Information

The graph and table represent the Best, Median, and Worst case scenarios for this plan. The Best case scenario indicates that in 5% of the simulations run the plan achieved at least that corresponding Ending Plan Wealth. The Median case scenario indicates that in 50% of the simulations run the plan achieved at least that corresponding Ending Plan Wealth. The Worst case scenario indicates that in 95% of the simulations run the plan achieved at least that corresponding Ending Plan Wealth. In addition, the corresponding plan failure age is included, indicating when the plan fell below the target value and thus failed to meet the desired goal(s).

The affects of estate taxes and various estate planning techniques have been included in this analysis. For details and assumptions see the Estate Analysis

and Estate Analysis Assumptions pages.

Financial Goals

The following table summarizes key information regarding the financial goals included in the financial plan in the order of the priority assigned to each goal. The value in the 'Probability of Success' column reflects the probability of successfully achieving the corresponding goal AND each goal that precedes it in the list (i.e. - the value in the 'Probability of Success' column for the last goal in the list matches the 'Overall Probability of Success' displayed above the table).

Outcome Legend: ■ Unsuccessful ■ Moderately Successful ■ Successful

Retirement Goals


DONALD WALLACE is already retired. ROBIN WALLACE is already retired. Your retirement spending goals are as follows:

- Joint's retirement income from 2008 - 2010 is \$300,000.00 annually.
- ROBIN WALLACE's retirement income from 2011 - 2017 is \$250,000.00 annually.

Based on our analysis, you should have sufficient assets and planned contributions to attain your retirement goals.

Overall Assumptions	DONALD WALLACE's Retirement Age :	74	DONALD WALLACE's Life Expectancy :	76
	ROBIN WALLACE's Retirement Age :	72	ROBIN WALLACE's Life Expectancy :	81

Priority: 1 Owner: Joint Goal Year(s): 2008 - 2010 Inflation Rate: 3.00%	Goal Name: Retirement Goal Goal Amount: \$300,000.00 DONALD WALLACE's Age : 74-76 ROBIN WALLACE's Age : 72-74	Probability Of Success: 100%  Desired Probability: 80%
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Priority: 1 Owner: ROBIN WALLACE Goal Year(s): 2011 - 2017 Inflation Rate: 3.00%	Goal Name: Surv Retirement Goal Goal Amount: \$250,000.00 ROBIN WALLACE's Age : 74-81	Probability Of Success: 100%  Desired Probability: 80%
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Other Goals

You have identified the following other goals:

- Travel

Based on our analysis, you have sufficient assets and planned contributions to attain your family's "other" goals.

Other Goals		
Priority: 2		
Owner: DONALD WALLACE	Goal Name: Travel	<p>Probability Of Success: 100%</p> <p>Desired Probability: 80%</p>
Goal Year(s): 2008	Cost: \$10,000.00 / year	
Inflation Rate: 3.00%	Occurrences: 3	
	Years Between Occurrences: 2	

Estate Goal	
Priority: 3	
You have identified that you wish to leave your heirs \$3,000,000.00.	
Based on our analysis, you do not have sufficient assets and planned contributions to attain this objective.	
	<p>Probability Of Success: 45%</p> <p>Desired Probability: 80%</p>

Important Information

This information is intended to serve as general information. The results are not guarantees, and any interest rate assumptions, rates of return, inflation figures and other costs or figures are hypothetical and are for illustrative purposes only. This analysis is hypothetical and no guarantees are made as to your ability to actually achieve these results.

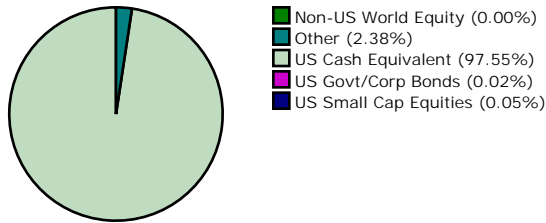
Market conditions, changes in tax laws or other unforeseen events could drastically alter the results. It is important to review your financial plan with your advisor on a regular basis. There is no solicitation and no recommendation for any action based upon its findings. The results of an analysis may differ significantly depending upon the facts assumed. Past performance is not indicative of future results.

Holding by Tax Treatment

The following table summarizes the taxable and tax advantaged accounts included in the analysis. The pie charts represent the overall asset allocation of the accounts.

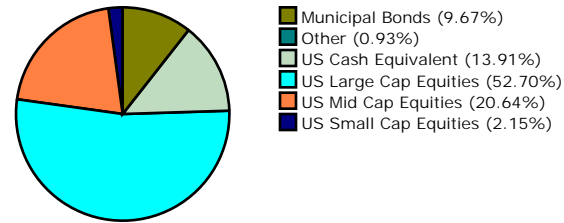
Current Asset Allocation

Taxable Asset Allocation



Short positions and margin debit balance are not included in asset class pie chart or current holdings.

Tax Advantaged Asset Allocation



Short positions are not included in asset class pie chart or current holdings.

Taxable Portfolio Statistics

Return	4.29 %
Std. Dev.	4.51 %
Yield	4.22 %
Sharpe	0.00

Tax Advantaged Portfolio Statistics

Return	11.06 %
Std. Dev.	15.46 %
Yield	4.09 %
Sharpe	0.44

Taxable Asset Allocation

Name	Amount	Percentage
Non-US World Equity		
AAV LTD	\$54.57	0.00
	\$54.57	0.00
Other		
AEI INCOME&GRWTH 24 LLC	\$76,480.00	2.38
	\$76,480.00	2.38
US Cash Equivalent		
US Cash Equivalent	\$3,135,011.78	97.55
	\$3,135,011.78	97.55
US Govt/Corp Bonds		
AGENCY STRIPS 0.0 021209	\$322.57	0.01
GOLDMAN SACHS 0.0 053013	\$269.50	0.01
	\$592.07	0.02
US Small Cap Equities		
AJS BANCORP INC	\$1,620.00	0.05
	\$1,620.00	0.05

Tax Advantaged Asset Allocation

Name	Amount	Percentage
Municipal Bonds		
BOND FD AMER INC CL R1	\$104,240.00	9.67
	\$104,240.00	9.67
Other		
AMERICAN ADJ RT TR REINV	\$10,000.00	0.93
	\$10,000.00	0.93
US Cash Equivalent		
US Cash Equivalent	\$150,000.00	13.91
	\$150,000.00	13.91
US Large Cap Equities		
WASH MUT INVS FD 529A	\$55,446.58	5.14
WASHINGTON MUT INV FD R1	\$94,763.48	8.79
GENERAL ELECTRIC COMPANY	\$87,450.00	8.11
AMER EXPRESS CO	\$35,137.50	3.26
FORD MOTOR COMPANY NEW	\$19,740.00	1.83
INTL BUSINESS MACHS CORP	\$119,262.00	11.06

<u>Name</u>	<u>Amount</u>	<u>Percentage</u>
Total:	\$3,213,758.42	100.00

<u>Name</u>	<u>Amount</u>	<u>Percentage</u>
CISCO SYSTEMS INC	\$22,857.00	2.12
GOOGLE INC CLASS A	\$133,655.00	12.39
	\$568,311.56	52.70
US Mid Cap Equities		
GROWTH FD AMER INC 529A	\$47,704.81	4.42
AMCAP FD INC CL R1	\$138,969.60	12.89
SIRIUS SATELLITE RADIO	\$31,800.00	2.95
CIRCUIT CITY STORES GRP	\$4,112.00	0.38
	\$222,586.41	20.64
US Small Cap Equities		
NEKTAR THERAPEUTICS	\$23,205.00	2.15
	\$23,205.00	2.15
Total:	\$1,078,342.98	100.00

Sources of Retirement Income

The following table summarizes the outside sources of income in the post-retirement period, as specified in the financial plan. These values are treated as cash flows in to the plan for the period specified in the 'Starting Year' and 'Ending Year' columns.

Type/Description	Name	Starting Year	Ending Year	Growth Rate	Adjusted for Taxes	Annual Amount
Social Security						
Soc Sec	DONALD WALLACE	2007	2010	3.00%	Yes	\$21,708.00
Soc Sec	ROBIN WALLACE	2007	2017	3.00%	Yes	\$19,080.00
Survivor Benefit	ROBIN WALLACE	2011	2017	3.00%	Yes	\$2,628.00
Pension						
Pension Income	ROBIN WALLACE	2007	2017	3.00%	Yes	\$12,500.00

Investor Profile

The suggested investor category is based on your responses to the risk analysis questionnaire and time horizon.

Based on your responses to the questionnaire, you are classified as Balanced Growth investor.

The "Balanced Growth" profile is most appropriate for an investor that seeks a balance between long-term capital appreciation and current income with an emphasis on capital growth. This investor also has a fairly high tolerance for short-term investment risk. Investors with this profile have little need for current income and seek investment growth without accepting extreme investment risk.

Proposed Asset Allocation Efficient Frontier

The allocations displayed below represent the suggested asset mix for your portfolio(s). The allocations may be the best way for you to meet your desired goal(s) taking into account your time horizon and tolerance for risk.

The associated pie charts depict the asset class breakdown of the hypothetical pre-retirement and post-retirement asset allocation. The target allocation shown below is for illustrative purposes and is in no way intended as an investment recommendation.

Mean Variance Optimization (MVO) seeks to maximize your expected return subject to a given level of risk.

The MVO algorithm accounts for the probability of occurrence for each outcome by examining the expected return for each asset, standard deviation, and a correlation matrix.

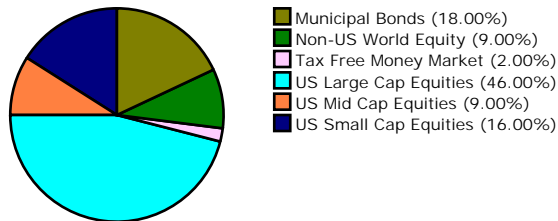
The expected return represents the simple (probability weighted) average of the possible returns for each asset, and the standard deviation represents the uncertainty about the outcome. The correlation matrix is a symmetric matrix, with unity on the diagonal, and all other elements between -1 and +1. A positive correlation between two assets A and B indicates that when the return of asset A turns out to be above its expected value, then the return of asset B is likely also to be above its expected value. A negative correlation suggests that when A's return is above its expected value, and then B's will be below its expected value, and vice versa.

Some assumptions used in the analysis are:

- The returns in the different periods are independent.
- The returns in the different periods are drawn from the same statistical distribution.
- The N periods of available data provide a sample of this distribution.

Post-retirement

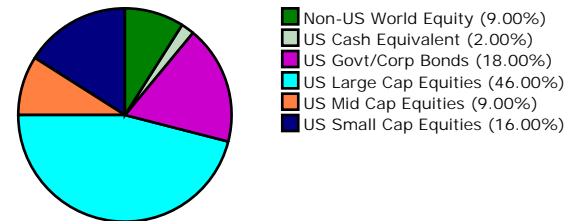
Taxable Model - Tax-Friendly Balanced Growth



The Tax-Friendly Balanced Growth model portfolio allocation is a balanced strategy between equities and fixed income securities. The portfolio is tilted toward equities and emphasizes growth over current income. It is appropriate for investors seeking long-term growth with a fairly high tolerance for short-term investment risk, but desirous of avoiding extreme investment risk.

Tax-Friendly Balanced Growth Portfolio Statistics	
Return	11.72%
Std. Dev.	16.27%
Yield	3.88%
Sharpe	0.46

Tax Advantaged Model - Balanced Growth



The Balanced Growth model portfolio allocation is a balanced strategy between equities and fixed income securities. The portfolio is tilted toward equities and emphasizes growth over current income. It is appropriate for investors seeking long-term growth with a fairly high tolerance for short-term investment risk, but desirous of avoiding extreme investment risk.

Balanced Growth Portfolio Statistics	
Return	12.02%
Std. Dev.	16.17%
Yield	4.18%
Sharpe	0.48

Capital Market Assumptions

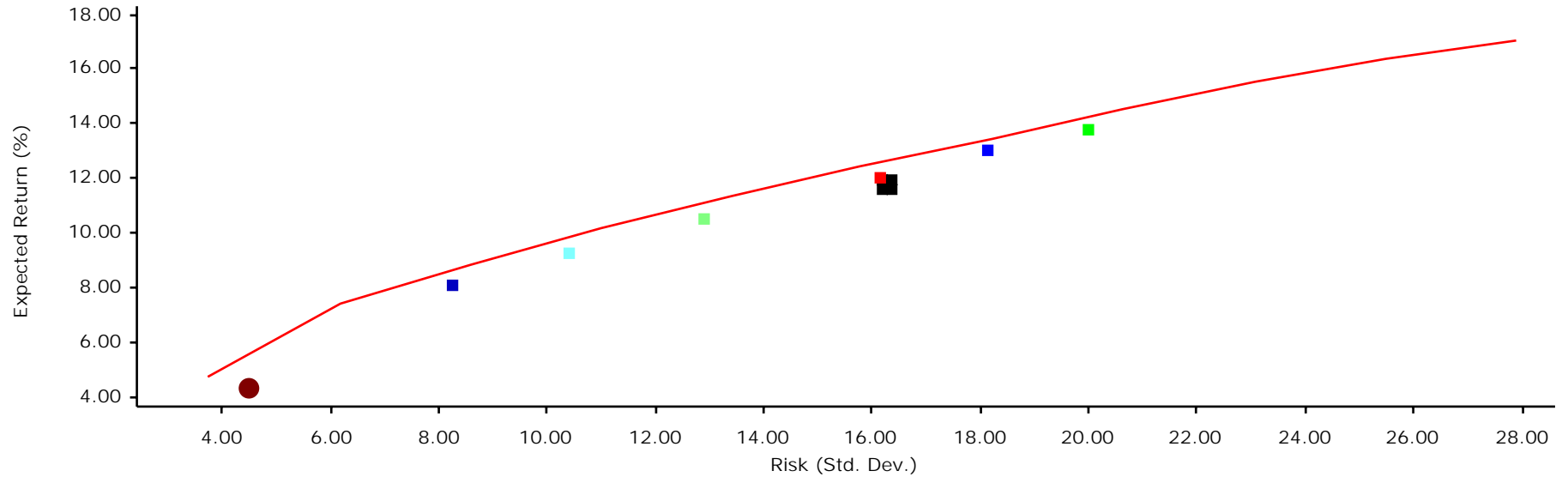
Information on the asset classes used in this report is provided below. Past performance does not guarantee future results. This information is provided for informational purposes only. Specific investments within each asset class may have performance substantially different from the general information provided below. For descriptions on each asset class see the important information section at the beginning of this report.

Asset Class	Return	Yield	Standard Deviation
US Small Cap Equities	17.07%	1.50%	29.03%
Non-US World Equity	12.32%	4.54%	22.98%
Municipal Bonds	4.32%	4.49%	7.31%
US Mid Cap Equities	15.25%	3.02%	23.86%
US Large Cap Equities	12.32%	4.54%	18.38%
US Cash Equivalent	4.29%	4.29%	4.52%
Tax Free Money Market	3.22%	3.22%	4.52%
US Govt/Corp Bonds	5.88%	6.05%	7.49%

The Efficient Frontier depicts the set of portfolios with expected return greater than any other with the same or lesser risk, and lesser risk than any other with the same or greater return. The colored squares represent firm-defined model portfolios. The black diamonds represent optimized portfolios created specifically for this plan based on the constraints set by your Financial Advisor using Mean Variance Optimization.

Efficient Frontier

Post Retirement-Taxable



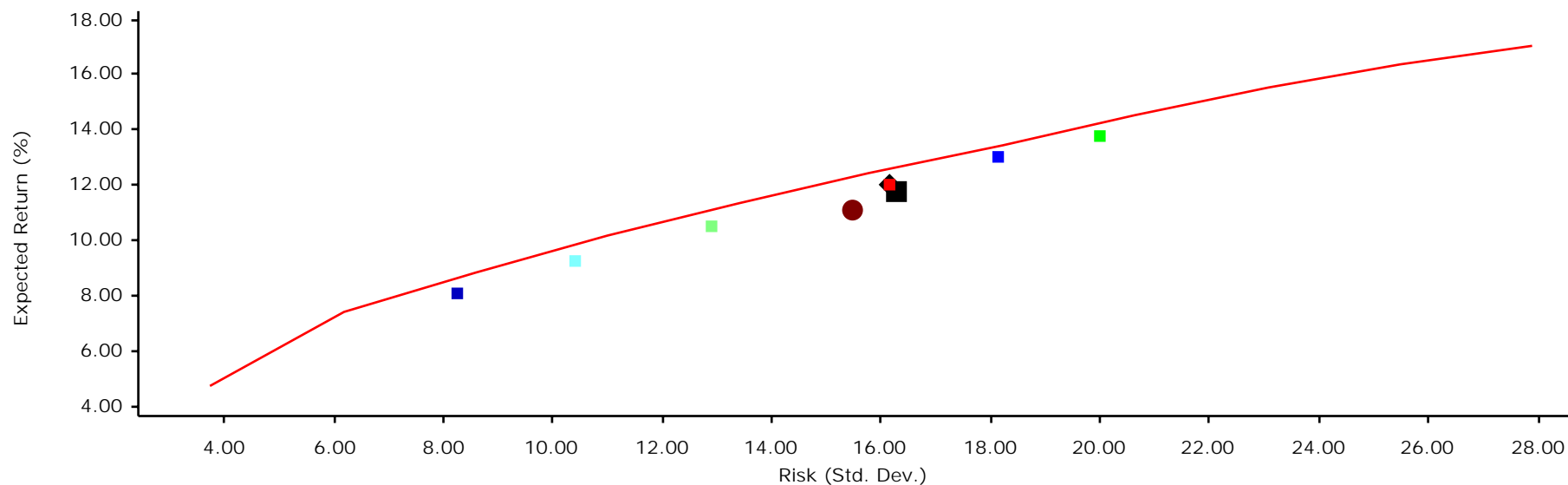
Legend

- Risk Averse
- Balanced Income
- Balanced
- Balanced Growth
- Growth
- Aggressive Growth
- ◆ Firm Model
- Current Portfolio
- Recommended Portfolio
- Unconstrained Frontier

	Current*	Model*	Recommended*
Return	4.29%	11.72%	11.72%
Std. Dev.	4.51%	16.27%	16.27%
Yield	4.22%	3.88%	3.88%
Sharpe	0.00	0.46	0.46

* Calculated at the asset class level.

Post Retirement-Tax Advantaged



Legend

- Risk Averse
- Balanced Income
- Balanced
- Balanced Growth
- Growth
- Aggressive Growth
- ◆ Firm Model
- Current Portfolio
- Recommended Portfolio
- Unconstrained Frontier

	Current*	Model*	Recommended*
Return	11.06%	12.02%	11.74%
Std. Dev.	15.46%	16.17%	16.27%
Yield	4.09%	4.18%	3.90%
Sharpe	0.44	0.48	0.46

* Calculated at the asset class level.

Tax Assumptions

The following table displays the assumed tax rates impacting the financial plan for both the pre-retirement and post-retirement periods.

Tax Rates	Post-Retirement Tax Rates
Federal Income Tax Rate - Ordinary Income	28.82 %
Federal Tax Rate - Capital Gains	15.00 %
State Income Tax Rate - Ordinary Income	6.59 %
State Tax Rate - Capital Gains	6.59 %
Other Tax Body - Local	0.00 %

Capital Gain Assumptions	
Percentage of Capital Gains Long Term	80.00 %

Yield Assumptions

US Small Cap Equities	1.50 %
Non-US World Equity	4.54 %
Municipal Bonds	4.49 %
US Mid Cap Equities	3.02 %
US Large Cap Equities	4.54 %
US Cash Equivalent	4.29 %
Tax Free Money Market	3.22 %
US Govt/Corp Bonds	6.05 %

Estate Tax Assumptions

Estate Tax Law	Pre-EGTRRA tax system
Percentage of Estate for State Estate Tax	1.50 %

Trust Tax Rates

Federal	35.00 %
Federal Capital Gains	20.00 %
State	6.75 %
State Capital Gains	6.75 %

Important Information

During pre-retirement, investment earnings are taxed at the marginal tax rates indicated above. During post-retirement the effective tax rates are applied to all investment income and other taxable sources of retirement income. The tax rates change from pre-retirement to post-retirement at the selected taxation change event.

Questionnaire

This questionnaire was designed to help you answer some important questions about yourself and your investment goals.

Your answers to the following questions were used to generate an asset allocation model and determine an investment profile that may be the most appropriate to help you achieve your stated goal, taking into account your investment horizon and tolerance for risk.

1. Do you expect to begin withdrawing money from your investment account within the next 10 years? If so, how soon?

- No
- Yes, within the next 2 years.
- Yes, within the next 3-5 years
- Yes, within the next 6-7 years
- Yes, but not for at least 8-9 years

2. If and when you begin withdrawing money from your investment account, over what period of time will the withdrawals last?

- I will withdraw the entire account balance, all at once, for a specific goal
- Over a 1-3 year period, depleting most or all of the account
- Over a 4-7 year period, depleting most or all of the account
- For more than 7 years, depleting most or all of the account
- When I begin withdrawals, I expect to produce a continuous income stream without depleting the account
- I never plan to make withdrawals from this account

3. Inflation impacts the effective spending power of your money over time.

To design an appropriate portfolio for you, we need to understand your attitude about the trade-off between preserving spending power versus growing your assets after the effects of inflation. Portfolios that are likely to preserve or increase spending power over long periods of time though, have higher volatility over shorter time periods.

Which best describes your attitude about accepting short-term risk relative to long-term growth?

- Long-term maximum growth, in excess of inflation, is my primary objective even though the short-term risk will be very high.
- Long-term growth, in excess of inflation, is my primary objective, but I am NOT willing to accept extreme short-term risk.
- I desire a moderate balance between growth, in excess of inflation, and short-term risk.
- My primary objective is to avoid short-term risk even though it is likely that there will be little or no long-term growth in excess of inflation.

4. Investments that are likely to produce higher long-term average returns are also likely to have a greater chance of losing money. Also, for these types of investments, the magnitude of extreme losses increases as well.

The table below demonstrates this trade off between average return, likelihood of losing money in any ONE YEAR, AND how extreme declines may be.

Please select the portfolio that best balances these trade-offs between risk and return for you.

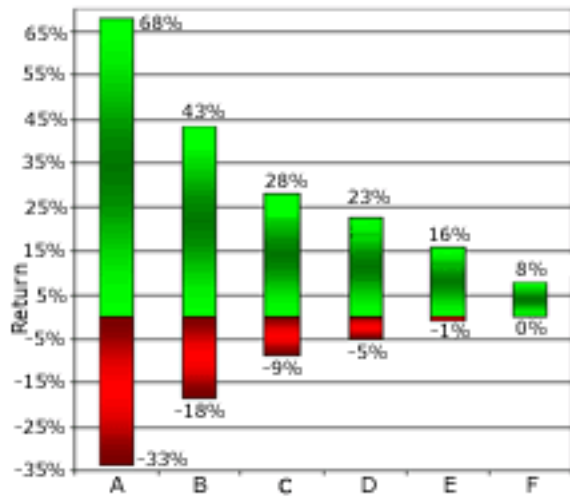
	Potential Average Return	Chance of Losing Money In Any ONE Year	Worst Year of 70 Years	Worst Year of 20 Years
Portfolio A	17.60%	1 in 3	-58%	-33%
Portfolio B	13.30%	1 in 4	-43%	-18%
Portfolio C	11.70%	1 in 5	-27%	-9%
Portfolio D	8.50%	1 in 6	-19%	-5%
Portfolio E	6.20%	1 in 10	-6%	-1%
Portfolio F	5.00%	1 in 50	-2%	0%

- Portfolio A
- Portfolio B
- Portfolio C
- Portfolio D
- Portfolio E
- Portfolio F

5. Based on the information in the previous question, there is obviously a trade-off between risk and return. Which of the following best describes your attitude about this decision in balancing your desire to seek returns relative to the risk you can tolerate.
- My primary goal is preservation of principal and risk avoidance. I will accept lower returns in an effort to avoid investment risk.
 - I want to avoid risk, but will accept a relatively small amount to achieve a slightly higher return.
 - I can tolerate a moderate amount of risk in an effort to achieve a moderate amount of growth.
 - I want to achieve potentially high returns, and I am willing to accept the high amount of risk associated with this goal.
6. To achieve your investment objectives, it is important that you continue with your strategy even in periods of severe short-term price swings (volatility) as well as prolonged down markets. If your portfolio fell by 20% over a short period, assuming you still had several years before you needed the money, how do you think you would respond?
- I would not make any changes since I anticipated this sort of volatility.
 - I would want to reconsider my portfolio allocation, but if the overall market decline for portfolios like mine were similar, I would likely stick to my strategy.
 - I would want to reconsider my portfolio allocation and cautiously adjust my portfolio toward more conservative investments over time.
 - I would immediately move to very safe and conservative alternatives.
7. The following graph shows potential range of results of six portfolios in any ONE year. The best potential (top 5% return) and worst potential (worst 5%) returns are represented. Please note that the highest potential returns also have the greatest potential losses.

Which of these portfolios would you prefer to hold?

Likely Range of Returns In Any One Year (95% Probability) :



- Portfolio A
- Portfolio B
- Portfolio C
- Portfolio D
- Portfolio E
- Portfolio F

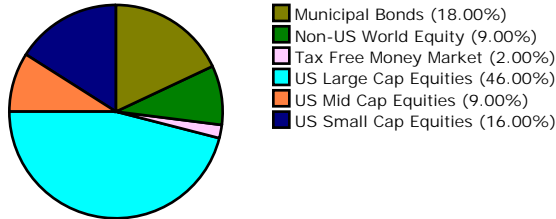
8. To summarize your objectives, which statement below best describes your overall attitude between the trade-off between short-term risk and the possibility of achieving your long-term investment goal.
- I can accept short-term losses to maximize the potential I will achieve long-term investment goals.
 - I am equally concerned with avoiding short-term losses and meeting my long-term investment goals.
 - Avoiding short-term losses is more important to me than achieving my long-term investment goals.

Recommended Asset Allocation

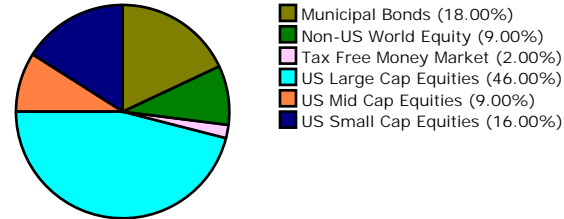
As of 07/20/2007

Your advisor has determined that the following allocation will best fit your situation by allocating investments among various asset classes. After reviewing the performance and risk characteristics of various securities and balancing the risk and rewards of market behavior, the following asset allocation was selected for you to achieve your objectives. The recommended asset allocation is based on the asset class weighting from the aggressive model portfolio, your current holdings and additional investments.

Recommended Taxable Asset Allocation



Model Portfolio - Tax-Friendly Balanced Growth



Name	Recommended Allocation		Model Portfolio		Difference	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
Municipal Bonds						
AXTELL NE 4.1 041514	\$283,500.48	9.00				
A CA 4.4 020114	\$283,500.48	9.00				
	\$567,000.96	18.00	\$567,000.96	18.00	\$0.00	0.00
Non-US World Equity						
AAV LTD	\$189,000.32	6.00				
A RAKENNUMSIES OYJ	\$94,500.16	3.00				
	\$283,500.48	9.00	\$283,500.48	9.00	\$0.00	0.00
Tax Free Money Market						
FIDELITY MUN BD FD	\$63,000.11	2.00				
	\$63,000.11	2.00	\$63,000.11	2.00	\$0.00	0.00
US Large Cap Equities						
STANDARD&POORS DEP RCPTS	\$1,449,002.46	46.00				
	\$1,449,002.46	46.00	\$1,449,002.46	46.00	\$0.00	0.00
US Mid Cap Equities						
MFS II EMERGING GRWTH A	\$283,500.48	9.00				
	\$283,500.48	9.00	\$283,500.48	9.00	\$0.00	0.00
US Small Cap Equities						
MFS TR I NEW DISCVRY A	\$504,000.86	16.00				
	\$504,000.86	16.00	\$504,000.86	16.00	\$0.00	0.00
Total:	\$3,150,005.35	100.00	\$3,150,005.35	100.00		

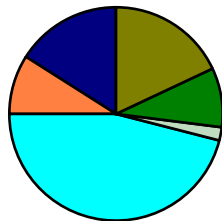
Important Information

The pie charts above depict the asset class breakdown of the model portfolio and the hypothetical Recommended Portfolio. The table following the pie chart lists the asset classes and the securities that make up each asset class along with each security's percentage of the total portfolio and corresponding dollar amount for the model and recommended portfolio. The difference between the recommended portfolio and the model portfolio is calculated by subtracting the model portfolio amount or percent from the recommended portfolio amount and percentage.

The securities of the recommended portfolio in the table above have been chosen by your investment representative to provide the best fit for your stated goal, taking into account your time horizon and tolerance for risk. The variance column illustrates the difference between the model allocation and the specific recommendation chosen by your investment representative at the asset class level.

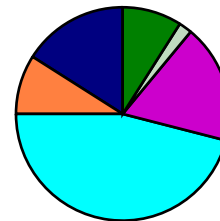
Values in the "Total" summary may be shown as slightly higher or lower than 100% or the recommended dollar amounts because of rounding.

Recommended Tax Advantaged Asset Allocation



- Municipal Bonds (18.00%)
- Non-US World Equity (9.00%)
- US Cash Equivalent (2.00%)
- US Large Cap Equities (46.00%)
- US Mid Cap Equities (9.00%)
- US Small Cap Equities (16.00%)

Model Portfolio - Balanced Growth



- Non-US World Equity (9.00%)
- US Cash Equivalent (2.00%)
- US Govt/Corp Bonds (18.00%)
- US Large Cap Equities (46.00%)
- US Mid Cap Equities (9.00%)
- US Small Cap Equities (16.00%)

Name	Recommended Allocation		Model Portfolio		Difference	
	Amount	Percentage	Amount	Percentage	Amount	Percentage
Municipal Bonds						
BOND FD AMER INC CL R1	\$216,262.32	18.00				
	\$216,262.32	18.00	0.00	0.00	\$216,262.32	18.00
Non-US World Equity						
MFS VI GLBL EQTY FD CL A	\$108,131.16	9.00				
	\$108,131.16	9.00	\$108,131.16	9.00	\$0.00	0.00
US Cash Equivalent						
FIDELITY DAILY MONEY MKT	\$24,029.15	2.00				
	\$24,029.15	2.00	\$24,029.15	2.00	\$0.00	0.00
US Large Cap Equities						
WASH MUT INVS FD 529A	\$72,087.44	6.00				
WASHINGTON MUT INV FD R1	\$216,262.32	18.00				
GENERAL ELECTRIC COMPANY	\$60,072.87	5.00				
AMER EXPRESS CO	\$36,043.72	3.00				
INTL BUSINESS MACHS CORP	\$60,072.87	5.00				
CISCO SYSTEMS INC	\$48,058.29	4.00				
GOOGLE INC CLASS A	\$60,072.87	5.00				
	\$552,670.37	46.00	\$552,670.37	46.00	\$0.00	0.00
US Mid Cap Equities						
GROWTH FD AMER INC 529A	\$36,043.72	3.00				
AMCAP FD INC CL R1	\$36,043.72	3.00				
CIRCUIT CITY STORES GRP	\$36,043.72	3.00				
	\$108,131.16	9.00	\$108,131.16	9.00	\$0.00	0.00
US Small Cap Equities						
NEKTAR THERAPEUTICS	\$192,233.17	16.00				
	\$192,233.17	16.00	\$192,233.17	16.00	\$0.00	0.00
US Govt/Corp Bonds						
	\$0.00	0.00	\$216,262.32	18.00	\$-216,262.32	-18.00
Total:	\$1,201,457.32	100.00	\$1,201,457.32	100.00		

Important Information

The pie charts above depict the asset class breakdown of the model portfolio and the hypothetical Recommended Portfolio. The table following the pie chart lists the asset classes and the securities that make up each asset class along with each security's percentage of the total portfolio and corresponding dollar amount for the model and recommended portfolio. The difference between the recommended portfolio and the model portfolio is calculated by subtracting the model portfolio amount or percent from the recommended portfolio amount and percentage.

The securities of the recommended portfolio in the table above have been chosen by your investment representative to provide the best fit for your stated goal, taking into account your time horizon and tolerance for risk. The variance column illustrates the difference between the model allocation and the specific recommendation chosen by your investment representative at the asset class level.

Values in the "Total" summary may be shown as slightly higher or lower than 100% or the recommended dollar amounts because of rounding.

Implementation Plan

As of 07/20/2007

The figures in the following table represent the transactions required to implement the Recommended Portfolio.

Please be advised that the reallocation of your portfolio may result in loads, fees, surrender charges, expenses and potential tax consequences.

Buys					
Name	Ticker	Share/Units	Price per Share	Amount	Asset Class
A CA 4.4 020114		283,500.48	\$1.00	\$283,500.48	Municipal Bonds
A RAKENNUMSIES OYJ		2,855.04	\$29.67	\$84,709.06	Non-US World Equity
AAV LTD		128,769.71	\$1.47	\$188,853.66	Non-US World Equity
AXTELL NE 4.1 041514		283,500.48	\$1.00	\$283,500.48	Municipal Bonds
BOND FD AMER INC CL R1	RBFA	8,395.93	\$13.19	\$110,742.32	Municipal Bonds
CIRCUIT CITY STORES GRP	CC	1,798.68	\$13.87	\$24,947.72	US Mid Cap Equities
CISCO SYSTEMS INC	CSCO	682.41	\$29.44	\$20,090.29	US Large Cap Equities
FIDELITY DAILY MONEY MKT		24,029.15	\$1.00	\$24,029.15	US Cash Equivalent
FIDELITY MUN BD FD	FMIX	63,000.11	\$1.00	\$63,000.11	Tax Free Money Market
MFS II EMERGING GRWTH A	MFEG	6,596.10	\$42.98	\$283,500.48	US Mid Cap Equities
MFS TR I NEW DISCVRY A	MNDX	23,322.58	\$21.61	\$504,000.86	US Small Cap Equities
MFS VI GLBL EQTY FD CL A	MWFX	3,491.48	\$30.97	\$108,131.16	Non-US World Equity
NEKTAR THERAPEUTICS	NKTR	17,624.52	\$9.10	\$160,383.17	US Small Cap Equities
STANDARD&POORS DEP RCPTS	SPY	9,380.48	\$154.47	\$1,449,002.46	US Large Cap Equities
WASH MUT INVS FD 529A	CWMA	142.57	\$38.23	\$5,450.44	US Large Cap Equities
WASHINGTON MUT INV FD R1	RWMA	2,689.13	\$38.04	\$102,294.48	US Large Cap Equities
Totals				\$3,696,136.32	

Sells					
Name	Ticker	Share/Units	Price per Share	Amount	Asset Class
AEI INCOME&GRWTH 24 LLC		80.00	\$956.00	\$76,480.00	Other
AGENCY STRIPS 0.0 021209		3.30	\$92.16	\$304.14	US Govt/Corp Bonds
AGENCY STRIPS 0.0 081207		2.75	\$99.64	\$274.02	US Govt/Corp Bonds
AJS BANCORP INC	AJSB	80.00	\$24.00	\$1,920.00	US Small Cap Equities
AMCAP FD INC CL R1	RAFA	5,843.55	\$21.50	\$125,636.28	US Mid Cap Equities
AMER EXPRESS CO	AXP	195.91	\$65.05	\$12,743.78	US Large Cap Equities
AMERICAN ADJ RT TR REINV		10,000.00	\$1.00	\$10,000.00	Other
FORD MOTOR COMPANY NEW	F	3,000.00	\$8.63	\$25,890.00	US Large Cap Equities
GENERAL ELECTRIC COMPANY	GE	1,014.89	\$40.45	\$41,052.13	US Large Cap Equities
GOLDMAN SACHS 0.0 053013	\$GSND	2.00	\$141.75	\$283.50	US Govt/Corp Bonds
GOOGLE INC CLASS A	GOOG	140.68	\$549.50	\$77,302.13	US Large Cap Equities
GROWTH FD AMER INC 529A	CGFA	512.85	\$36.91	\$18,929.26	US Mid Cap Equities
INTL BUSINESS MACHS CORP	IBM	559.19	\$111.08	\$62,115.13	US Large Cap Equities
SIRIUS SATELLITE RADIO	SIRI	10,000.00	\$3.24	\$32,400.00	US Mid Cap Equities
UBS AG JERSEY 0.0 110007	\$PPZ	10.75	\$134.00	\$1,440.50	US Govt/Corp Bonds
Asset Class Level	--	--	--	\$3,209,365.43	US Cash Equivalent
Totals				\$3,696,136.32	

Returns

Standardized Average Annual Total Returns for Quarter Ended 12/31/2007

Returns for periods of less than one year are not annualized

Illustrated Items	Inception Date	Maximum Sales Charge					Since	7-Day
			1 Year	5 Years	10 Years	Inception		
30-Day Money Market Yield Index	9/30/1975	N/A	4.55%	2.59%	3.33%	6.09%	-	
American Funds AMCAP R1	6/26/2002	0.00%	6.62%	11.26%	-	8.70%	-	
American Funds AMCAP R1*	*5/1/1967	0.00%	6.62%	11.26%	*7.95%	*11.27%	-	
American Funds Bnd Fd of Amer R1	6/11/2002	0.00%	2.54%	4.93%	-	5.10%	-	
American Funds Bnd Fd of Amer R1*	*5/28/1974	0.00%	2.54%	4.93%	*4.72%	*8.07%	-	
American Funds Gr Fnd of Amer 529A	2/15/2002	5.75% Front	4.49%	14.49%	-	8.43%	-	
American Funds Gr Fnd of Amer 529A*	*12/1/1973	5.75% Front	4.49%	14.49%	*10.71%	*14.99%	-	
American Funds Wash Mutl Invs 529A	2/15/2002	5.75% Front	-2.08%	10.54%	-	6.30%	-	
American Funds Wash Mutl Invs 529A*	*7/31/1952	5.75% Front	-2.08%	10.54%	*6.46%	*12.41%	-	
American Funds Wash Mutl Invs R1	5/29/2002	0.00%	3.14%	10.98%	-	6.29%	-	
American Funds Wash Mutl Invs R1*	*7/31/1952	0.00%	3.14%	10.98%	*6.27%	*11.71%	-	
Fidelity MI Tax-Free Money Market	1/12/1990	0.00%	3.20%	1.91%	2.24%	2.82%	2.91%	
Lehman Brothers Aggregate Bond	12/31/1975	N/A	6.96%	4.42%	5.97%	8.55%	-	
MFS Emerging Growth Fund A	9/13/1993	5.75% Front	13.88%	14.67%	2.85%	8.31%	-	
MFS Global Equity Fund A	9/7/1993	5.75% Front	2.74%	15.66%	8.02%	9.96%	-	
MFS New Discovery Fund A	1/2/1997	5.75% Front	-3.94%	10.23%	6.88%	9.51%	-	
MSCI EAFE Equity Index	12/31/1969	N/A	11.63%	22.08%	9.04%	11.57%	-	
Russell 2000	12/31/1978	N/A	-1.57%	16.25%	7.08%	12.79%	-	
S&P 500 Composite Total Return	1/31/1950	N/A	5.49%	12.83%	5.91%	11.84%	-	
SPDR S&P 500 ETF - MKT	1/29/1993	-	5.17%	12.61%	5.77%	10.42%	-	
SPDR S&P 500 ETF - NAV	1/29/1993	-	5.43%	12.68%	5.80%	10.44%	-	

*Pre-Inception Data

Standardized Average Annual Total Returns for Month Ended 1/31/2008

Returns for periods of less than one year are not annualized

Illustrated Items	Inception Date	Maximum Sales Charge					Since	7-Day
			1 Year	5 Years	10 Years	Inception		
30-Day Money Market Yield Index	9/30/1975	N/A	4.47%	2.64%	3.31%	6.09%	-	
American Funds AMCAP R1	6/26/2002	0.00%	-1.85%	10.17%	-	7.45%	-	
American Funds AMCAP R1*	*5/1/1967	0.00%	-1.85%	10.17%	*7.31%	*11.09%	-	
American Funds Bnd Fd of Amer R1	6/11/2002	0.00%	3.51%	4.94%	-	5.18%	-	
American Funds Bnd Fd of Amer R1*	*5/28/1974	0.00%	3.51%	4.94%	*4.70%	*8.07%	-	
American Funds Gr Fnd of Amer 529A	2/15/2002	5.75% Front	-2.95%	13.62%	-	7.23%	-	
American Funds Gr Fnd of Amer 529A*	*12/1/1973	5.75% Front	-2.95%	13.62%	*9.91%	*14.75%	-	

Illustrated Items	Inception Date	Maximum Sales			1 Year	5 Years	10 Years	Since Inception	7-Day
		Charge							
American Funds Wash Mutl Invs 529A	2/15/2002	5.75%	Front	-7.83%	10.19%	-	5.36%	-	
American Funds Wash Mutl Invs 529A*	*7/31/1952	5.75%	Front	-7.83%	10.19%	*5.94%	*12.30%	-	
American Funds Wash Mutl Invs R1	5/29/2002	0.00%		-2.91%	10.64%	-	5.30%	-	
American Funds Wash Mutl Invs R1*	*7/31/1952	0.00%		-2.91%	10.64%	*5.76%	*11.59%	-	
Fidelity MI Tax-Free Money Market	1/12/1990	0.00%		3.16%	1.94%	2.24%	2.82%	2.91%	
Lehman Brothers Aggregate Bond	12/31/1975	N/A		8.80%	4.75%	6.01%	8.58%	-	
MFS Emerging Growth Fund A	9/13/1993	5.75%	Front	2.12%	12.91%	1.67%	7.62%	-	
MFS Global Equity Fund A	9/7/1993	5.75%	Front	-6.21%	14.92%	7.21%	9.35%	-	
MFS New Discovery Fund A	1/2/1997	5.75%	Front	-12.67%	9.19%	6.00%	8.80%	-	
MSCI EAFE Equity Index	12/31/1969	N/A		0.64%	20.77%	7.50%	11.26%	-	
Russell 2000	12/31/1978	N/A		-9.79%	15.26%	6.50%	12.47%	-	
S&P 500 Composite Total Return	1/31/1950	N/A		-2.31%	12.03%	5.14%	11.71%	-	
SPDR S&P 500 ETF - MKT	1/29/1993	-		-2.66%	11.77%	4.98%	9.90%	-	
SPDR S&P 500 ETF - NAV	1/29/1993	-		-2.36%	11.89%	5.03%	9.93%	-	

*Pre-Inception Data

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value of an investment in the fund(s) will fluctuate so that an investor's shares when redeemed may be worth more or less than their original cost.

The current performance for the fund(s) illustrated may be higher or lower than the performance data quoted. Please visit <http://returns.thomsononeadvisor.com/returns/> for the most recent month-end performance information.

Investors should consider the investment objectives, risks, charges and expenses of each fund carefully before investing. This illustration, including any accompanying reports and graphs, must be preceded or accompanied by a current prospectus for each security included. The prospectus contains full details on fees and expenses and should be read carefully before investing or sending money.

Several share classes shown above may not be available to all investors or may not be suitable for all investors given different sales charges, management fees, investment minimums, etc. Other share classes are shown for informational purposes only. Please consult a prospectus for information about all share classes.

American Funds Bnd Fd of Amer R1, American Funds Wash Mutl Invs 529A, American Funds Gr Fnd of Amer 529A, American Funds AMCAP R1, American Funds Wash Mutl Invs R1 includes performance data for a period prior to the fund's inception. This data was derived from a different share class of the same fund. Data from the initial share class is superimposed onto a newer share class to show performance as if the newer share class had been in existence since the initial share class. The superimposed data is adjusted historically using the newer share class's expenses, including 12b-1 and other fees.

The fund's manager has agreed in advance to waive a portion of its management fees for the following fund(s): American Funds Bnd Fd of Amer R1, MFS Emerging Growth Fund A, American Funds Wash Mutl Invs 529A, American Funds Gr Fnd of Amer 529A, MFS New Discovery Fund A, American Funds AMCAP R1, American Funds Wash Mutl Invs R1. If the manager had not taken this action, the fund's total return would have been lower. The fee waiver may be discontinued at any time upon notice to the fund's board.

A portion of expenses for the following fund(s) have been waived in the past: MFS Global Equity Fund A, American Funds Bnd Fd of Amer R1, MFS Emerging

Growth Fund A, American Funds Wash Mutl Invs 529A, American Funds Gr Fnd of Amer 529A, MFS New Discovery Fund A, American Funds AMCAP R1, American Funds Wash Mutl Invs R1. Past expense reductions by the fund's manager increased the fund's total returns.

Several share classes shown above may not be available to all investors or may not be suitable for all investors given different sales charges, management fees, investment minimums, etc. Other share classes are shown for informational purposes only. Please consult a prospectus for information about all share classes.

Sales Charge

Charges and Expenses

Fund Name	Sales Charge	Max CDSC	Management Fee	Distribution (12b-1) Fee	Other Expenses	Total
American Funds AMCAP R1	0.00%	0.00%	0.32%	1.00%	0.15%	1.47%
American Funds Bnd Fd of Amer R1	0.00%	0.00%	0.25%	1.00%	0.17%	1.42%
American Funds Gr Fnd of Amer 529A	5.75%	1.00%	0.27%	0.19%	0.20%	0.66%
American Funds Wash Mutl Invs 529A	5.75%	1.00%	0.26%	0.20%	0.19%	0.65%
American Funds Wash Mutl Invs R1	0.00%	0.00%	0.26%	1.00%	0.15%	1.41%
Fidelity MI Tax-Free Money Market	0.00%	0.00%	-	0.00%	-	-
MFS Emerging Growth Fund A	5.75%	1.00%	0.60%	0.25%	0.30%	1.15%
MFS Global Equity Fund A	5.75%	1.00%	-	0.35%	-	1.45%
MFS New Discovery Fund A	5.75%	1.00%	0.90%	0.35%	0.22%	1.47%

Disclosure Information

Product Profiles

This information sheet must be preceded or accompanied by a current prospectus. Please refer to this prospectus for complete information and read it carefully before investing.

Portfolio Composition data is based on information obtained from the investment company and is updated as of the date shown in the section's title. This data will vary over time.

NAV Total Returns are calculated based on the Net Asset Value of the mutual fund including reinvestment of dividends and capital gains and DO NOT include the effects of sales charges. Annual expenses such as 12b-1 fees and management expenses are accounted for in the figures. The Load Adjusted returns take into account the effects of sales charges.

Top Holdings, Portfolio Composition, and Sector Weighting data is based on information obtained from the investment company, is updated as of the date shown in the section's title, and will vary over time.

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

The Growth of \$10,000 graph shown on this report illustrates the growth of a \$10,000 investment in the security over a period of 15 years or the security's

lifetime, whichever is shorter. The effects of any applicable sales charges and fees are included.

The Price History Graph shown on this report illustrates the past 5 years of historical performance of the particular security. The volume bars below the graph are of month end totals.

First Call Earnings Estimate provides First Call's proprietary analyst consensus ranking on a five point scale (1=buy, 3=hold, 5=sell), calculated using the arithmetic mean of all contributing analysts' quarterly and annual estimated earnings.

The Performance section shows the performance of YTD, 1 Year, 3 Year and 5 Year total return figures and lists, if applicable, the last stock split the company has completed.

Profitability Ratios, Operating Ratios and Total Ratios comprise a set of ratios showing the day-to-day performance of the particular company.

Income Statement is a financial statement showing a firm's revenue and expenses during a specified period. Areas covered are Revenue, Expenses and Net Income.

The Balance Sheet shows the firm's financial condition at a specified point in time. Categories included in the Balance Sheet section are Total Assets (\$Mil), Current Assets, Inventories, Non-Current Assets, Total Liabilities, Current Liability, Long Term Debt, and Total Equity.

The Cash Flow Statement (Annual) is a statement of the amount of cash inflows and outflows for the particular company. The cash flow statement section includes Cash Flow from Operations, Depreciation and Amortization, Deferred Taxes, Other Income, Capital Spending and Free Cash Flows.

The Liquidity Ratios are used to identify company performance and potential investment opportunities. Current Ratio, Quick Ratio, Debt/Equity, Leverage Ratio and Int Coverage from Cont Ops (International Coverage from Continuing Operations).

Return on Equity - The adjusted profit of a company divided by its equity. For instance, if the adjusted profit of a company is \$10M and Equity is \$100M, the Return on Equity is 10%.

Return on Assets - Indicator of profitability. Determined by dividing net income for the past 12 months by total assets. Result is shown as a percentage.

Return on Invested Capital - The overall profit (or loss) on an investment expressed as a percentage of the total invested. For example: The company invests \$5,000 in the shares of another company and some time later has received \$100 in dividends with the value of the shares now \$5,200. The return on investment is: $[(\$100 + \$5,200 - \$5,000) / \$5,000] \times 100 = 6\%$.

Free Cash Flows - The amount of money that a business has at its disposal at any given time after paying out operating costs, interest payments on bank loans and bonds, salaries, research and development and other fixed costs.

Current Ratio - A test of liquidity showing the difference between current assets and current liabilities. Calculated as: (current assets) divided by (current liabilities).

Quick Ratio - Ratio of liquid assets to current liabilities, taken as a measure of liquidity.

Leverage Ratio - The ratio of a company's long term debt, typically bonds and preferred stock, to its equity in its capital structure. The greater the long term debt, the greater the leverage.

Split Ratio - The proportion of new number of shares (post-split) divided by old number of shares (pre-split). For example, a split ratio of 2.00 is a two-for-one split giving each shareholder an additional share for each share held.

Payout Ratio - The proportion of earnings paid out in dividends to shareholders, that is, dividend payment divided by earnings.

MPT Statistics

The Modern Portfolio Theory (MPT) Statistics section shows the Standard Deviation, Alpha, Beta, R-squared, Sharpe and Treynor statistics for the item. Definitions of these statistics are included at the end of the disclosures.

Standard deviation is a measure of a security's volatility, or variability in expected return. As such, it is a measure of risk since risk can be defined as the uncertainty of the expected return. Higher numbers indicate higher historical volatility. Standard deviation is most often used as a measure of risk relative to other securities or indexes. Standard Deviation does not measure all aspects of investment risks.

The Beta coefficient is a measure of a security's volatility relative to the market. An index relevant to the security's stated investment category is used as the proxy for the market, and is considered to have a 1.00 Beta. Therefore, if a security has a Beta of 1.50, it has been historically 50% more volatile than the market for the period of years shown.

The Alpha coefficient is a measure of risk-adjusted return. This number represents the difference between the security's actual performance and the performance anticipated in light of the security's risk posture and the market's behavior. A positive Alpha indicates that the manager has been successful at security selection and/or market timing, and has produced a rate of return which is more than commensurate with the security's risk posture.

R-squared is a measure of diversification relative to the market, as represented by an index relevant to the security's stated investment category. It tells us, in precise percentage terms, just how closely a security's performance variation paralleled the market over the time period shown.

The Sharpe and Treynor Ratios are measures of risk-adjusted performance. Higher values are desirable and indicate greater return per unit of risk. The Sharpe and Treynor Ratios measure risk by standard deviation and beta, respectively.

Ajs Bancorp, Inc (AJSB)

Exchange: OTC

Latest Price : \$29.90

As Of : 02/14/2008

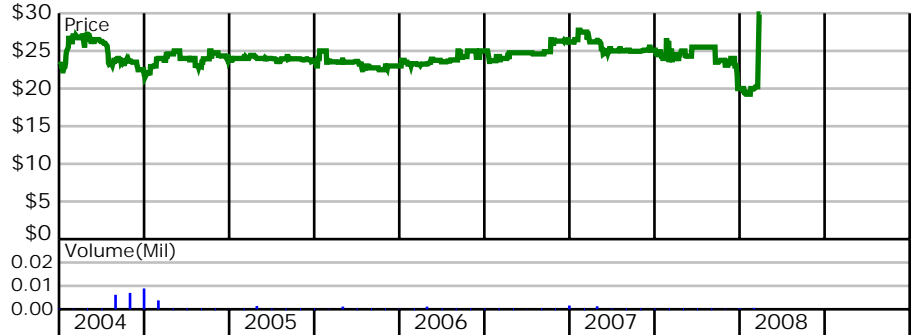
Shares Outstanding (Mil) : 2

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$0.39	\$2.15
Dividend Yield %	2.20	2.18
Net Profit Margin	\$6.27	\$7.36
Market Cap (Mil)	\$41	\$23,665
52 Week High	\$26.70	\$52.17
52 Week Low	\$17.00	\$34.01
P/E Current	51.28	-
Price/Book	1.51	2.21
Price/Sales	3.85	1.14
Price/Cash Flow	42.30	9.56

Price Graph 60 Months



Profitability Ratios (12/31/2006)

Return on Equity (ROE)	3.2
Return on Assets (ROA)	0.7
Return on Invested Capital	2.9
Pre-Tax Profit Margin %	10.0
Post-Tax Profit Margin %	6.3
Net Profit Margin %	6.3

First Call Consensus

Current Mean	0.0
High	0.0
Low	0.0
Number of Analysts	0

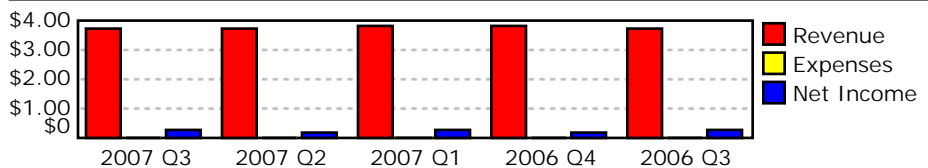
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	0.00%	-6.12%
1 Year	-26.00%	-4.15%
3 Year	-4.95%	5.28%
5 Year	3.15%	10.01%
10 Year	-	3.47%
15 Year	-	7.93%
20 Year	-	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	-
Depr & Amor	-
Deferred Taxes	-
Other Income	-
Capital Spending	-
Free Cash Flows	-

Income Statement (\$Mil)



Balance Sheet (12/31/2006)

Total Assets (\$Mil)	265
Current Assets	-
Cash	4
Inventories	-
Non-Current Assets	-
Total Liabilities	236
Current Liabilities	-
LT Debt	23
Total Equity	28

Company Description

AJS Bancorp, Inc. The Group's principal activity is Savings bank operations. This includes acceptance of deposits from customers and origination of one- to four-family real estate loans, multi-family, commercial real estate and consumer loans. The deposits include demand, NOW, money market, savings, and term certificate accounts. The Group conducts its business through two wholly owned subsidiaries, A.J. Smith Federal Savings Bank and A.J.S. Insurance, LLC, which provides insurance and investment services to the general public. At 31-Dec-2006, Group had 29 lending relations.

Liquidity Ratios (12/31/2006)

Current Ratio	0.00
Quick Ratio	0.00
Debt/Equity	1.00
Leverage Ratio	8.12
Int Coverage from Cont Ops	2.13

Dividends

Current Div/Share	0.44
Dividend Yield %	2.20
5 Year Growth %	0.00
Payout Ratio %	40
Split Ratio	-
Last Split	-

Company Snapshot

Sector	Financials
Industry	Banks
Address	14757 South Cicero Avenue Midlothian, IL 60445
Investor Relations	+1 708 687-7400

* Benchmark : S&P 500 Composite Index

American Express Co. (AXP)

Latest Price : \$45.69

As Of : 02/14/2008

Exchange: NYSE

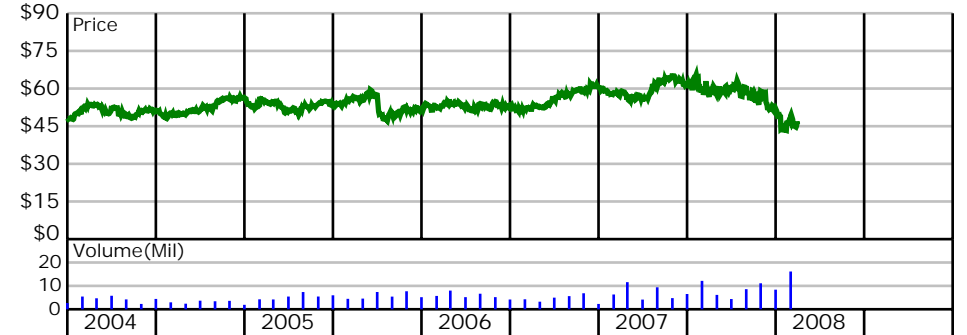
Shares Outstanding (Mil) : 1,158

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$3.39	\$2.15
Dividend Yield %	1.60	2.18
Net Profit Margin	\$12.71	\$7.36
Market Cap (Mil)	\$52,086	\$23,665
52 Week High	\$65.89	\$52.17
52 Week Low	\$41.15	\$34.01
P/E Current	13.27	-
Price/Book	4.74	2.21
Price/Sales	1.97	1.14
Price/Cash Flow	6.53	9.56

Price Graph 60 Months



Profitability Ratios (12/31/2007)

Return on Equity (ROE)	36.5
Return on Assets (ROA)	4.7
Return on Invested Capital	8.5
Pre-Tax Profit Margin %	17.6
Post-Tax Profit Margin %	12.7
Net Profit Margin %	12.7

First Call Consensus

Current Mean	2.0
High	4.0
Low	1.0
Number of Analysts	20
Buy	2
Buy/Hold	1
Hold	3
Hold/Sell	4
Sell	5
Average	2.0

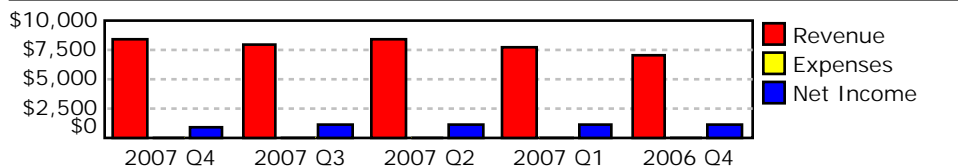
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	-5.22%	-6.12%
1 Year	-14.67%	-4.15%
3 Year	2.71%	5.28%
5 Year	10.60%	10.01%
10 Year	8.18%	3.47%
15 Year	16.64%	7.93%
20 Year	12.54%	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	7,242
Depr & Amor	645
Deferred Taxes	-
Other Income	7,121
Capital Spending	861
Free Cash Flows	5,720

Income Statement (\$Mil)



Balance Sheet (12/31/2007)

Total Assets (\$Mil)	150,000
Current Assets	-
Cash	12,000
Inventories	-
Non-Current Assets	-
Total Liabilities	139,000
Current Liabilities	-
LT Debt	55,000
Total Equity	11,000

Company Description

American Express Company. The Group's principal activities are to provide travel, payment, financial advisory and international banking services worldwide. It has three reportable operating segments: Global Network and Merchant segment operates global general purpose charge and credit card network through Global Network Services 'GNS'. US card services segment issue a wide range of Card products and services to consumers and small businesses in the US. International Card and Global Commercial Services segment operates through Global Commercial Services 'GCS' provide expense management services through Corporate Card program, Purchasing Solutions and Business Travel Services. Corporate and Other segment consists of the Company's corporate functions and auxiliary businesses, including American Express Publishing. It operates in the United States, Europe, Asia Pacific and other countries. During the year 2006, it acquired Harbor Payments, Inc.

Liquidity Ratios (12/31/2007)

Current Ratio	0.00
Quick Ratio	0.00
Debt/Equity	6.64
Leverage Ratio	50.00
Int Coverage from Cont Ops	2.45

Dividends

Current Div/Share	0.72
Dividend Yield %	1.60
5 Year Growth %	17.60
Payout Ratio %	18
Split Ratio	3.00
Last Split	05/11/2000

Company Snapshot

Sector	Financials
Industry	Consumer Finance
Address	200 Vesey Street World Financial Center New York, NY 10285
Investor Relations	+1 212 640-2000

* Benchmark : S&P 500 Composite Index

Stock Split

American Funds AMCAP R1 (RAFAX)

Category

Data As Of

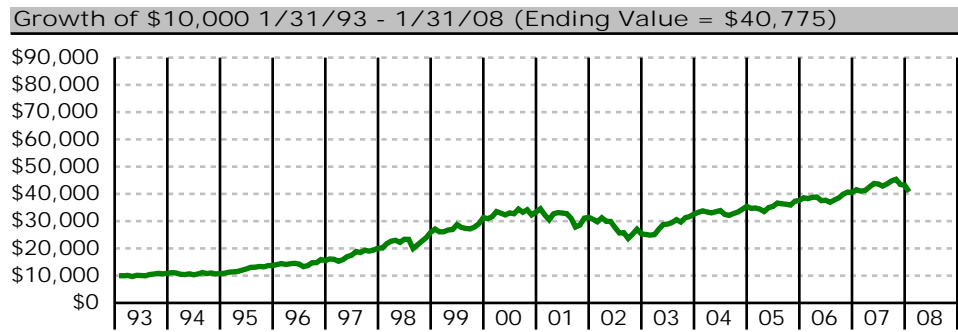
Family: American Funds

Growth - Domestic

01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	-5.59%	-
1 Month	-5.59%	-
3 Month	-10.11%	-
1 Year	-1.85%	6.62%
3 Year Avg	5.55%	6.81%
5 Year Avg	10.17%	11.26%
10 Year Avg	7.31%	7.95%
15 Year Avg	9.82%	10.33%
20 Year Avg	10.74%	11.07%
Since Inception	11.08%	11.27%

Load Adj. Returns as of 12/31/2007



Yearly Total Returns

Year	Return (%)
2007	6.62%
2006	7.71%
2005	6.10%
2004	8.80%
2003	28.59%
2002	-19.34%
2001	-5.83%
2000	6.58%
1999	20.73%
1998	28.90%

Top Holdings (12/31/2007)

Company	% Holdings
Oracle Corporation	2.49%
Unitedhealth Group Inc	2.34%
Lowes Companies Incorporated	2.20%
Cisco Systems Incorporated	2.18%
American Intl Group Inc	1.99%
WellPoint Incorporated	1.97%
Microsoft Corporation	1.88%
Best Buy Incorporated	1.62%
Google Incorporated	1.60%
Target Corporation	1.56%

Total Rtn % Rank w/in Category *

Term	Rank w/in Category *
1 Year	1633/3264 = 51%
3 Year	1908/2665 = 72%
5 Year	1602/2217 = 73%
10 Year	244/1173 = 21%
15 Year	165/521 = 32%

MPT Stats

	3 Yr	5 Yr	10 Yr
Std Dev	8.10	8.87	14.38
Alpha(%)	-1.24	-1.01	2.26
Beta	0.88	0.92	0.89
R Sq(%)	85	88	89
Sharpe	0.19	0.80	0.27
Treynor	0.14	0.62	0.36

Portfolio Composition

Asset Class	Percentage
Stocks	82.8%
Bonds	0.0%
Preferreds	0.0%
Convertibles	0.0%
Cash	17.2%

* Growth - Domestic Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description

The investment objective of the Fund is to provide with long term growth of capital. The Fund invests primarily in common stocks of issuers located in the U.S. The investment adviser of the Fund focuses primarily on companies with attributes that are associated with long term growth such as strong management participation in a growing market and a history of above average growth in earnings, revenues and cash flow. The Fund may also hold cash or money market instruments. The basic investment philosophy of the investment adviser of the Fund is to seek to invest in attractively valued companies that represent above average long term growth opportunities.

Sector Weightings (12/31/2007)

Sector	Weighting (%)
Consumer Cyclical	15.7%
Technology	12.5%
Finance	11.7%
Healthcare	8.9%
Energy	5.5%
Consumer Staples	4.9%
Capital Goods	4.5%
Communication Services	4.1%
Transportation	2.6%
Oil & Gas	1.6%
Miscellaneous	0.7%
Utilities	0.1%

Investment Information

Mgr1	Team Managed
Mgr2	Timothy D. Armour
CUSIP	023375876
Closed	No
Phone	-
Min Initial Investment	-
Min Subsequent Investment	-
Min IRA	-

Fund Details

NAV	\$18.58
Last Inc Div (12/14/2007 12:00:00 AM)	\$0.04
Last Cap Gain (12/14/2007 12:00:00 AM)	\$1.02
Div Yield (12 month)	0.27%
Div Yield (30 day)	0.40%
Inception Date	06/26/2002
Net Assets (1/31/2008 12:00:00 AM)	\$41.7 Mil
Turnover (2/28/2007 12:00:00 AM)	20%

Fees And Expenses

Total Expense Ratio	1.50%
12b1 Fee	1.00%
Max Front End Charge	0.00%
Max Deferred Charge	0.00%

American Funds Bnd Fd of Amer R1 (RBFAX)

Category

Data As Of

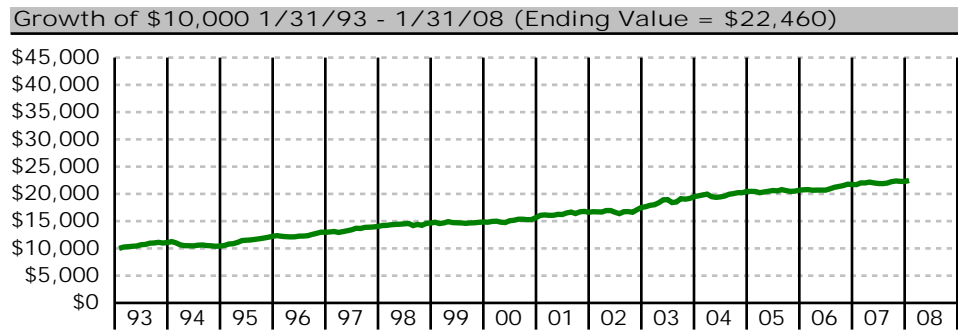
Family: American Funds

General Bd - Investment Grade

01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	0.83%	-
1 Month	0.83%	-
3 Month	0.40%	-
1 Year	3.51%	2.54%
3 Year Avg	3.16%	2.88%
5 Year Avg	4.94%	4.93%
10 Year Avg	4.70%	4.72%
15 Year Avg	5.54%	5.64%
20 Year Avg	6.60%	6.77%
Since Inception	8.07%	8.07%

Load Adj. Returns as of 12/31/2007



Yearly Total Returns

2007	2.54%
2006	5.05%
2005	1.11%
2004	4.98%
2003	11.29%
2002	5.24%
2001	6.28%
2000	5.33%
1999	1.46%
1998	4.31%

Top Holdings (12/31/2007)

Top Holdings	% Holdings
Standard Chartered Cap Tr I	2.70%
United States Treas Nts	1.55%
United States Treas Nts	1.46%
Federal Home Ln Mtg Reference	0.95%
Germany Fed Rep	0.71%
United States Treas Bonds	0.69%
United States Treas Bonds	0.67%
United States Treas Bonds	0.62%
Santander Finance Pref Sa Unip	0.57%
United States Treas Bonds	0.47%

Total Rtn % Rank w/in Category *

1 Year	879/1007 = 88%
3 Year	692/859 = 81%
5 Year	142/725 = 20%
10 Year	268/437 = 62%
15 Year	117/244 = 48%

MPT Stats

	3 Yr	5 Yr	10 Yr
Std Dev	2.28	3.45	3.77
Alpha(%)	-1.35	0.45	-0.50
Beta	0.63	0.85	0.72
R Sq(%)	64	77	43
Sharpe	-0.34	0.59	0.37
Treynor	-0.10	0.20	0.16

Portfolio Composition

Stocks	0.3%
Bonds	94.1%
Preferreds	0.0%
Convertibles	0.0%
Cash	5.6%

* General Bd - Investment Grade Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description

The Funds investment objective is to provide as high a level of current income as is consistent with the preservation of capital. The Fund invests at least 80% of its assets in bonds and other debt securities. The Fund invests a majority of its assets in debt securities rated A and above, including securities issued and guaranteed by the U.S. and other governments and securities backed by mortgages and other assets. The Fund may invest in debt securities and mortgage backed securities issued by federal agencies and instrumentalities that are not backed by the full faith and credit of the U.S. Government.

Sector Weightings (12/31/2007)

Consumer Cyclicals	0.1%
Technology	0.0%
Utilities	0.0%
Transportation	0.0%
Communication Services	0.0%

Investment Information

Mgr1	David C. Barclay
Mgr2	Team Managed
CUSIP	097873871
Closed	No
Phone	-
Min Initial Investment	-
Min Subsequent Investment	-
Min IRA	-

Fund Details

NAV	\$13.14
Last Inc Div (1/25/2008 12:00:00 AM)	\$0.03
Last Cap Gain (12/24/1998 12:00:00 AM)	\$0.07
Div Yield (12 month)	4.54%
Div Yield (30 day)	2.64%
Inception Date	06/11/2002
Net Assets (1/31/2008 12:00:00 AM)	\$77.5 Mil
Turnover (12/31/2007 12:00:00 AM)	58%

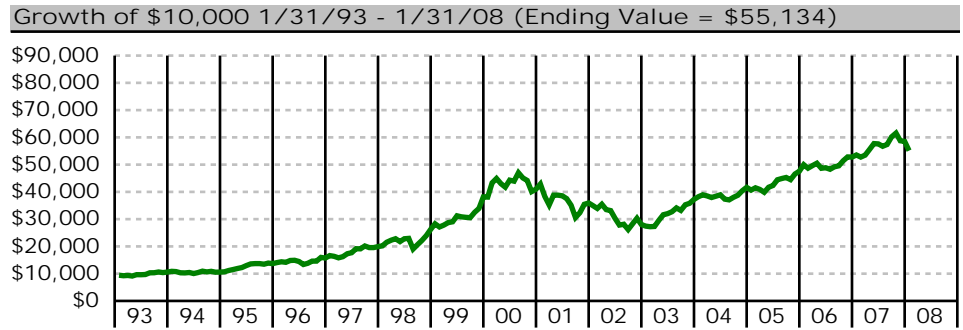
Fees And Expenses

Total Expense Ratio	1.44%
12b1 Fee	1.00%
Max Front End Charge	0.00%
Max Deferred Charge	0.00%

American Funds Gr Fnd of Amer 529A (CGFAX) Category: Growth - Domestic Data As Of: 01/31/2008
 Family: American Funds

Total Returns	NAV	Load Adj.
Year-To-Date	-5.76%	-
1 Month	-5.76%	-
3 Month	-10.45%	-
1 Year	2.97%	4.49%
3 Year Avg	10.70%	9.78%
5 Year Avg	14.97%	14.49%
10 Year Avg	10.56%	10.71%
15 Year Avg	12.50%	12.63%
20 Year Avg	13.40%	13.58%
Since Inception	14.94%	14.99%

Load Adj. Returns as of 12/31/2007



Yearly Total Returns

2007	10.87%
2006	10.91%
2005	14.18%
2004	11.90%
2003	32.90%
2002	-22.00%
2001	-12.41%
2000	7.40%
1999	45.51%
1998	31.66%

Top Holdings
 Not Available for this Fund

Total Rtn %	Rank w/in Category *
1 Year	674/3264 = 21%
3 Year	241/2665 = 10%
5 Year	271/2217 = 13%
10 Year	50/1173 = 5%
15 Year	28/521 = 6%

MPT Stats

	3 Yr	5 Yr	10 Yr
Std Dev	9.52	9.95	17.92
Alpha(%)	3.12	2.37	5.05
Beta	1.02	1.03	1.06
R Sq(%)	83	87	82
Sharpe	0.68	1.18	0.39
Treynor	0.51	0.90	0.54

Portfolio Composition

Stocks	87.9%
Bonds	0.1%
Preferreds	0.0%
Convertibles	0.1%
Cash	11.9%

* Growth - Domestic Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description
 The Fund seeks to provide long term growth of capital. The Fund invests primarily in common stocks. The Fund also invests in convertibles preferred stocks U.S. government securities bonds. The Fund may invest up to 15% of assets in securities of issuers domiciled outside the United States and Canada. The Fund may also hold cash or money market instruments. The Fund emphasizes on companies that appear to offer opportunities for long term growth and companies have good long term investment opportunities.

Sector Weightings
 Not Available for this Fund

Investment Information

Mgr1	Committee
Mgr2	-
CUSIP	399874502
Closed	No
Phone	-
Min Initial Investment	\$250
Min Subsequent Investment	\$50
Min IRA	-

Fund Details

NAV	\$31.91
Last Inc Div (12/18/2007 12:00:00 AM)	\$0.35
Last Cap Gain (12/18/2007 12:00:00 AM)	\$2.06
Div Yield (12 month)	0.97%
Div Yield (30 day)	1.03%
Inception Date	02/15/2002
Net Assets (1/31/2008 12:00:00 AM)	\$2,789.0 Mil
Turnover (8/31/2007 12:00:00 AM)	26%

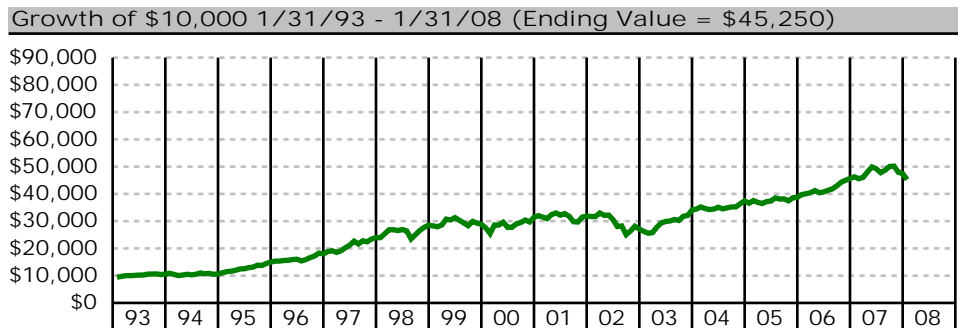
Fees And Expenses

Total Expense Ratio	0.69%
12b1 Fee	0.19%
Max Front End Charge	5.75%
Max Deferred Charge	1.00%

American Funds Wash Mutl Invs 529A (CWMAX) Category Data As Of
 Family: American Funds Growth & Income 01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	-4.64%	-
1 Month	-4.64%	-
3 Month	-9.85%	-
1 Year	-2.20%	-2.08%
3 Year Avg	7.35%	6.11%
5 Year Avg	11.50%	10.54%
10 Year Avg	6.57%	6.46%
15 Year Avg	11.03%	10.99%
20 Year Avg	11.45%	11.82%
Since Inception	12.41%	12.41%

Load Adj. Returns as of 12/31/2007



Yearly Total Returns

Year	Total Return %
2007	3.88%
2006	17.94%
2005	3.47%
2004	9.82%
2003	25.75%
2002	-14.90%
2001	1.40%
2000	8.94%
1999	1.05%
1998	19.24%

Top Holdings (12/31/2007)

Company	% Holdings
General Electric Company	3.62%
Chevron Corporation New	3.37%
AT&T Incorporated	3.21%
Exxon Mobil Corporation	2.79%
Intl Business Machines	2.48%
United Parcel Service Inc	2.14%
Bank of America Corporation	2.10%
Microsoft Corporation	1.79%
Coca Cola Company	1.78%
Wells Fargo & Company New	1.72%

Total Rtn % Rank w/in Category *

Period	Rank w/in Category *
1 Year	524/1113 = 48%
3 Year	347/938 = 37%
5 Year	425/787 = 55%
10 Year	174/519 = 34%
15 Year	62/275 = 23%

MPT Stats

	3 Yr	5 Yr	10 Yr
Std Dev	7.62	8.37	13.08
Alpha(%)	0.48	0.37	1.87
Beta	0.87	0.90	0.72
R Sq(%)	94	94	71
Sharpe	0.43	1.00	0.25
Treynor	0.31	0.75	0.36

Portfolio Composition

Category	%
Stocks	96.5%
Bonds	0.0%
Preferreds	0.0%
Convertibles	0.0%
Cash	3.5%

* Growth & Income Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description
 The Fund seeks to provide current income and the opportunity for growth of principal with sound common stock investing. The Fund strives to accomplish this objective through fundamental research, careful selection and broad diversification. The Funds policy is to maintain at all times for its shareholders a fully invested and widely diversified portfolio of securities. The Fund may hold, to a limited extent, short term U.S. government securities, other money market instruments, cash and cash equivalents.

Sector Weightings (12/31/2007)

Sector	Weighting %
Finance	15.4%
Capital Goods	12.5%
Energy	10.9%
Healthcare	10.8%
Technology	8.1%
Consumer Cyclical	6.2%
Communication Services	5.1%
Utilities	4.9%
Consumer Staples	4.8%
Transportation	3.3%
Oil & Gas	2.7%
Miscellaneous	0.9%

Investment Information

Mgr1	Committee
Mgr2	-
CUSIP	939330502
Closed	No
Phone	-
Min Initial Investment	\$250
Min Subsequent Investment	\$50
Min IRA	-

Fund Details

NAV	\$32.04
Last Inc Div (12/21/2007 12:00:00 AM)	\$0.17
Last Cap Gain (12/21/2007 12:00:00 AM)	\$1.94
Div Yield (12 month)	1.89%
Div Yield (30 day)	2.02%
Inception Date	02/15/2002
Net Assets (1/31/2008 12:00:00 AM)	\$1,072.5 Mil
Turnover (4/30/2007 12:00:00 AM)	19%

Fees And Expenses

Total Expense Ratio	0.67%
12b1 Fee	0.20%
Max Front End Charge	5.75%
Max Deferred Charge	1.00%

American Funds Wash Mutl Invs R1 (RWMAX)

Category

Data As Of

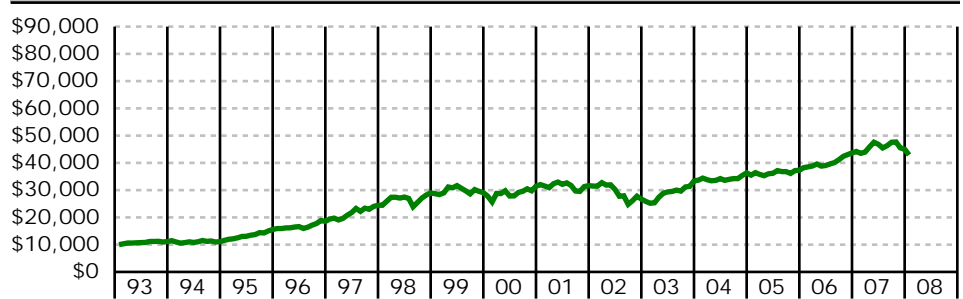
Family: American Funds

Growth & Income

01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	-4.69%	-
1 Month	-4.69%	-
3 Month	-10.00%	-
1 Year	-2.91%	3.14%
3 Year Avg	6.53%	7.39%
5 Year Avg	10.64%	10.98%
10 Year Avg	5.76%	6.27%
15 Year Avg	10.20%	10.59%
20 Year Avg	10.62%	11.32%
Since Inception	11.59%	11.71%
Load Adj. Returns as of 12/31/2007		

Growth of \$10,000 1/31/93 - 1/31/08 (Ending Value = \$42,903)



Yearly Total Returns

Year	Total Return %
2007	3.14%
2006	16.99%
2005	2.65%
2004	8.97%
2003	24.75%
2002	-15.57%
2001	0.67%
2000	8.15%
1999	0.31%
1998	18.37%

Top Holdings (12/31/2007)

Company	% Holdings
General Electric Company	3.62%
Chevron Corporation New	3.37%
AT&T Incorporated	3.21%
Exxon Mobil Corporation	2.79%
Intl Business Machines	2.48%
United Parcel Service Inc	2.14%
Bank of America Corporation	2.10%
Microsoft Corporation	1.79%
Coca Cola Company	1.78%
Wells Fargo & Company New	1.72%

Total Rtn % Rank w/in Category *

Term	Rank w/in Category *
1 Year	593/1113 = 54%
3 Year	513/938 = 55%
5 Year	557/787 = 71%
10 Year	233/519 = 45%
15 Year	103/275 = 38%

MPT Stats

	3 Yr	5 Yr	10 Yr
Std Dev	7.61	8.37	13.07
Alpha(%)	-0.28	-0.41	1.10
Beta	0.87	0.90	0.72
R Sq(%)	94	94	71
Sharpe	0.32	0.90	0.19
Treynor	0.23	0.68	0.28

Portfolio Composition

Asset Class	%
Stocks	96.5%
Bonds	0.0%
Preferreds	0.0%
Convertibles	0.0%
Cash	3.5%

* Growth & Income Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description

The Fund seeks to provide current income and the opportunity for growth of principal with sound common stock investing. The Fund strives to accomplish this objective through fundamental research, careful selection and broad diversification. The Funds policy is to maintain at all times for its shareholders a fully invested and widely diversified portfolio of securities; however, the fund may hold, to a limited extent, short term U.S. government securities, other money market instruments, cash and cash equivalents.

Sector Weightings (12/31/2007)

Sector	Weighting %
Finance	15.4%
Capital Goods	12.5%
Energy	10.9%
Healthcare	10.8%
Technology	8.1%
Consumer Cyclicals	6.2%
Communication Services	5.1%
Utilities	4.9%
Consumer Staples	4.8%
Transportation	3.3%
Oil & Gas	2.7%
Miscellaneous	0.9%

Investment Information

Mgr1	Committee
Mgr2	-
CUSIP	939330874
Closed	No
Phone	-
Min Initial Investment	-
Min Subsequent Investment	-
Min IRA	-

Fund Details

NAV	\$31.87
Last Inc Div (12/21/2007 12:00:00 AM)	\$0.10
Last Cap Gain (12/21/2007 12:00:00 AM)	\$1.94
Div Yield (12 month)	1.21%
Div Yield (30 day)	1.31%
Inception Date	05/29/2002
Net Assets (1/31/2008 12:00:00 AM)	\$67.5 Mil
Turnover (4/30/2007 12:00:00 AM)	19%

Fees And Expenses

Total Expense Ratio	1.43%
12b1 Fee	1.00%
Max Front End Charge	0.00%
Max Deferred Charge	0.00%

Circuit City Stores Inc. (CC)

Latest Price : \$5.04

As Of : 02/14/2008

Exchange: NYSE

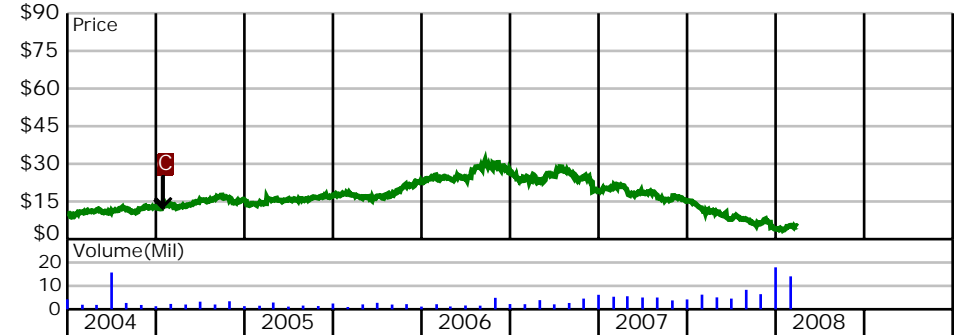
Shares Outstanding (Mil) : 168

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$-2.02	\$2.15
Dividend Yield %	3.24	2.18
Net Profit Margin	\$-0.07	\$7.36
Market Cap (Mil)	\$831	\$23,665
52 Week High	\$21.71	\$52.17
52 Week Low	\$3.47	\$34.01
P/E Current	-2.45	-
Price/Book	0.58	2.21
Price/Sales	0.06	1.14
Price/Cash Flow	9.64	9.56

Price Graph 60 Months



Profitability Ratios (02/28/2007)

Return on Equity (ROE)	-0.4
Return on Assets (ROA)	-0.2
Return on Invested Capital	-0.4
Pre-Tax Profit Margin %	0.2
Post-Tax Profit Margin %	-0.1
Net Profit Margin %	-0.1

First Call Consensus

Current Mean	2.8
High	5.0
Low	1.0
Number of Analysts	28
Buy	1
Buy/Hold	2
Hold	3
Hold/Sell	4
Sell	5
2.8	

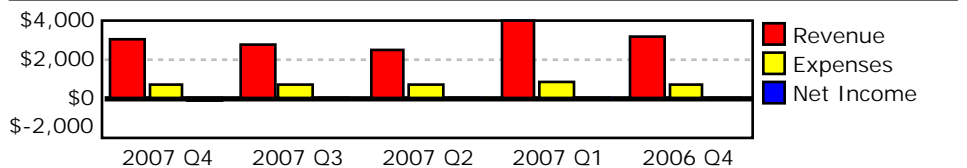
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	29.52%	-6.12%
1 Year	-72.83%	-4.15%
3 Year	-26.88%	5.28%
5 Year	-1.06%	10.01%
10 Year	-6.63%	3.47%
15 Year	-2.62%	7.93%
20 Year	6.47%	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	362
Depr & Amor	181
Deferred Taxes	72
Other Income	108
Capital Spending	285
Free Cash Flows	57

Income Statement (\$Mil)



Balance Sheet (02/28/2007)

Total Assets (\$Mil)	3,975
Current Assets	2,883
Cash	739
Inventories	1,636
Non-Current Assets	1,091
Total Liabilities	2,184
Current Liabilities	1,714
LT Debt	50
Total Equity	1,791

Company Description

Circuit City Stores, Inc.. The Group's principal activity is to sell consumer electronics, information technology products, entertainment software and related services through retail stores in the United States and Canada. It operates through two segments: Domestic and International. The Domestic segment markets branded consumer electronics, personal computers, entertainment software and related services through its stores in the United States and via the web at www.circuitcity.com. At 30-Nov-2007, the Domestic segment operates through 668 Superstores and 13 other stores in 158 U.S. media markets. At 30-Nov-2007, the International segment operates through 789 retail stores and dealer outlets in Canada. The Group offers a broad range of products and services through its stores, on the web and via the telephone.

Liquidity Ratios (02/28/2007)

Current Ratio	1.68
Quick Ratio	0.68
Debt/Equity	0.03
Leverage Ratio	0.28
Int Coverage from Cont Ops	14.53

Dividends

Current Div/Share	0.16
Dividend Yield %	3.24
5 Year Growth %	17.98
Payout Ratio %	9
Split Ratio	2.00
Last Split	07/16/1999

Company Snapshot

Sector	Consumer Services
Industry	Specialty Retailers
Address	9950 Mayland Drive Richmond, VA 23233
Investor Relations	+1 804 486-4000

* Benchmark : S&P 500 Composite Index

Stock Split

Name Change

Cisco Systems Inc. (CSCO)

Exchange: NASDAQ NM

Latest Price : \$23.53

As Of : 02/14/2008

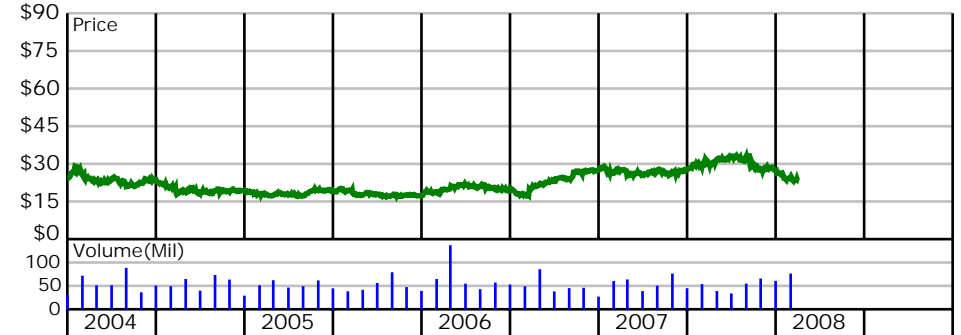
Shares Outstanding (Mil) : 6,066

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$1.29	\$2.15
Dividend Yield %	0.00	2.18
Net Profit Margin	\$21.00	\$7.36
Market Cap (Mil)	\$142,816	\$23,665
52 Week High	\$34.24	\$52.17
52 Week Low	\$21.77	\$34.01
P/E Current	18.25	-
Price/Book	4.03	2.21
Price/Sales	4.86	1.14
Price/Cash Flow	17.47	9.56

Price Graph



Profitability Ratios (07/28/2007)

Return on Equity (ROE)	26.5
Return on Assets (ROA)	16.0
Return on Invested Capital	22.2
Pre-Tax Profit Margin %	27.1
Post-Tax Profit Margin %	21.0
Net Profit Margin %	21.0

First Call Consensus

Current Mean	2.2
High	5.0
Low	1.0
Number of Analysts	34
Buy	1
Buy/Hold	2
Hold	3
Hold/Sell	4
Sell	5
2.2	

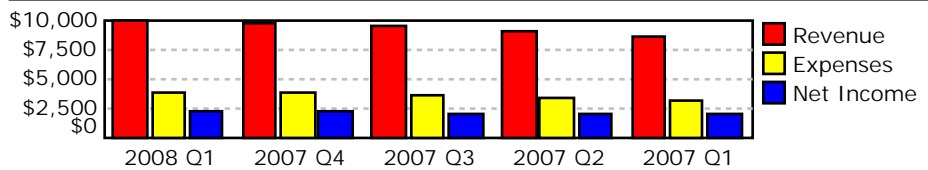
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	-9.49%	-6.12%
1 Year	-7.96%	-4.15%
3 Year	10.74%	5.28%
5 Year	12.88%	10.01%
10 Year	8.83%	3.47%
15 Year	22.08%	7.93%
20 Year	-	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	8,048
Depr & Amor	1,413
Deferred Taxes	-
Other Income	7,257
Capital Spending	1,251
Free Cash Flows	6,797

Income Statement (\$Mil)



Balance Sheet (07/28/2007)

Total Assets (\$Mil)	52,280
Current Assets	31,574
Cash	22,266
Inventories	1,322
Non-Current Assets	20,706
Total Liabilities	20,790
Current Liabilities	13,358
LT Debt	6,408
Total Equity	31,480

Company Description

Cisco Systems Incorporated. The Group's principal activities are to design, development, manufacturing, marketing and technical support of networking and other products and services related to the communications and information technology industry. The Group offers its products in five categories: Switches, Advanced Technologies, Routers, Service, and Other. These products, primarily integrated by Group's IOS Software, link geographically dispersed local-area networks (LANs) and wide-area networks (WANs). The customers of the Group include large enterprises, public institutions, telecommunications companies, commercial businesses and personal residences. It operates in the United States, Canada, European Markets, Eastern Europe, Latin America, the Middle East and Africa, Russia, Asia Pacific and Japan. During Fiscal 2007 the Group acquired Arroyo Video Solutions, Inc, IronPort Systems Inc, Reactivity, Inc and WebEx Communications Inc.

Liquidity Ratios (07/28/2007)

Current Ratio	2.36
Quick Ratio	1.99
Debt/Equity	0.20
Leverage Ratio	2.04
Int Coverage from Cont Ops	26.10

Dividends

Current Div/Share	0.00
Dividend Yield %	0.00
5 Year Growth %	0.00
Payout Ratio %	0
Split Ratio	2.00
Last Split	03/23/2000

Company Snapshot

Sector	Technology
Industry	Telecommunications Equipment
Address	170 West Tasman Drive San Jose, CA 95134-1706
Investor Relations	+1 408 526-4000

* Benchmark : S&P 500 Composite Index

Stock Split

Fidelity MI Tax-Free Money Market (FMI XX)

Category

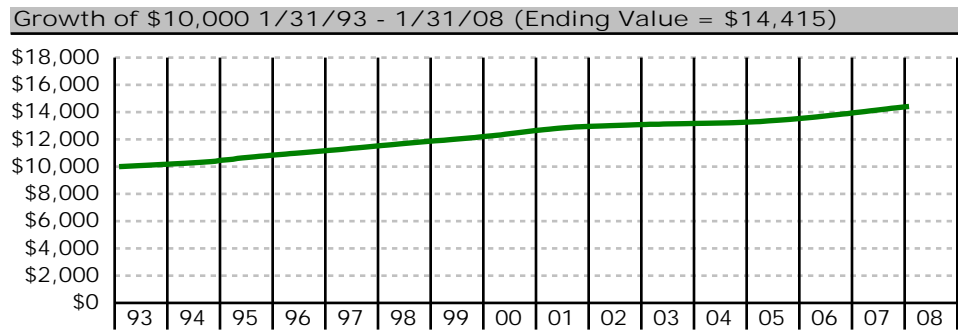
Data As Of

Family: Fidelity Investments

Tax Free Money Market

01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	0.22%	-
1 Month	0.22%	-
3 Month	0.72%	-
1 Year	3.16%	3.20%
3 Year Avg	2.77%	2.73%
5 Year Avg	1.94%	1.91%
10 Year Avg	2.24%	2.24%
15 Year Avg	2.47%	2.46%
20 Year Avg	-	-
Since Inception	2.82%	2.82%
Load Adj. Returns as of 12/31/2007		



Yearly Total Returns

2007	3.20%
2006	3.01%
2005	2.00%
2004	0.74%
2003	0.63%
2002	1.03%
2001	2.35%
2000	3.69%
1999	2.82%
1998	3.00%

Top Holdings
Not Available for this Fund

Total Rtn %	Rank w/in Category *	MPT Stats	3 Yr	5 Yr	10 Yr	Portfolio Composition
1 Year	-	Std Dev	0.16	0.32	0.31	Stocks 0.0%
3 Year	-	Alpha(%)	-1.11	-0.77	-0.99	Bonds 0.0%
5 Year	-	Beta	0.86	0.53	0.16	Preferreds 0.0%
10 Year	-	R Sq(%)	64	19	2	Convertibles 0.0%
15 Year	-	Sharpe	-7.20	-2.75	-3.16	Cash 100.0%
		Treynor	-0.11	-0.14	-0.50	

* Tax Free Money Market Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description
The Funds seeks as high a level of current income, exempt from federal income tax and Michigan personal income tax, as is consistent with the preservation of capital. The Fund invests at least 80 percentage assets in U.S. Treasury securities. The Fund invests in securities whose interest is exempt from state and local income taxes. The Fund invests in compliance with industry standard regulatory requirements for money market funds for the quality, maturity, and diversification of investments.

Sector Weightings
Not Available for this Fund

Investment Information

Mgr1	Michael R Widrig
Mgr2	-
CUSIP	316201508
Closed	No
Phone	-
Min Initial Investment	\$5,000
Min Subsequent Investment	\$500
Min IRA	-

Fund Details

NAV	\$1.00
Last Inc Div (1/31/2008 12:00:00 AM)	\$0.00
Last Cap Gain	\$0.00
Div Yield (12 month)	3.11%
Div Yield (30 day)	2.66%
Inception Date	01/12/1990
Net Assets (12/31/2007 12:00:00 AM)	\$1,069.6 Mil
Turnover	0%

Fees And Expenses

Total Expense Ratio	0.00%
12b1 Fee	0.00%
Max Front End Charge	0.00%
Max Deferred Charge	0.00%

Ford Motor Co. (F)

Latest Price : \$6.46

As Of : 02/14/2008

Exchange: NYSE

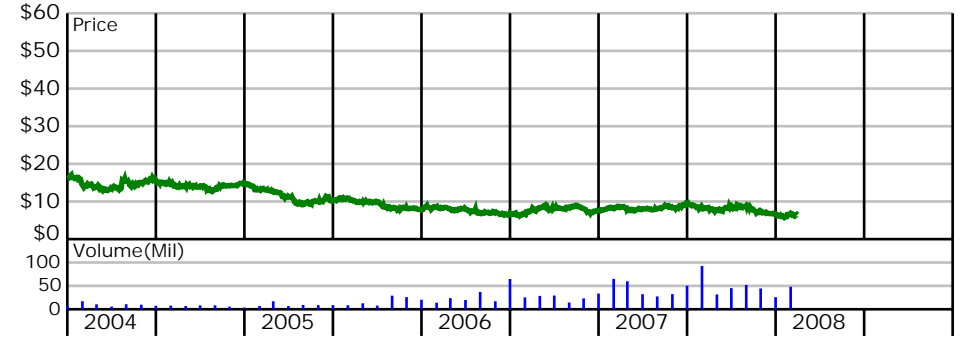
Shares Outstanding (Mil) : 2,039

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$-1.35	\$2.15
Dividend Yield %	4.11	2.18
Net Profit Margin	\$-1.53	\$7.36
Market Cap (Mil)	\$12,399	\$23,665
52 Week High	\$9.70	\$52.17
52 Week Low	\$5.50	\$34.01
P/E Current	-4.50	-
Price/Book	-3.46	2.21
Price/Sales	0.08	1.14
Price/Cash Flow	0.62	9.56

Price Graph 60 Months



Profitability Ratios (12/31/2007)

Return on Equity (ROE)	-252.8
Return on Assets (ROA)	-2.6
Return on Invested Capital	-4.1
Pre-Tax Profit Margin %	-2.2
Post-Tax Profit Margin %	-1.5
Net Profit Margin %	-1.5

First Call Consensus

Current Mean	3.4
High	5.0
Low	2.0
Number of Analysts	14
Buy	1
Buy/Hold	2
Hold	3
Hold/Sell	4
Sell	5
3.4	

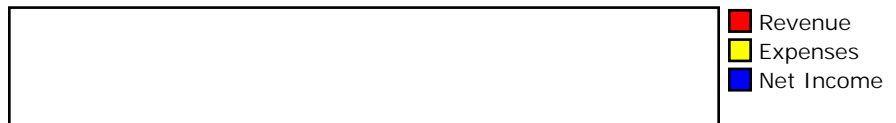
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	-1.34%	-6.12%
1 Year	-18.33%	-4.15%
3 Year	-18.65%	5.28%
5 Year	-3.71%	10.01%
10 Year	-7.15%	3.47%
15 Year	1.65%	7.93%
20 Year	3.12%	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	8,026
Depr & Amor	16,519
Deferred Taxes	-
Other Income	-
Capital Spending	6,848
Free Cash Flows	710

Income Statement (\$Mil)



Balance Sheet (12/31/2007)

Total Assets (\$Mil)	275,337
Current Assets	151,019
Cash	55,622
Inventories	11,578
Non-Current Assets	124,318
Total Liabilities	277,643
Current Liabilities	117,192
LT Debt	109,593
Total Equity	-

Company Description

Ford Motor Company. The Group's principal activity is to produce and sell cars and trucks. The Group is also engaged in other business such as financing and renting vehicles and equipment. The Group operates through two segments: Automotive and Financial Services. Vehicles of this segment include Ford, Lincoln, Mercury, Volvo, Jaguar, Land Rover, Aston, Martin and related service parts. The Automotive segment consists of the design, manufacture, sale and service of cars and trucks, automotive components and systems. The Financial services segment consists of vehicle-related financing, leasing and insurance, renting and leasing of cars and trucks and renting industrial and construction equipment and other activities. The Group operates in North America, South America, Europe, Africa and Asia-Pacific. In Dec 2006, the Group purchased Troller Veiculos Especiais LTDA.

Liquidity Ratios (12/31/2007)

Current Ratio	1.29
Quick Ratio	1.11
Debt/Equity	-49.65
Leverage Ratio	-316.29
Int Coverage from Cont Ops	-0.76

Dividends

Current Div/Share	0.25
Dividend Yield %	4.11
5 Year Growth %	-24.95
Payout Ratio %	36
Split Ratio	1.75
Last Split	08/03/2000

Company Snapshot

Sector	Consumer Goods
Industry	Automobiles
Address	One American Road
	Dearborn, MI 48126-2798
Investor Relations	+1 313 322-3000

* Benchmark : S&P 500 Composite Index

Stock Split

General Electric Co. (GE)

Latest Price : \$34.39

As Of : 02/14/2008

Exchange: NYSE

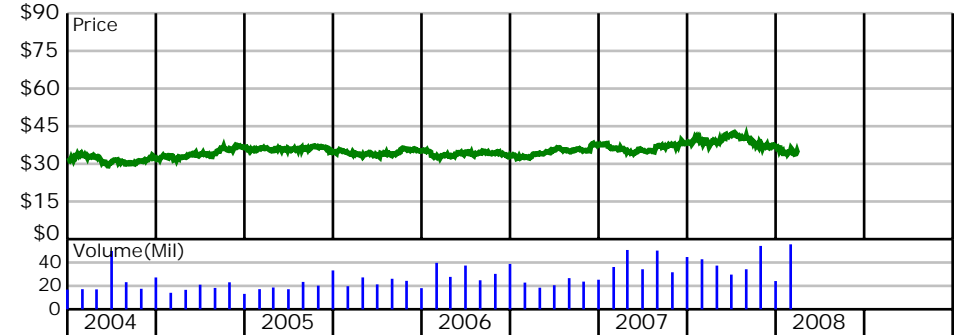
Shares Outstanding (Mil) : 10,106

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$2.20	\$2.15
Dividend Yield %	3.66	2.18
Net Profit Margin	\$13.09	\$7.36
Market Cap (Mil)	\$341,994	\$23,665
52 Week High	\$42.15	\$52.17
52 Week Low	\$32.92	\$34.01
P/E Current	15.38	-
Price/Book	2.83	2.21
Price/Sales	2.23	1.14
Price/Cash Flow	9.93	9.56

Price Graph



Profitability Ratios (12/31/2007)

Return on Equity (ROE)	19.6
Return on Assets (ROA)	5.0
Return on Invested Capital	6.4
Pre-Tax Profit Margin %	16.2
Post-Tax Profit Margin %	13.1
Net Profit Margin %	13.1

First Call Consensus

Current Mean	1.9
High	3.0
Low	1.0
Number of Analysts	18
Buy	1
Buy/Hold	2
Hold	3
Hold/Sell	4
Sell	5

1.9

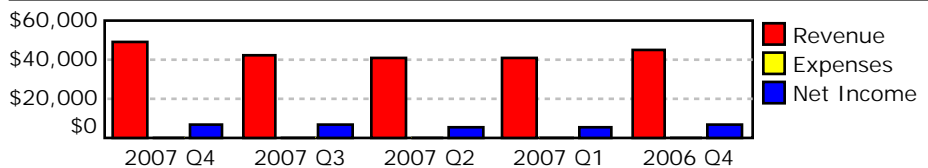
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	-4.61%	-6.12%
1 Year	1.10%	-4.15%
3 Year	2.17%	5.28%
5 Year	11.88%	10.01%
10 Year	5.44%	3.47%
15 Year	13.76%	7.93%
20 Year	14.65%	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	33,240
Depr & Amor	9,158
Deferred Taxes	1,950
Other Income	22,132
Capital Spending	16,650
Free Cash Flows	6,170

Income Statement (\$Mil)



Balance Sheet (12/31/2007)

Total Assets (\$Mil)	795,400
Current Assets	96,400
Cash	61,200
Inventories	11,401
Non-Current Assets	699,000
Total Liabilities	679,800
Current Liabilities	220,514
LT Debt	514,100
Total Equity	115,600

Company Description

General Electric Company. The Group's principal activity is to develop, manufacture and market a wide variety of products for the generation, transmission, distribution, control and utilization of electricity. The products include major appliances, lighting products, industrial automation products, medical diagnostic imaging systems, bioscience assays and separation technology products, electrical distribution and control equipment. The Group offers financial and other services including consumer financing, commercial and industrial financing, real estate financing, asset management and leasing, mortgage services, consumer savings and insurance services. The Group's products and services are sold to a diverse worldwide commercial and residential customer base in the transportation, industrial, pharmaceutical and healthcare markets. Major acquisitions of the Group during 2006 include ZENON Environmental Inc, IDX Systems Corporation, Biacore International AB and iVillage Inc.

Liquidity Ratios (12/31/2007)

Current Ratio	0.40
Quick Ratio	0.34
Debt/Equity	4.45
Leverage Ratio	44.47
Int Coverage from Cont Ops	2.16

Dividends

Current Div/Share	1.24
Dividend Yield %	3.66
5 Year Growth %	9.52
Payout Ratio %	50
Split Ratio	3.00
Last Split	05/08/2000

Company Snapshot

Sector	Industrials
Industry	Diversified Industrials
Address	3135 Easton Turnpike Fairfield, CT 06828-0001
Investor Relations	+1 203 373-2211

* Benchmark : S&P 500 Composite Index

Stock Split

Google Inc. Cl A (GOOG)

Exchange: NASDAQ NM

Latest Price : \$532.25

As Of : 02/14/2008

Shares Outstanding (Mil) : 235

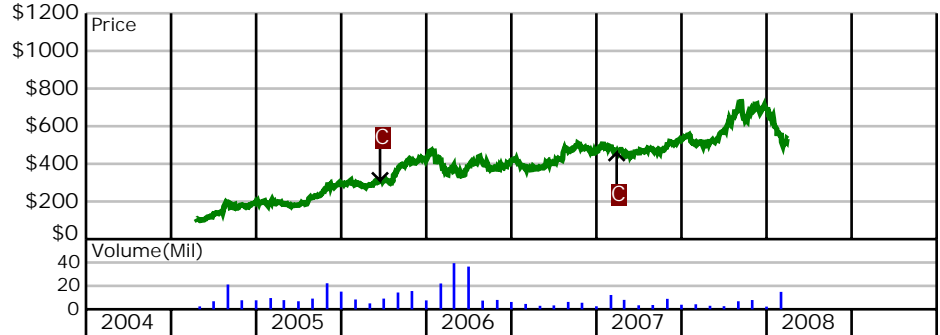
As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$13.29	\$2.15
Dividend Yield %	0.00	2.18
Net Profit Margin	\$25.33	\$7.36
Market Cap (Mil)	\$121,676	\$23,665
52 Week High	\$747.24	\$52.17
52 Week Low	\$437.00	\$34.01
P/E Current	38.88	-
Price/Book	7.69	2.21
Price/Sales	13.18	1.14
Price/Cash Flow	42.20	9.56

Price Graph

60 Months



Profitability Ratios (12/31/2007)

Return on Equity (ROE)	21.2
Return on Assets (ROA)	19.2
Return on Invested Capital	23.3
Pre-Tax Profit Margin %	34.2
Post-Tax Profit Margin %	25.3
Net Profit Margin %	25.3

First Call Consensus

Current Mean	1.9
High	4.0
Low	1.0
Number of Analysts	38
Buy	1
Buy/Hold	2
Hold	3
Hold/Sell	4
Sell	5
1.9	

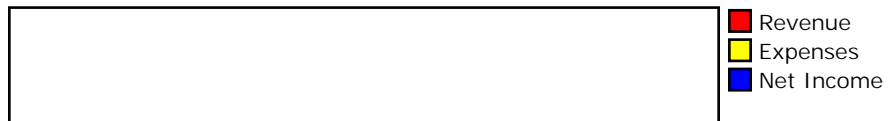
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	-18.39%	-6.12%
1 Year	12.52%	-4.15%
3 Year	42.35%	5.28%
5 Year	-	10.01%
10 Year	-	3.47%
15 Year	-	7.93%
20 Year	-	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	5,171
Depr & Amor	571
Deferred Taxes	-
Other Income	2,966
Capital Spending	1,902
Free Cash Flows	3,268

Income Statement (\$Mil)



Balance Sheet (12/31/2007)

Total Assets (\$Mil)	25,302
Current Assets	17,289
Cash	14,218
Inventories	-
Non-Current Assets	8,013
Total Liabilities	2,612
Current Liabilities	2,035
LT Debt	-
Total Equity	22,689

Company Description

Google Inc.. The Group's principal activity is to provide advertising solutions, global internet search solutions through its internet site and intranet solutions via an enterprise search appliance. It maintains online index of websites and other content. It has automated search technology that helps people to obtain access to relevant information from vast online index. Trademarks include Google, AdSense, AdWords, I'm Feeling Lucky, PageRank and Keyhole, Blogger, Orkut.com, Froogle, Gmail and Picasa. It can be accessed through destination sites at Google.com and 112 other international domains, such as Google.de, Google.fr, Google.co.uk, Google.co.jp and Google.ca. The Google interface is available in more than 116 languages. In Feb 2006, the Group acquired dMarc Broadcasting Inc and In Sep 2007, Postini Inc.

Liquidity Ratios (12/31/2007)

Current Ratio	8.49
Quick Ratio	9.63
Debt/Equity	0.00
Leverage Ratio	0.00
Int Coverage from Cont Ops	0.00

Dividends

Current Div/Share	0.00
Dividend Yield %	0.00
5 Year Growth %	0.00
Payout Ratio %	0
Split Ratio	-
Last Split	-

Company Snapshot

Sector	Technology
Industry	Internet
Address	1600 Amphitheatre Parkway Mountain View, CA 94043
Investor Relations	+1 650 253-0000

* Benchmark : S&P 500 Composite Index

Ⓢ Name Change

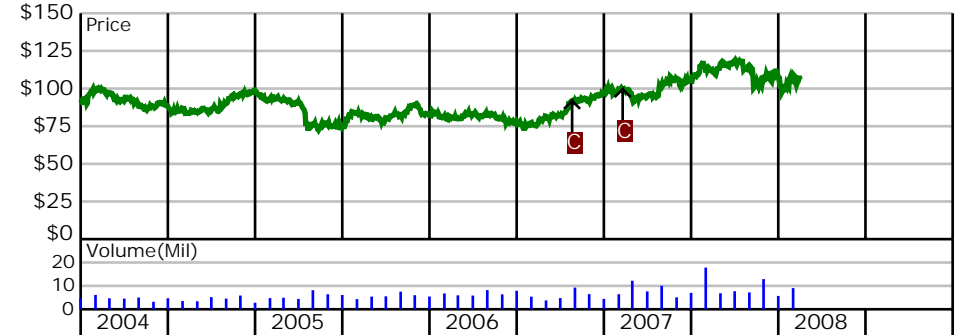
International Business Machines (IBM) Latest Price : \$106.13 As Of : 02/14/2008

Exchange: NYSE Shares Outstanding (Mil) : 1,377 As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$7.18	\$2.15
Dividend Yield %	1.55	2.18
Net Profit Margin	\$10.55	\$7.36
Market Cap (Mil)	\$142,301	\$23,665
52 Week High	\$121.46	\$52.17
52 Week Low	\$88.77	\$34.01
P/E Current	14.38	-
Price/Book	4.17	2.21
Price/Sales	1.59	1.14
Price/Cash Flow	8.57	9.56

Price Graph 60 Months



Profitability Ratios (12/31/2007)

Return on Equity (ROE)	36.6
Return on Assets (ROA)	9.8
Return on Invested Capital	18.1
Pre-Tax Profit Margin %	14.7
Post-Tax Profit Margin %	10.5
Net Profit Margin %	10.5

First Call Consensus

Current Mean	2.1
High	3.0
Low	1.0
Number of Analysts	20
Buy	1
Buy/Hold	2
Hold	3
Hold/Sell	4
Sell	5
2.1	

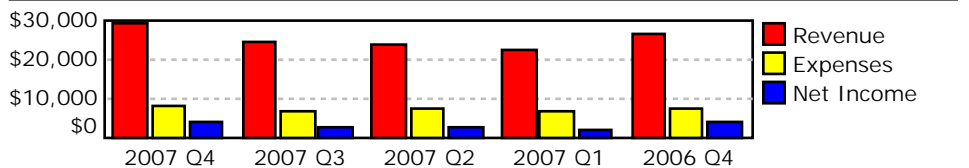
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	-0.92%	-6.12%
1 Year	9.55%	-4.15%
3 Year	5.95%	5.28%
5 Year	7.61%	10.01%
10 Year	8.92%	3.47%
15 Year	16.39%	7.93%
20 Year	9.01%	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	16,798
Depr & Amor	4,983
Deferred Taxes	1,724
Other Income	10,091
Capital Spending	4,362
Free Cash Flows	10,753

Income Statement (\$Mil)



Balance Sheet (12/31/2007)

Total Assets (\$Mil)	120,431
Current Assets	53,177
Cash	16,146
Inventories	2,810
Non-Current Assets	67,254
Total Liabilities	91,961
Current Liabilities	47,811
LT Debt	19,539
Total Equity	28,470

Company Description

International Business Machines Corporation (IBM). The Group's principal activity is to provide business and information technology services. It operates through five segments: Global Technology Services segment reflects infrastructure services, delivering value through the company's global scale, standardization and automation. Global Business Services segment primarily reflects professional services, delivering business value and innovation to clients through solutions which leverage industry and business process expertise. Systems and Technology Group provides IBM's clients with business solutions requiring advanced computing power and storage capabilities. Software consists primarily of middleware and operating systems software. Global Financing segment includes customer financing, commercial financing and remarketing. The Group operates in the United States, Japan and other countries. During the year 2006, it acquired Micromuse Inc, FileNet Corporation, Internet Security Systems Inc and MRO Software Inc.

Liquidity Ratios (12/31/2007)

Current Ratio	1.11
Quick Ratio	0.94
Debt/Equity	1.24
Leverage Ratio	6.86
Int Coverage from Cont Ops	24.71

Dividends

Current Div/Share	1.60
Dividend Yield %	1.55
5 Year Growth %	20.52
Payout Ratio %	18
Split Ratio	2.00
Last Split	05/27/1999

Company Snapshot

Sector	Technology
Industry	Computer Services
Address	New Orchard Road Armonk, NY 10504
Investor Relations	+1 914 499-1900

* Benchmark : S&P 500 Composite Index

Stock Split

Name Change

MFS Emerging Growth Fund A (MFEGX)

Category

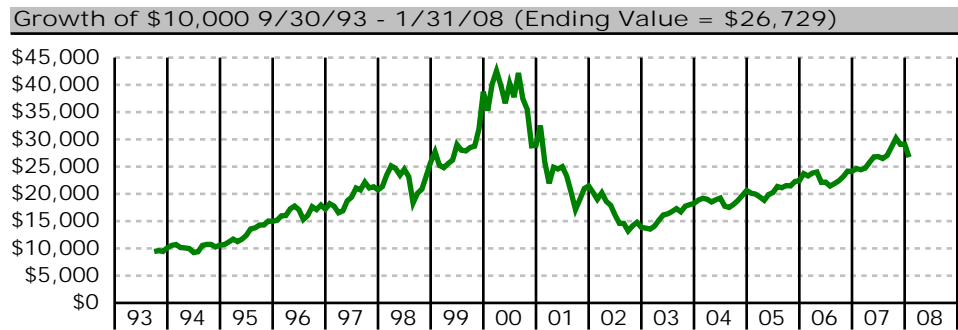
Data As Of

Family: MFS

Growth - Domestic

01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	-8.26%	-
1 Month	-8.26%	-
3 Month	-11.58%	-
1 Year	8.35%	13.88%
3 Year Avg	9.91%	10.00%
5 Year Avg	14.26%	14.67%
10 Year Avg	2.28%	2.85%
15 Year Avg	-	-
20 Year Avg	-	-
Since Inception	8.05%	8.31%
Load Adj. Returns as of 12/31/2007		



Yearly Total Returns

2007	20.82%
2006	7.54%
2005	8.67%
2004	13.05%
2003	31.79%
2002	-35.43%
2001	-25.82%
2000	-25.38%
1999	50.08%
1998	24.49%

Top Holdings (12/31/2007)

Top Holdings	% Holdings
Verisign Incorporated	2.30%
Google Incorporated	2.20%
Electronic Arts Incorporated	1.78%
Lockheed Martin Corporation	1.61%
Intel Corporation	1.59%
Nestle SA	1.58%
Apollo Group Incorporated	1.52%
Genzyme Corporation	1.50%
Altria Group Incorporated	1.48%
Pepsico Incorporated	1.40%

Total Rtn % Rank w/in Category *

1 Year	182/3264 = 6%
3 Year	354/2665 = 14%
5 Year	371/2217 = 17%
10 Year	997/1173 = 85%
15 Year	-

MPT Stats

	3 Yr	5 Yr	10 Yr
Std Dev	12.22	12.33	26.21
Alpha(%)	1.75	0.51	-3.50
Beta	1.22	1.17	1.44
R Sq(%)	73	74	73
Sharpe	0.47	0.90	-0.04
Treynor	0.38	0.75	-0.05

Portfolio Composition

Stocks	96.6%
Bonds	0.0%
Preferreds	0.0%
Convertibles	0.0%
Cash	3.4%

* Growth - Domestic Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description
 The Fund seeks long term growth of capital. The Fund may invest at least 65 percent of its net assets in common stocks and related securities such as preferred stocks convertible securities and depositary receipts for those securities of emerging growth companies. The Fund may invest in foreign securities including emerging markets securities and may have exposure to foreign currencies through its investment in these securities. The Fund may also invest into derivative securities.

Sector Weightings (12/31/2007)

Technology	20.8%
Healthcare	12.3%
Consumer Cyclical	10.8%
Communication Services	8.0%
Capital Goods	7.1%
Energy	6.2%
Finance	6.0%
Miscellaneous	4.7%
Consumer Staples	4.4%
Transportation	2.2%
Utilities	2.1%
Oil & Gas	2.1%

Investment Information

Mgr1 (4/1/2002 12:00:00 AM)	Eric B. Fischman
Mgr2	-
CUSIP	552985103
Closed	No
Phone	-
Min Initial Investment	\$1,000
Min Subsequent Investment	\$50
Min IRA	\$250

Fund Details

NAV	\$38.54
Last Inc Div (12/23/1997 12:00:00 AM)	\$0.08
Last Cap Gain (12/20/2007 12:00:00 AM)	\$3.08
Div Yield (12 month)	0.00%
Div Yield (30 day)	0.00%
Inception Date	09/13/1993
Net Assets (1/31/2008 12:00:00 AM)	\$1,931.0 Mil
Turnover (11/30/2007 12:00:00 AM)	72%

Fees And Expenses

Total Expense Ratio	1.29%
12b1 Fee	0.25%
Max Front End Charge	5.75%
Max Deferred Charge	1.00%

MFS Global Equity Fund A (MWEFX)

Category

Data As Of

Family: MFS

Global Equity

01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	-6.90%	-
1 Month	-6.90%	-
3 Month	-9.74%	-
1 Year	-0.49%	2.74%
3 Year Avg	11.26%	11.09%
5 Year Avg	16.29%	15.66%
10 Year Avg	7.84%	8.02%
15 Year Avg	-	-
20 Year Avg	-	-
Since Inception	9.79%	9.96%

Load Adj. Returns as of 12/31/2007

Growth of \$10,000 9/30/93 - 1/31/08 (Ending Value = \$36,111)



Yearly Total Returns

Year	Total Return
2007	9.01%
2006	24.18%
2005	7.45%
2004	18.45%
2003	27.47%
2002	-11.47%
2001	-10.12%
2000	-7.47%
1999	20.92%
1998	17.36%

Top Holdings (12/31/2007)

Company	% Holdings
Nestle SA	3.52%
Johnson & Johnson	2.42%
Roche Holdings AG	2.35%
KAO Corporation	2.15%
Bank Of Ny Mellon Corporation	1.90%
Lvmh Moet-Hennessy Louis Vuitt	1.85%
Nike Incorporated	1.81%
Reckitt Benckiser Group PLC	1.80%
State Street Corporation	1.74%
Diageo	1.70%

Total Rtn % Rank w/in Category *

Period	Rank w/in Category *
1 Year	347/586 = 60%
3 Year	202/482 = 42%
5 Year	213/422 = 51%
10 Year	104/221 = 48%
15 Year	-

MPT Stats

Stat	3 Yr	5 Yr	10 Yr
Std Dev	8.32	9.00	13.28
Alpha(%)	0.33	0.41	1.08
Beta	0.68	0.74	0.81
R Sq(%)	85	88	86
Sharpe	0.84	1.45	0.33
Treynor	0.83	1.38	0.45

Portfolio Composition

Category	%
Stocks	98.9%
Bonds	0.0%
Preferreds	0.0%
Convertibles	0.0%
Cash	1.1%

* Global Equity Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description

The Fund seeks capital appreciation. The Fund may invest at least 80 percent of its net assets in common stocks and equity related securities such as preferred stock convertible securities and depositary receipts of U.S. and foreign including emerging market issuers. The Fund may have exposure to foreign currencies through its investment in foreign securities. The securities are selected based upon fundamental analysis of individual companies such as an analysis of earnings cash flows competitive position and management abilities.

Sector Weightings (12/31/2007)

Sector	Weighting
Consumer Cyclicals	16.5%
Oil & Gas	11.5%
Capital Goods	10.3%
Finance	10.3%
Healthcare	8.5%
Transportation	7.6%
Consumer Staples	7.3%
Miscellaneous	4.5%
Technology	3.0%
Energy	2.2%
Utilities	1.2%
Communication Services	0.7%

Investment Information

Mgr1 (9/7/1993 12:00:00 AM)	David R. Mannheim
Mgr2	Simon Todd
CUSIP	552986507
Closed	No
Phone	-
Min Initial Investment	\$1,000
Min Subsequent Investment	\$50
Min IRA	\$250

Fund Details

NAV	\$25.51
Last Inc Div (12/13/2007 12:00:00 AM)	\$0.19
Last Cap Gain (12/13/2007 12:00:00 AM)	\$3.19
Div Yield (12 month)	0.63%
Div Yield (30 day)	0.70%
Inception Date	09/07/1993
Net Assets (1/31/2008 12:00:00 AM)	\$396.2 Mil
Turnover (10/31/2007 12:00:00 AM)	27%

Fees And Expenses

Total Expense Ratio	1.45%
12b1 Fee	0.35%
Max Front End Charge	5.75%
Max Deferred Charge	1.00%

MFS New Discovery Fund A (MNDAX)

Category

Data As Of

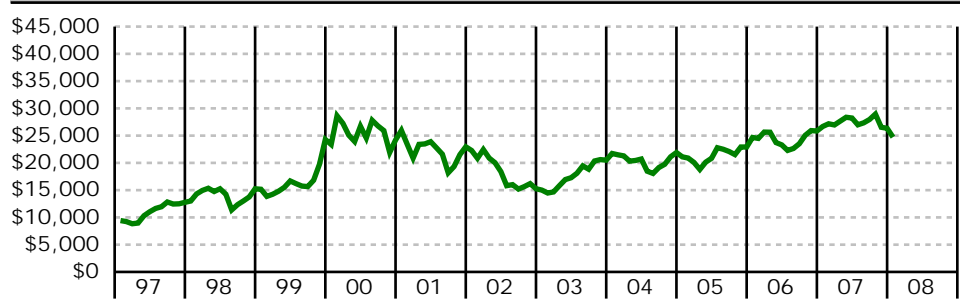
Family: MFS

Small Cap

01/31/2008

Total Returns	NAV	Load Adj.
Year-To-Date	-6.18%	-
1 Month	-6.18%	-
3 Month	-14.61%	-
1 Year	-7.35%	-3.94%
3 Year Avg	5.40%	4.28%
5 Year Avg	10.49%	10.23%
10 Year Avg	6.63%	6.88%
15 Year Avg	-	-
20 Year Avg	-	-
Since Inception	9.38%	9.51%
Load Adj. Returns as of 12/31/2007		

Growth of \$10,000 1/31/97 - 1/31/08 (Ending Value = \$24,718)



Yearly Total Returns	Return (%)
2007	1.92%
2006	12.82%
2005	4.63%
2004	6.84%
2003	34.30%
2002	-33.51%
2001	-5.13%
2000	-0.42%
1999	59.32%
1998	19.49%

Top Holdings (12/31/2007)	% Holdings
Corporate Executive Bd Company	2.64%
Mwi Veterinary Supply Inc	2.35%
Panera Bread Company	2.32%
Nice Systems Limited	2.28%
MDC Holdings Incorporated	2.25%
Polypore Intl Incorporated	2.14%
Red Robin Gourmet Burgers Inc	1.77%
Resmed Incorporated	1.76%
WMS Industries Incorporated	1.75%
Millipore Corporation	1.75%

Total Rtn %	Rank w/in Category *
1 Year	780/1688 = 47%
3 Year	739/1415 = 53%
5 Year	1099/1191 = 93%
10 Year	396/602 = 66%
15 Year	-

MPT Stats	3 Yr	5 Yr	10 Yr
Std Dev	15.04	15.78	25.12
Alpha(%)	-0.42	-4.01	-0.24
Beta	1.02	0.99	1.12
R Sq(%)	88	87	86
Sharpe	0.09	0.47	0.13
Treynor	0.11	0.61	0.24

Portfolio Composition	%
Stocks	98.6%
Bonds	0.0%
Preferreds	0.0%
Convertibles	0.0%
Cash	1.4%

* Small Cap Period Ending: 01/31/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description

The investment objective of the Fund is to seek capital appreciation. The Fund normally invests its assets primarily in equity securities. The Fund focuses on investing its assets in the stock of companies it believes to have above average earnings growth potential compared to other companies that is growth companies. The Fund may invest its assets in companies of any size and the fund generally focuses on companies with small capitalizations. The Fund may invest its assets in foreign securities. The Fund may also invest its assets in derivatives and the Fund may also enter into short sales. The Fund uses a bottom-up investment approach in buying and selling investments.

Sector Weightings (12/31/2007)

Healthcare	20.0%
Technology	15.3%
Consumer Cyclical	14.6%
Miscellaneous	11.2%
Consumer Staples	8.6%
Capital Goods	7.9%
Oil & Gas	4.6%
Energy	3.9%
Finance	2.8%
Communication Services	2.2%
Utilities	1.5%

Investment Information

Mgr1	Thomas Wetherald
Mgr2	-
CUSIP	552983553
Closed	No
Phone	-
Min Initial Investment	\$1,000
Min Subsequent Investment	\$50
Min IRA	\$250

Fund Details

NAV	\$17.90
Last Inc Div (10/31/1997 12:00:00 AM)	\$1.95
Last Cap Gain (12/11/2007 12:00:00 AM)	\$0.66
Div Yield (12 month)	0.00%
Div Yield (30 day)	0.00%
Inception Date	01/02/1997
Net Assets (1/31/2008 12:00:00 AM)	\$305.2 Mil
Turnover (8/31/2006 12:00:00 AM)	99%

Fees And Expenses

Total Expense Ratio	1.57%
12b1 Fee	0.35%
Max Front End Charge	5.75%
Max Deferred Charge	1.00%

Nektar Therapeutics (NKTR)

Latest Price : \$6.32

As Of : 02/14/2008

Exchange: NASDAQ NM

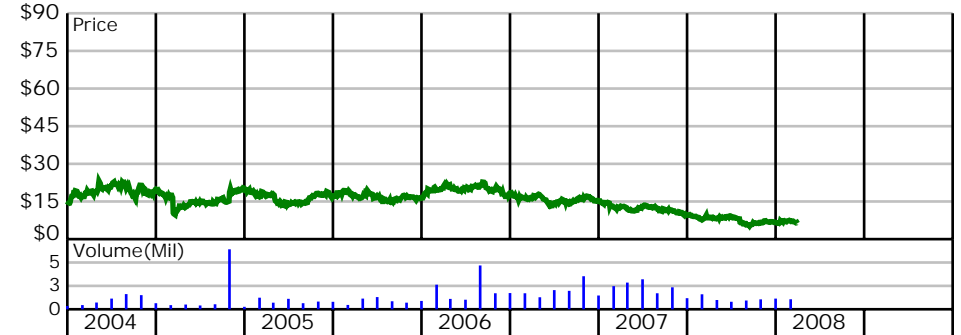
Shares Outstanding (Mil) : 92

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$-1.21	\$2.15
Dividend Yield %	0.00	2.18
Net Profit Margin	\$-71.08	\$7.36
Market Cap (Mil)	\$626	\$23,665
52 Week High	\$14.11	\$52.17
52 Week Low	\$5.12	\$34.01
P/E Current	-5.62	-
Price/Book	3.98	2.21
Price/Sales	6.27	1.14
Price/Cash Flow	-10.71	9.56

Price Graph

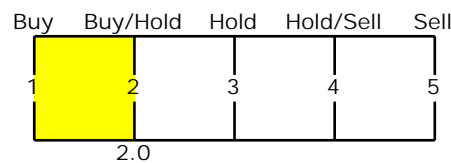


Profitability Ratios (12/31/2006)

Return on Equity (ROE)	-58.0
Return on Assets (ROA)	-17.4
Return on Invested Capital	-19.8
Pre-Tax Profit Margin %	-70.7
Post-Tax Profit Margin %	-71.1
Net Profit Margin %	-71.1

First Call Consensus

Current Mean	2.0
High	3.0
Low	1.0
Number of Analysts	12



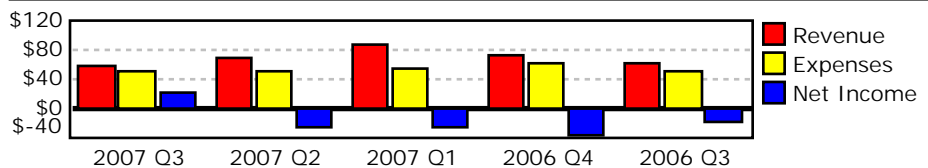
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	6.26%	-6.12%
1 Year	-43.86%	-4.15%
3 Year	-24.92%	5.28%
5 Year	4.00%	10.01%
10 Year	-7.87%	3.47%
15 Year	-	7.93%
20 Year	-	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	-
Depr & Amor	33
Deferred Taxes	-
Other Income	-
Capital Spending	22
Free Cash Flows	-

Income Statement (\$Mil)



Balance Sheet (12/31/2006)

Total Assets (\$Mil)	768
Current Assets	535
Cash	458
Inventories	14
Non-Current Assets	233
Total Liabilities	541
Current Liabilities	165
LT Debt	334
Total Equity	227

Company Description

Nektar Therapeutics. The Group's principal activity is to provide a portfolio of technologies and expertise for pharmaceutical partners to improve drug. The technologies are designed to improve either the performance of a drug molecule or how the drug is delivered. The Group operates in three technology platforms. Advanced PEGlation Technology is designed to enhance the efficacy and performance of most drug classes including macromolecules such as peptides and proteins along with small molecules and other drugs. Pulmonary Technology enables the efficient and reproducible deep lung delivery of particles and greater lung deposition in a single breath. Supercritical Fluid Technology uses substances such as carbon dioxide at elevated temperatures and pressures as non-solvents to control the formation of powder particles for a wide variety of chemical substances. The Group has international operations in the United Kingdom and other European countries.

Liquidity Ratios (12/31/2006)

Current Ratio	3.24
Quick Ratio	3.06
Debt/Equity	1.93
Leverage Ratio	14.74
Int Coverage from Cont Ops	-6.60

Dividends

Current Div/Share	0.00
Dividend Yield %	0.00
5 Year Growth %	0.00
Payout Ratio %	0
Split Ratio	2.00
Last Split	08/23/2000

Company Snapshot

Sector	Health Care
Industry	Biotechnology
Address	201 Industrial Road San Carlos, CA 94070
Investor Relations	+1 650 631-3100

* Benchmark : S&P 500 Composite Index

Stock Split

Name Change

Sirius Satellite Radio Inc. (SIRI)

Latest Price : \$3.19

As Of : 02/14/2008

Exchange: NASDAQ NM

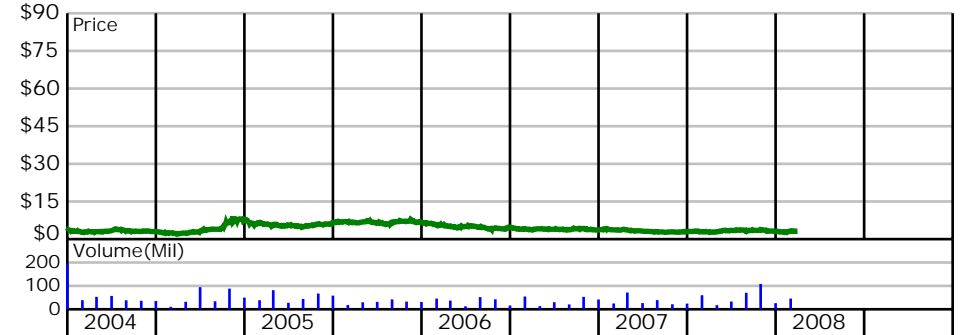
Shares Outstanding (Mil) : 1,469

As Of : 02/08/2008

Fundamentals (02/08/2008)

	Co.	*S&P 500
Month End EPS	\$-0.44	\$2.15
Dividend Yield %	0.00	2.18
Net Profit Margin	\$-173.38	\$7.36
Market Cap (Mil)	\$4,686	\$23,665
52 Week High	\$4.06	\$52.17
52 Week Low	\$2.51	\$34.01
P/E Current	-7.25	-
Price/Book	-5.89	2.21
Price/Sales	7.79	1.14
Price/Cash Flow	-11.03	9.56

Price Graph 60 Months



Profitability Ratios (12/31/2006)

Return on Equity (ROE)	-130.2
Return on Assets (ROA)	-56.8
Return on Invested Capital	-101.8
Pre-Tax Profit Margin %	-172.4
Post-Tax Profit Margin %	-173.4
Net Profit Margin %	-173.4

First Call Consensus

Current Mean	2.2
High	4.0
Low	1.0
Number of Analysts	26
Buy	1
Buy/Hold	2
Hold	3
Hold/Sell	4
Sell	5
2.2	

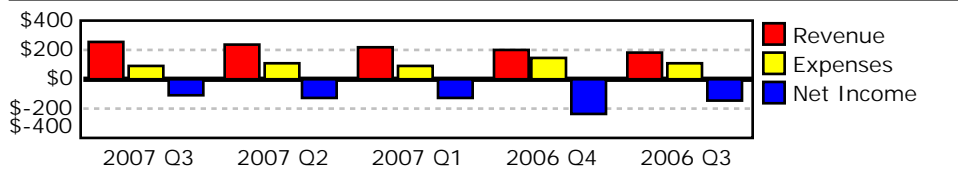
Performance (02/14/2008)

	Total Returns %	*S&P 500
YTD	5.61%	-6.12%
1 Year	-13.28%	-4.15%
3 Year	-21.52%	5.28%
5 Year	22.50%	10.01%
10 Year	-15.22%	3.47%
15 Year	-	7.93%
20 Year	-	8.76%

Cash Flow Statement (Annual)

Cash Flow From Oper	-
Depr & Amor	105
Deferred Taxes	2
Other Income	-
Capital Spending	99
Free Cash Flows	-

Income Statement (\$Mil)



Balance Sheet (12/31/2006)

Total Assets (\$Mil)	1,658
Current Assets	617
Cash	433
Inventories	34
Non-Current Assets	1,041
Total Liabilities	2,047
Current Liabilities	875
LT Debt	1,068
Total Equity	-

Company Description

Sirius Satellite Radio Inc.. The Group's principal activity is to provide broadcasting audio entertainment through satellite radio. The Group offers dynamic programming lineup of 69 channels of commercial-free music, 54 channels of sports, news, talk, and entertainment, 11 channels of traffic and weather, and informational data services. The Group offers 25 news and information channels which includes news from BBC World News, Bloomberg Radio, CNBC, CNN, FOX News, NPR and the World Radio Network. The Group has agreements with Daimler Chrysler, Ford and BMW to offer SIRIUS radios as factory or dealer-installed equipment in vehicles. It operates in United States.

Liquidity Ratios (12/31/2006)

Current Ratio	0.71
Quick Ratio	0.52
Debt/Equity	-2.75
Leverage Ratio	-27.46
Int Coverage from Cont Ops	-16.15

Dividends

Current Div/Share	0.00
Dividend Yield %	0.00
5 Year Growth %	0.00
Payout Ratio %	0
Split Ratio	-
Last Split	-

Company Snapshot

Sector	Consumer Services
Industry	Broadcasting & Entertainment
Address	1221 Avenue of the Americas
	36th Floor
	New York, NY 10020
Investor Relations	+1 212 584-5100

* Benchmark : S&P 500 Composite Index

SPDR S&P 500 ETF (SPY)

Family: State Street Global Advisors

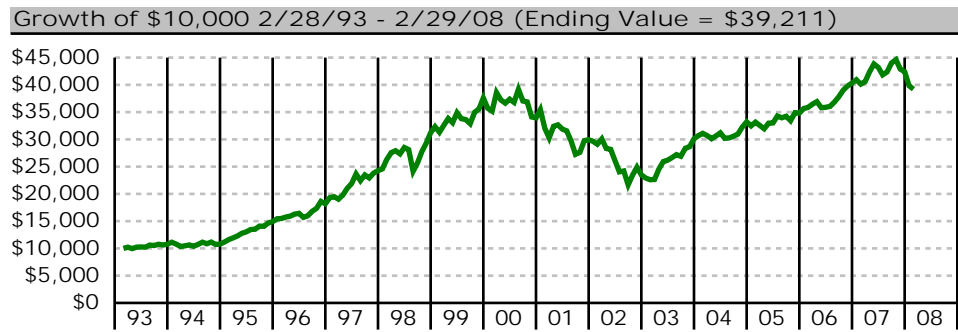
Category

Growth - Domestic

Data As Of

02/14/2008

Total Returns	MKT	Load Adj.
Year-To-Date	-6.05%	-
1 Month	-6.05%	-
3 Month	-10.67%	-
1 Year	-2.66%	5.17%
3 Year Avg	7.06%	8.48%
5 Year Avg	11.77%	12.61%
10 Year Avg	4.98%	5.77%
15 Year Avg	-	-
20 Year Avg	-	-
Since Inception	9.76%	10.42%
Load Adj. Returns as of 12/31/2007		



Yearly Total Returns

2007	5.17%
2006	15.81%
2005	4.83%
2004	10.72%
2003	28.13%
2002	-21.54%
2001	-11.79%
2000	-9.73%
1999	20.39%
1998	28.69%

Top Holdings
Not Available for this Fund

Total Rtn %	Rank w/in Category *
1 Year	64/140 = 46%
3 Year	36/75 = 48%
5 Year	36/55 = 66%
10 Year	8/9 = 89%
15 Year	-

MPT Stats

	3 Yr	5 Yr	10 Yr
Std Dev	8.66	9.08	15.10
Alpha(%)	-0.24	-0.27	-0.13
Beta	1.01	1.00	0.99
R Sq(%)	99	99	99
Sharpe	0.34	0.95	0.11
Treynor	0.24	0.69	0.14

Portfolio Composition

Stocks	100.0%
Bonds	0.0%
Preferreds	0.0%
Convertibles	0.0%
Cash	0.0%

* Growth - Domestic Period Ending: 02/14/2008

The Total Return % Rank within Category shows the security's rank against all securities within its investment category based on total return and DOES NOT include the effects of sales charges. Each rank is expressed as a percentile where 1=best and 100=worst.

Fund Description
The Trust's Holdings are comprised of the 500 stocks in the S&P 500 Index, which is designed to capture the price performance of a large cross-section of the U.S publicly traded stock market. The main objective of the fund is to replicate the total return of the S&P 500 Index. The SPDR Trust, Series 1 seeks to match the total return of the S&P 500 Index. To accomplish this, the trust utilized a full replication approach. With this strategy, all 500 securities of the S&P 500 Index are owned by the Trust in their approximate market capitalization weight.

Sector Weightings

Finance	18.0%
Technology	13.7%
Energy	11.8%
Healthcare	10.9%
Capital Goods	9.7%
Consumer Cyclical	8.7%
Consumer Staples	7.8%
Communication Services	6.6%
Oil & Gas	4.5%
Utilities	4.0%
Miscellaneous	2.4%
Transportation	2.1%

Investment Information

Mgr1 (1/29/1993 12:00:00 AM)	John A. Tucker, CFA
Mgr2	-
CUSIP	78462F103
Closed	No
Phone	-
Min Initial Investment	-
Min Subsequent Investment	-
Min IRA	-

Fund Details

NAV	\$135.17
Last Inc Div	\$0.00
Last Cap Gain	\$0.00
Div Yield (12 month)	0.00%
Div Yield (30 day)	0.00%
Inception Date	01/29/1993
Net Assets	\$73,767.6 Mil
Turnover	0%

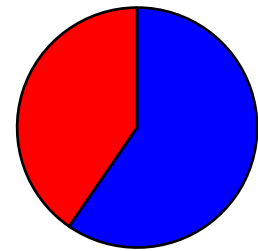
Fees And Expenses

Total Expense Ratio	0.10%
12b1 Fee	0.00%
Max Front End Charge	0.00%
Max Deferred Charge	0.00%

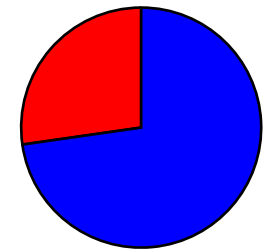
Estate Analysis

Plan Outcome	With no Estate Planning	With Recommended Estate Planning
Probability	1.50%	45.20%
Minimum Desired Probability	80.00%	80.00%

Estate Analysis Summary	With no Estate Planning	With Recommended Estate Planning
Gross Estate	\$3,249,290	\$2,862,221
Probate & Administration cost	-\$64,986	-\$57,244
Taxable Estate	\$3,184,304	\$2,804,976
Taxes Due		
Federal Estate Tax	-\$1,200,511	-\$995,010
State Estate Tax	-\$47,765	-\$42,075
Estimated Estate Tax	-\$1,248,275	-\$1,037,084
Net Estate	\$1,936,029	\$1,767,892
Payments from Trusts to Heirs	\$0	\$744,094
Payments from Trusts to Charities	\$0	\$245,158
Lifetime Gifts to Heirs	\$0	\$93,832
Lifetime Gifts to Charities	\$0	\$68,242
Retained Assets	\$1,936,029	\$2,919,218
Percentage of Retained Assets	59.58%	72.73%



■ Retained Assets
■ Taxes paid



■ Retained Assets
■ Taxes paid

Individual Goal Results

The plan outcome is based on the anticipated ability to meet all the goal(s) listed below and the target value at plan end.

Priority	Name	Description	Probability
1	Joint	Retirement Goal	100.00%

Priority	Name	Description	Probability
1	ROBIN WALLACE	Surv Retirement Goal	100.00%
2	DONALD WALLACE	Travel	100.00%
3	Joint	Target Plan-End Value	45.20%

Important Information

Gross Estate The sum of the balances in the Taxable, Tax Deferred and Tax Exempt Accounts plus Non-Investment assets at the end of the plan.

Probate & Administration Cost The estimated amount to cover legal and administration expenses associated with estate.

Taxable Estate The gross estate less the cost of probate and administration.

Federal Estate Tax The estimated federal taxes due to the IRS.

State Death Tax The estimated taxes due to the state government.

Estimated Estate Tax The total estimated taxes due to federal and state governments.

Net Estate The gross estate less all taxes and Probate & Administration cost.

Payments from Trusts to Heirs The amount paid from bypass trusts and Irrevocable life insurance trusts to heirs at plan end.

Payments from Trusts to Charities The amount payable from charitable remainder trusts to charities.

Gifts to Heirs The present value of all gifts to heirs included in the plan.

Gifts to Charities The present value of all gifts to charities included in the plan.

Retained Assets The net estate plus all assets transferred to heirs and charity during the lifetime and at plan end.

Percentage of Retained Assets The retained assets divided by the gross estate plus all assets transferred. An N/A in this row indicates that this value is not relevant.

Estate Analysis Assumptions

Trust Administration percentage	2.0%
Estate tax law assumption	Pre-EGTRRA tax system

Estate Analysis Techniques Used

Bypass Trusts

Description	Owner	Annual Payout Amount
Bypass Trust	ROBIN WALLACE	5.0%
Bypass Trust	DONALD WALLACE	5.0%

Gifts

Description	Owner	Starting Age	Ending Age	Annual Amount
Gift to Smithsonian Inst	ROBIN WALLACE	72	81	\$8,000
Gift to Nephew Jordan	ROBIN WALLACE	72	81	\$11,000

Charitable Remainder Trusts

Description	Owner	Ending Age	Annual Payout Amount	Current Value	New or Existing
CRT to United Way	ROBIN WALLACE	81	5.0%	\$250,000	New

Life Insurance Trusts

Description	Insured	Death Benefit	Annual Premium	New or Existing	Beginning Age
Insurance Trust	ROBIN WALLACE	\$1,000,000	\$2,250	New	55

Important Information

Trust Administration Percentage The percentage of the gross taxable estate that will be expended for administration including legal fees.

Estate Law Assumption: Pre-EGTRRA tax system
 Assumes that the estate tax rates and exclusion amount stay at 2001 levels, before the changes due to EGTRRA, throughout the entire plan.

Bypass Trust Married people use the bypass trust to guarantee their two lifetime exemptions is properly used to avoid unnecessary estate taxation. The Bypass Trust is not created when the client draws up an estate plan. Rather, it is authorized in his or her will or living trust, by directing the executor or trustee to create the Bypass Trust at death. In addition, the client may specify certain criteria regarding the Bypass Trust.

Gifts A gratuitous transfer of assets to another. This transfer is subject to gift tax but may be eligible for the annual gift tax exclusion.

Charitable Remainder Trust An Irrevocable trust that achieves income and estate tax benefits for the grantor and named beneficiaries. Donor has access to interest and in some cases principal. The value of the trust is the market value of the donation less the present value of interest retained by the grantor (and spouse).

Irrevocable Life Insurance Trusts An irrevocable trust that owns an insurance policy and the grantor makes annual gifts to the trust, with which the trustee can pay the premiums. Contributions are future interests in and do not qualify for the annual gifts exclusion amount unless made in accordance with

Crummey provisions.

Client Approval

By signing below I acknowledge that I have received and read all the pages of my Personal Financial Plan.

DONALD & ROBIN WALLACE

Investor:

_____ Date: _____

_____ Date: _____

Registered Representative:

_____ Date: _____

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