

Advisors Assistant - All Information

File Access Edit New Modules Reports Utilities Admin Help

- Commissions
- Investments**
- Data Exchange

View Client With Investments

Joe Sample + - < > ±

Type: Client
 Sub-Type: Joe
 Occupation:
 Spouse:
 Birthdate: 01/01/1955 Total Income:
 Age/Near: 50 51 Male Net Worth:
 Anniversary: Dependents:
 Div License: State:
 Producer: Chris Moneymaker Tax ID:

Business Address + - < > ±

Addressee: Joe Sample Primary (1)
 Business:
 Title:
 Street 1: 123 Any Street
 Street 2:
 City, State: Los Angeles CA 90210
 Greeting: Joe USA
 Email: + - < > ±
 Web Site:

Business Phone + - < > ±

Phone: 818 999-0015 Primary (1)
 Contact:
 FAX:

Perspectives: Investor Owner Producer Account

Investment (Excluding Lq. Investments)	Symbol	Type	Sub-Type	Objective	Quantity	Value	As Of
American Balanced Fund - A	ABALX	MF		INCGRO	500	10,000	11/04/2005
American Funds High Inc Muni	AMHIX	MF		INC	500	10,000	11/04/2005
American Fund Bond Fund of Am	ABNDX	MF		INC	500	5,000	11/03/2005
American Funds AMCAP A	AMCPX	MF		GR	50	5,000	11/04/2005
American Funds New Perspectiv	ANWPX	MF		AG	250	5,000	11/04/2005
American Funds Gr Fnd of Amer	AGTHX	MF		GR	100	5,000	11/04/2005

Insurance **Investments** Attachments Notes Markets Links Files Flex Fields Events Calendar Help

start ICE_AA_Export.doc ... Advisors Assistant - ... 3:16 PM

Click Modules then Investments

The screenshot displays the 'View Client With Investments' window. The client profile for Joe Sample includes personal and business information. An 'Investment Module Menu' dialog box is open, listing various functions. The 'Investment Reports' option is highlighted with a red box, and the 'OK' button is also highlighted with a red box. The background window shows a table of investments with columns for fund name, version, date, and value.

Investment (Excluding Lq. Investment)	Version	As Of	Value
American Balanced Fund - A	2:70:97, 08/23/2005	11/04/2005	10,000
American Funds High Inc Muni		11/04/2005	10,000
American Fund Bond Fund of Am		11/03/2005	5,000
American Funds AMCAP A		11/04/2005	5,000
American Funds New Perspectiv	ANWPX MF AG	11/04/2005	250
American Funds Gr Fnd of Amer	AGTHX MF GR	11/04/2005	100

Choose Investment Reports and Press OK

View Client With Investments

Joe Sample **Business Address**

Type: Client Addresssee: Joe Sample Primary (1)
Sub-Type: Joe Business:
Occupation: Title:
Spouse: Street 1: 123 Any Street
Birthdate: 01/01/1955 Total Income: City, State: Los Angeles, CA 90210
Age/Near: 50 51 Male USA
Anniversary: Div License: Primary (1)
Producer: Chris Moneymaker

Perspectives: **Investor** Own

Investment (Excluding Lq. Investment)

Investment	Value	As Of
American Balanced Fund - A	10,000	11/04/2005
American Funds High Inc Muni	10,000	11/04/2005
American Fund Bond Fund of Am	5,000	11/03/2005
American Funds AMCAP A	5,000	11/04/2005
American Funds New Perspectiv	5,000	11/04/2005
American Funds Gr Fnd of Amer	5,000	11/04/2005

Investment Report Menu

- Update Investments/Transactions
- Update Symbols
- Update Process
- Generate
- Investment History
- Symbol Information & History

Investment & Transaction Reports

Performance Reports

Investment History

Symbol Information & History

OK Exit Help

Insurance **Investments** Attachments Notes Markets Links Files Flex Fields Events Calendar Help

Choose Investment & Transaction Reports and Press OK

Selection Criteria - Investment

Search Description:

Client:	<input type="text"/>	Account #:	<input type="text"/>	<input type="checkbox"/> Exact Match
Owner:	<input type="text"/>	Comp. Ctr#:	<input type="text"/>	<input type="checkbox"/> Exact Match
Group With:	<input type="text"/>	Qualified:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both	
Producer:	<input type="text"/>	Blotter:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both	
Investment Type:	<input type="text"/>	Auto Plan:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both	
Sub-Type:	<input type="text"/>	Int. Bearing:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both	
Invest. Objective:	<input type="text"/>	Has Ins. Prods:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both	
Symbol:	<input type="text"/>	Client Direct:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both	
Company:	<input type="text"/>	First Acquired:	<input type="text"/>	<input type="text"/>
Sector:	<input type="text"/>	Call Date:	<input type="text"/>	<input type="text"/>
Category:	<input type="text"/>	Maturity Date:	<input type="text"/>	<input type="text"/>
Risk:	<input type="text"/>	Market Value:	<input type="text"/> \$ 0.00	<input type="text"/> \$ 0.00
Liquidity:	<input type="text"/>	Download Source:	<input type="text"/> All Modules	
Transaction		Status:	<input type="text"/> Unliquidated Only	
Transaction Date:	<input type="text"/>	Reconciles:	<input type="text"/> All	
Settlement Date:	<input type="text"/>	Amount:	<input type="text"/> \$ 0.00	<input type="text"/> \$ 0.00
Transmittal Date:	<input type="text"/>	Transaction Type:	<input type="text"/> All	

Search Cancel Clear Load Save Names Name Flex Investment Investment Flex Help

Click on Client to select the client you'd like to Export

Selection Criteria - Investment

Search Description:

Select Name

Last Name or Company First

95 on file

Press Enter To Choose: Sample, Joe

Last Name or Company	First Name	Name Type	Tax ID	Street	City	State
Sample	Harry	CL	555-25-4561	234 Main St.	Grover Beach	CA
Sample	Jane	CL	555-45-3542	123 Maple Street	Any Town	CA
Sample	Joe	CL		123 Any Street	Los Angeles	CA
Sample	John	CL	555-12-4345	1223 A Street	Anytown	CA
Sauls	Paulette	CL	555-67-9585	147 Roe Ave	Prairie Hill	KS
Sindley	Joe	CL	555-30-7321	1234 N Prospect	Gladstone	MO
Smith	Candace	CL	555-90-4444	203 W Skyway St	Eureka	CA
Smith	John	CL	555-12-2222	854 W Front St	Smith Center	CA
Smith	Mary	STAFF		8765 Maple Dr. Apt. 34	Grover Beach	CA
Smith, Chudley & Bookie		VENDOR		8756 Main Street	Port Conway	VA
Sowell	Betty	CL	555-82-4575	88 Oakmont St	Overland Park	KS
Starcken, Harold E Jr., & Patty A		CL	55-808557	200 W Garden Dr.	Kansas City	MO
Steleher	Stan	CL	555-11-3645	RR 1 Box 85	Bartlesville	OK
The ABC Insurance Company		IC		5110 N. Main St.	Anytown	

OK Cancel Leave Blank Add Help

Search Cancel Clear Load Save Names Name Flex Investment Investment Flex Help

Select the Client and Press OK or Enter

Selection Criteria - Investment

Search Description:

Client: Joe Sample	Account #:	<input type="checkbox"/> Exact Match
Owner:	Comp. Ctr#:	<input type="checkbox"/> Exact Match
Group With:	Qualified:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both
Producer:	Blotter:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both
Investment Type:	Auto Plan:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both
Sub-Type:	Int. Bearing:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both
Invest. Objective:	Has Ins. Prods:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both
Symbol:	Client Direct:	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Both
Company:	First Acquired:	
Sector:	Call Date:	
Category:	Maturity Date:	
Risk:	Market Value:	\$ 0.00 \$ 0.00
Liquidity:	Download Source:	All Modules
Transaction	Status:	Unliquidated Only
Transaction Date:	Reconciles:	All
Settlement Date:	Amount:	\$ 0.00 \$ 0.00
Transmittal Date:	Transaction Type:	All

Search Cancel Clear Load Save Names Name Flex Investment Investment Flex Help

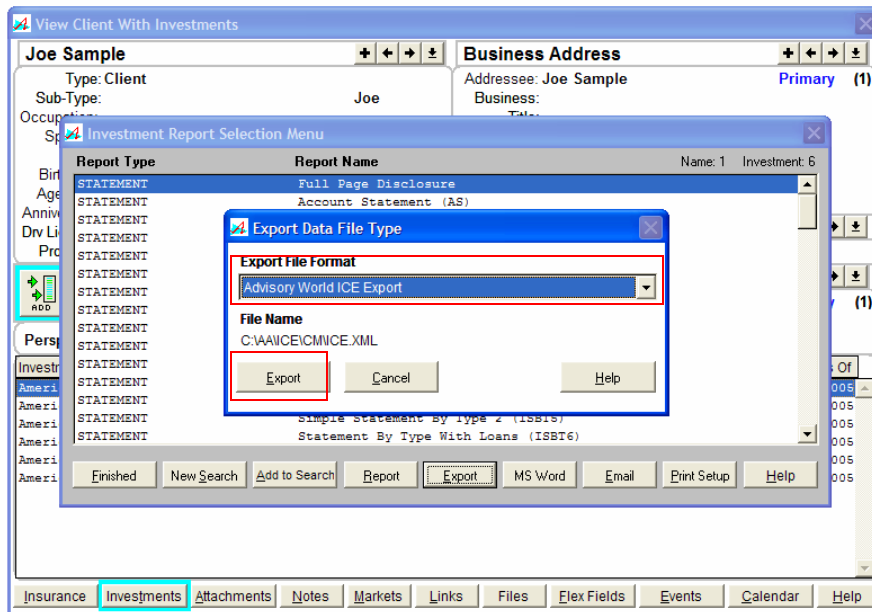
Press Search

The screenshot shows the 'View Client With Investments' window for 'Joe Sample'. An 'Investment Report Selection Menu' dialog box is open, displaying a list of reports. The 'Export' button at the bottom of the dialog is highlighted with a red rectangle.

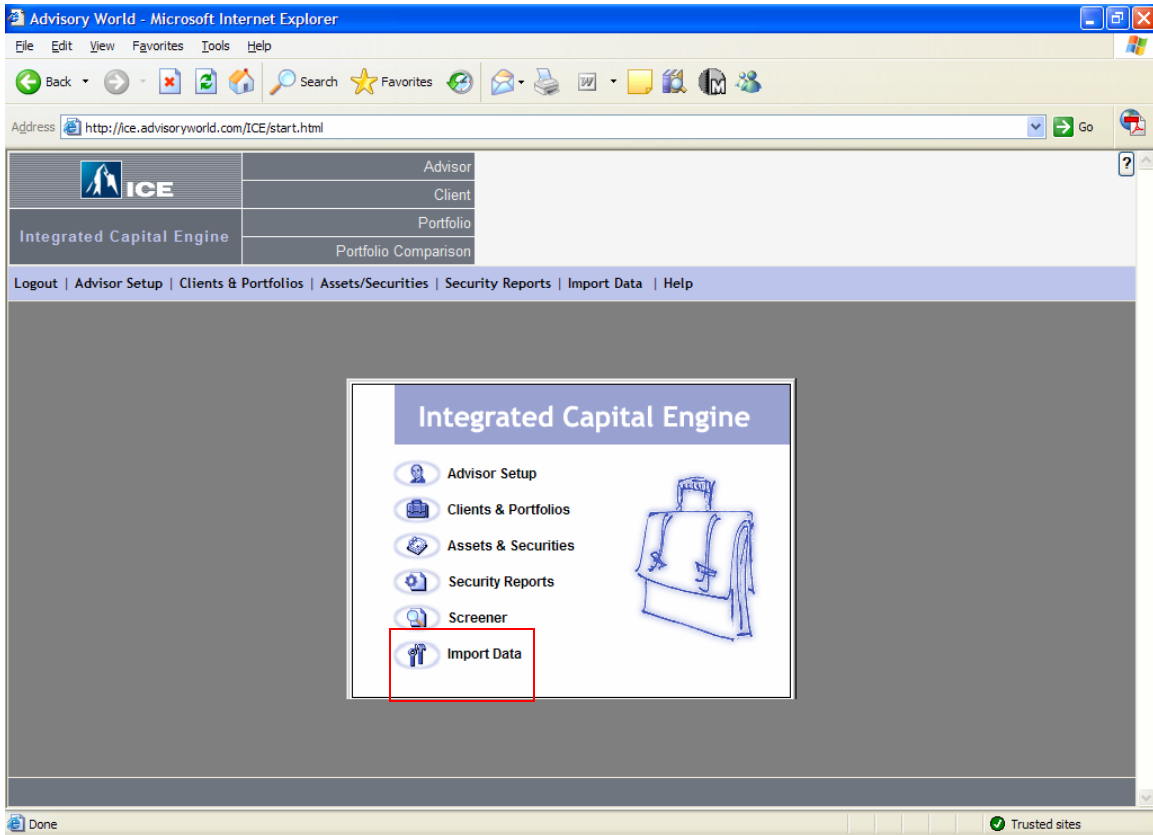
Report Type	Report Name
STATEMENT	Full Page Disclosure
STATEMENT	Account Statement (AS)
STATEMENT	Account Statement With SubType (ASWST)
STATEMENT	Summary By Account Landscape (ASW)
STATEMENT	Summary By Account Landscape II (ASW2)
STATEMENT	Statement By Sub-Type (ISBST)
STATEMENT	Statement By Sub-Type 2 (ISBST2)
STATEMENT	Statement By Sub-Type 3 (ISBST3)
STATEMENT	Statement By Sub-Type 4 (ISBST4)
STATEMENT	Statement By Investment Type (ISBT)
STATEMENT	Statement By Investment Type 2 (ISBT2)
STATEMENT	Net Value Report (ISBT3)
STATEMENT	Simple Statement By Type (ISBT4)
STATEMENT	Simple Statement By Type 2 (ISBT5)
STATEMENT	Statement By Type With Loans (ISBT6)

Buttons: Finished, New Search, Add to Search, Report, **Export**, MS Word, Email, Print Setup, Help

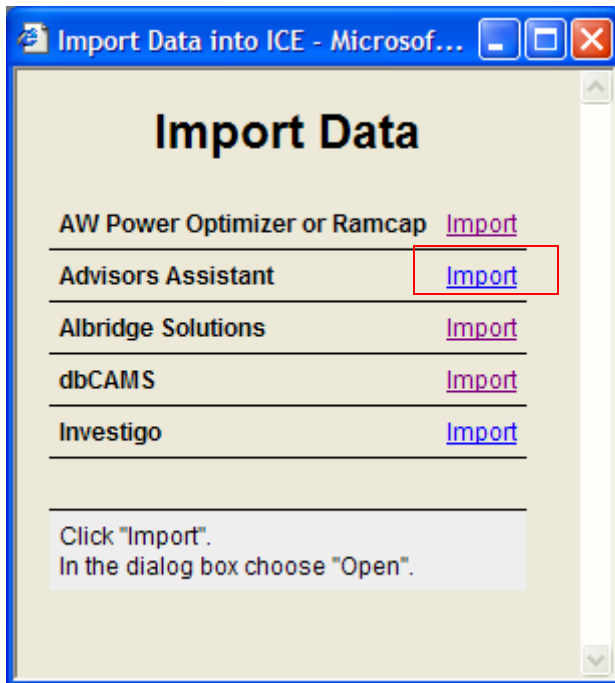
Press Export



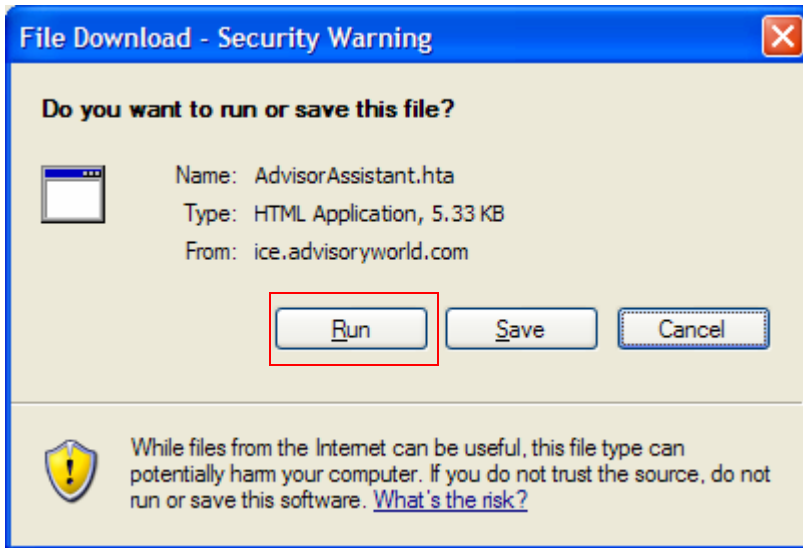
Select AdvisoryWorld ICE Export from the dropdown and press Export



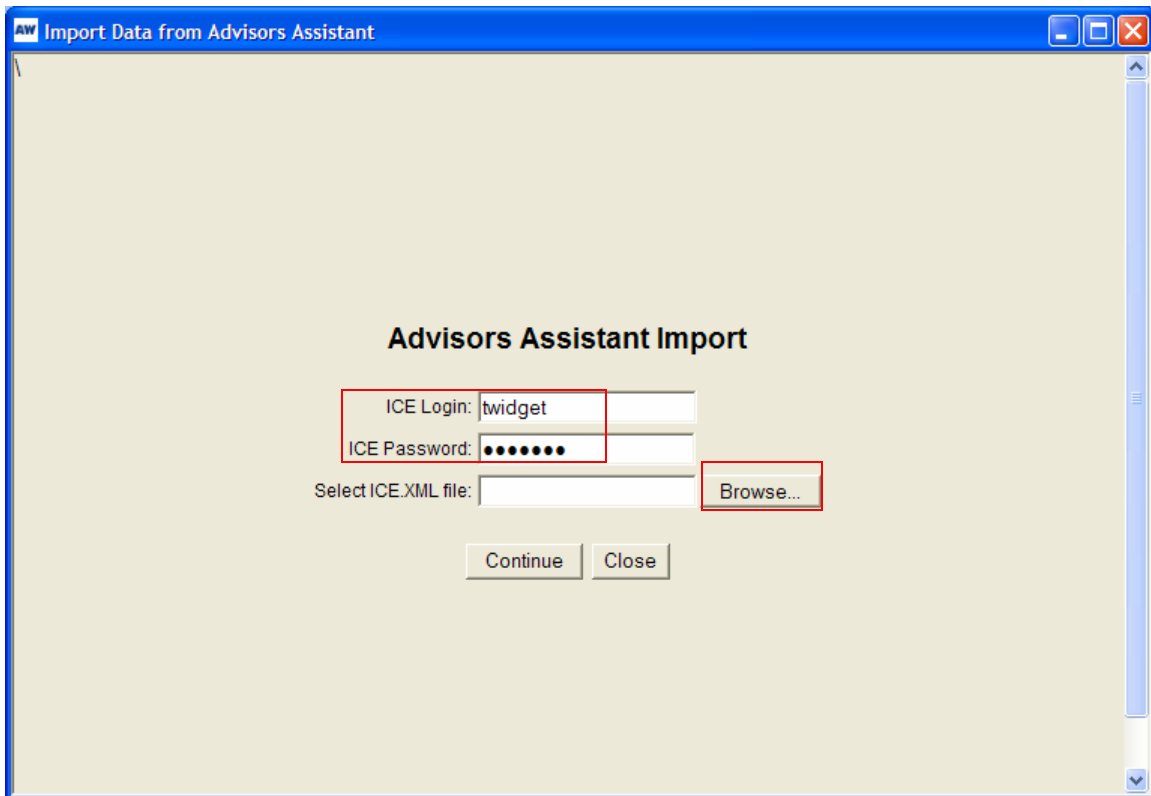
Login to ICE and press Import Data



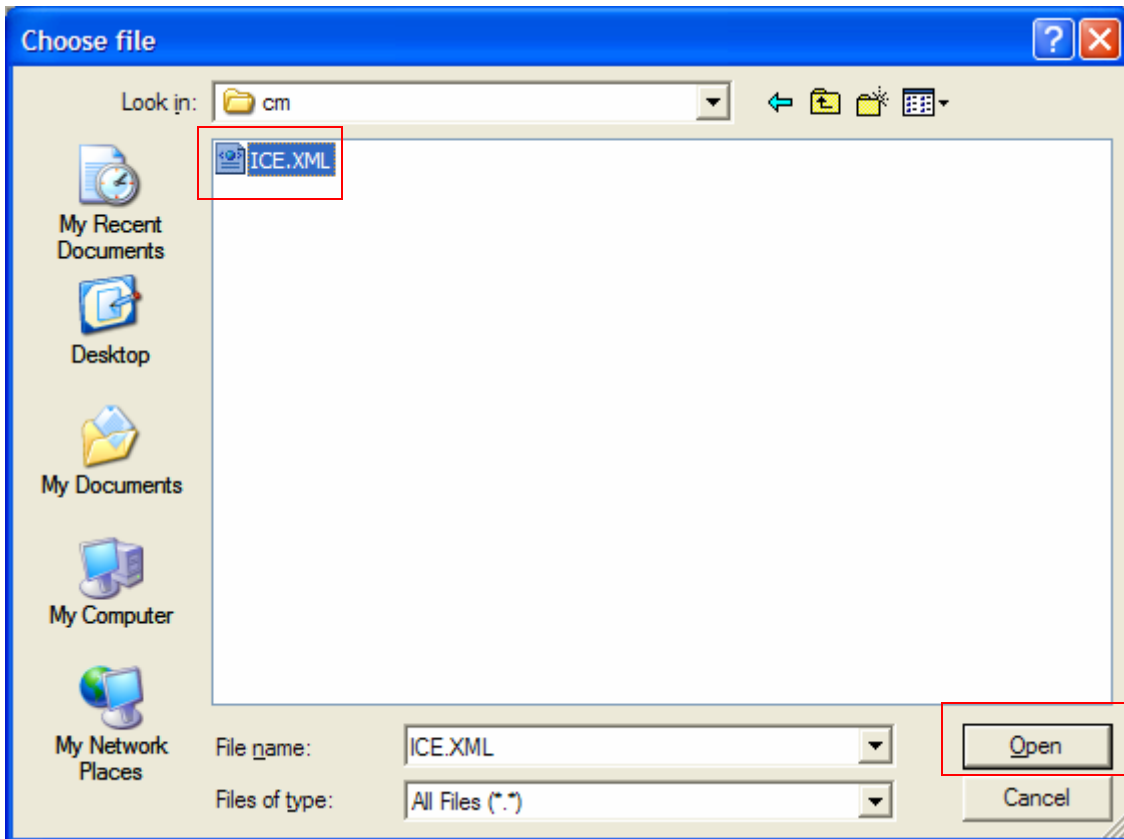
Click on Import next to Advisors Assistant



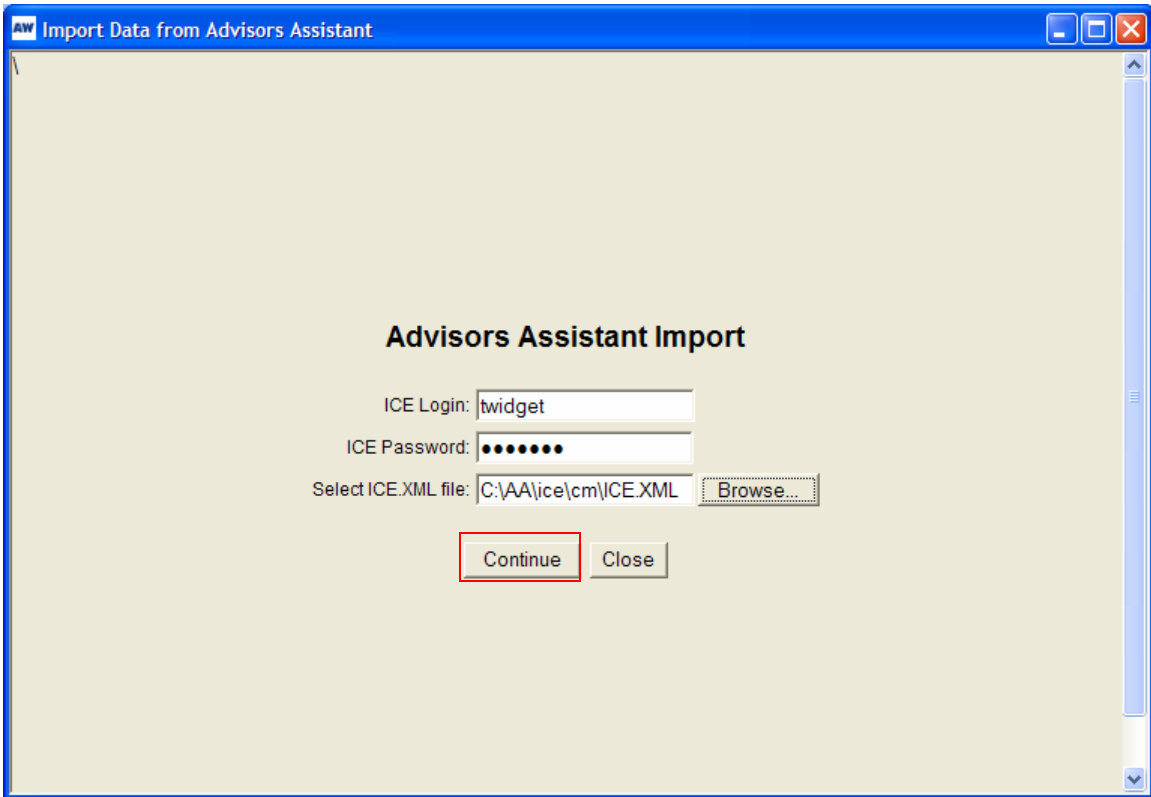
Choose Run



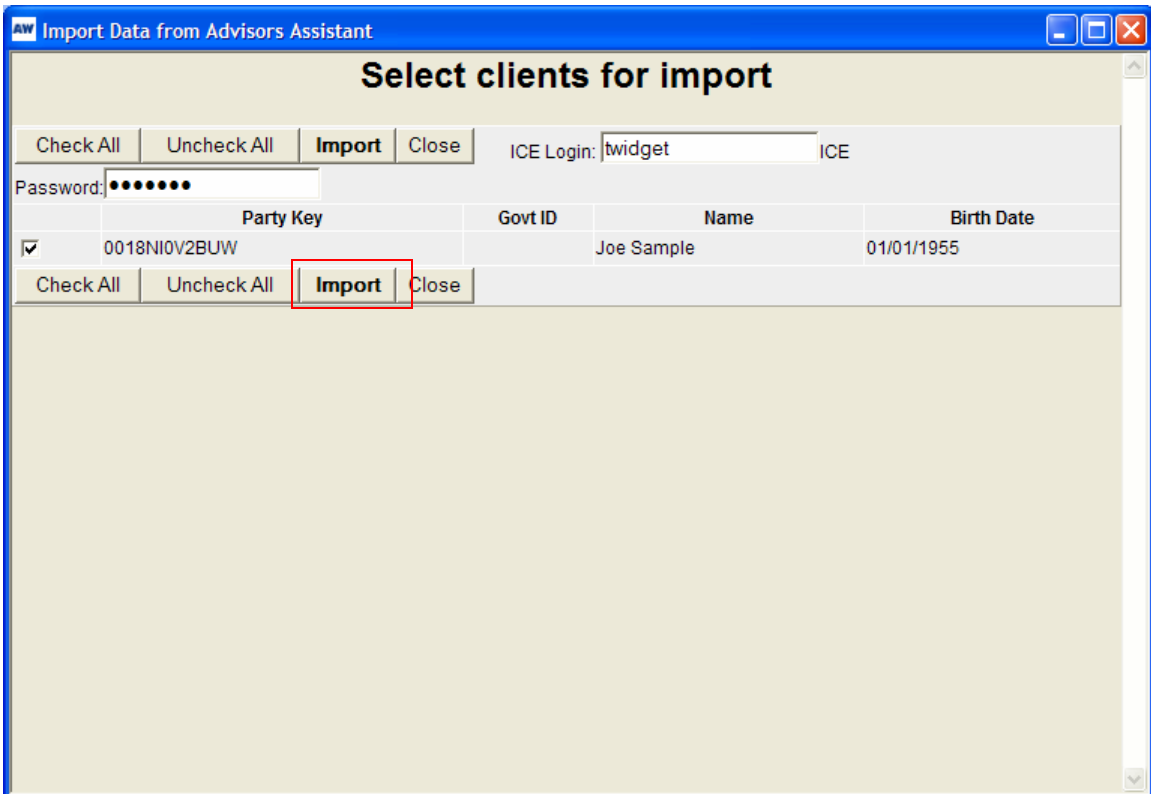
Enter your ICE Login and Password then press Browse



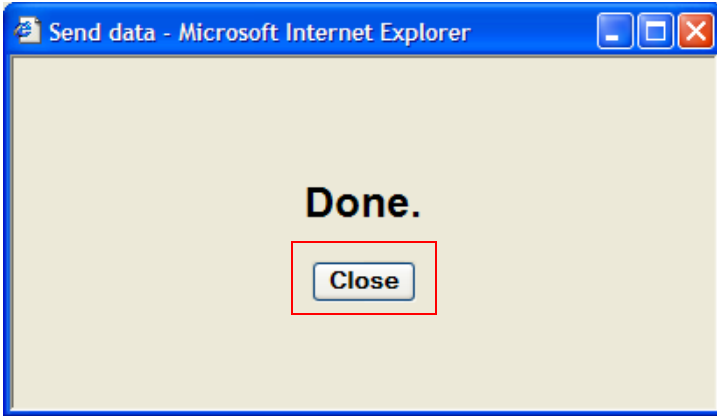
Locate the ICE.XML file that you've exported from Advisors Assistant, click on it and press Open



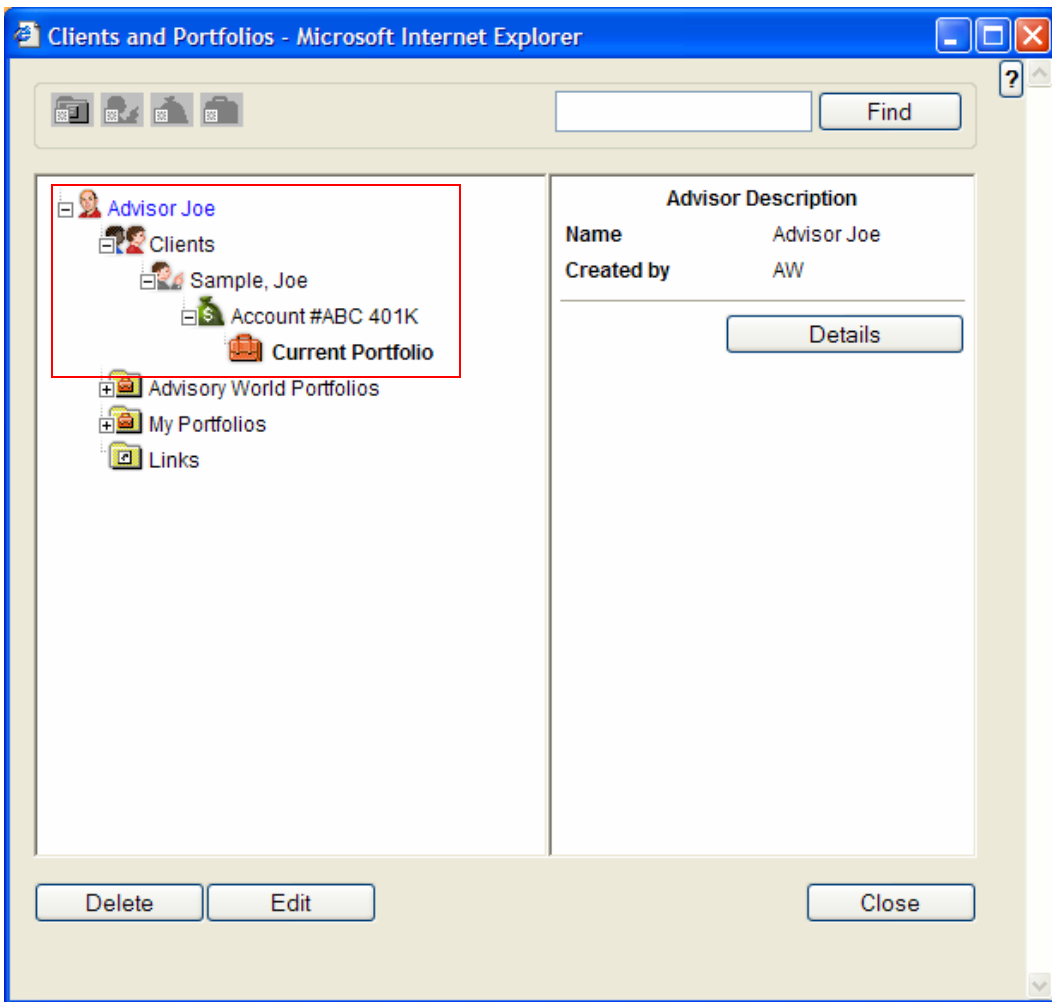
Press Continue



Press Import



Press Close



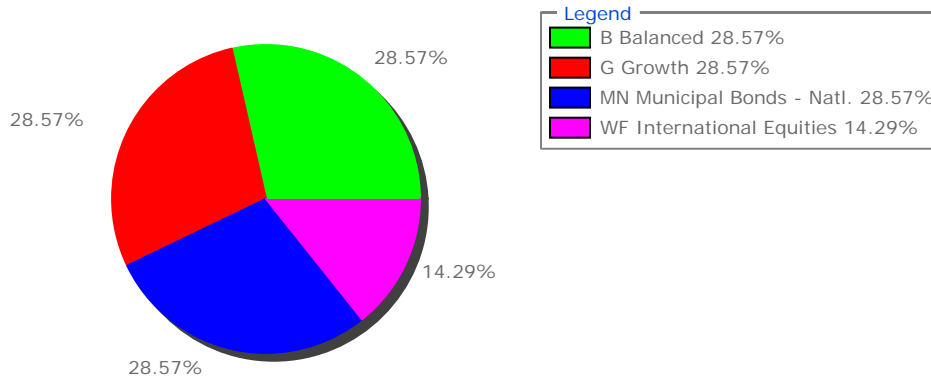
Now your client's data is listed in ICE under Clients & Portfolios. Please see the following sample output available through use of ICE and feel free to contact AdvisoryWorld with any questions. Thank you.

800-480-3888 | info@advisoryworld.com

Portfolio Overview

Joe Sample - Account # (Current)

Asset Class Mix



Hypothetical Rates of Returns

Time Horizon: 9/1994 - 9/2005 Probability Range: 90%

Hypothetical Range of Returns	Mean RORs		
	1 Year	3 Years	5 Years
Mean	11.27%	10.50%	9.96%
Maximum	26.74%	20.85%	17.27%
Minimum	-4.19%	0.15%	2.64%

The 1, 3, and 5 year mean returns represent the "average" return for all of those rolling time periods (January to January, February to February and so on) in the time horizon specified. For example, during a 10-year time horizon there are 108 one-year holding periods and calculations. Blended portfolio rates of returns are composed from the data listed under Asset/Security Statistics.

Maximum and Minimum values represent the average upper and lower boundaries of those values for the time period specified. Minimum Rate of Return refers to the average statistical minimum rate of return given the statistical data and assumptions incorporated in this report. It does not represent a guaranteed minimum return on investment.

* Historical Rates of Return and Standard Deviations are based on the past performance of either the Asset Classes or the Securities themselves. "By asset class" refers to performance based on the asset class rather than the actual security while "By security" refers to historical performance of the security itself.

Asset class returns may be substituted for security returns where historical data for the security is deemed insufficient to provide statistically accurate results or as a broad representation of security performance. These benchmark rates of returns should not be considered as exact replications of the security returns, but rather as an approximation for illustrative purposes.

Asset/Security Statistics

Time Horizon: 9/1994 - 9/2005

	1 Year Mean RoR	STD	Hold
International Equities	<i>By Security*</i>		14.29%
American Funds New Perspective A	13.00%	17.88%	14.29%
Balanced	<i>By Security*</i>		28.57%
American Funds Amer Balancd Fd A	11.65%	9.38%	28.57%
Growth	<i>By Security*</i>		28.57%
American Funds AMCAP A	13.73%	15.78%	14.29%
American Funds Gr Fnd of Amer A	15.84%	22.04%	14.29%
Municipal Bonds - Natl.	<i>By Security*</i>		28.57%
American Funds High Inc Muni Bnd A	6.53%	4.02%	28.57%

STD (Standard deviation) is a statistical measure of the volatility of the fund's returns.

Standardized Average Annual Returns

Security Name	Inception Date	Maximum Sales Charge		1 Month	1 Year	5 Years	10 Years	Since Inception
AMCPX American Funds AMCAP A	5/01/1967	5.75% 1.00%	Front CDSC	-0.54%	4.86%	1.36%	10.75%	12.24%
ABALX American Funds Amer Balancd Fd A	7/01/1975	5.75% 1.00%	Front CDSC	-0.61%	1.12%	7.08%	9.55%	11.82%
AGTHX American Funds Gr Fnd of Amer A	12/01/1973	5.75% 1.00%	Front CDSC	0.88%	12.34%	-1.06%	12.10%	15.31%
AMHIX American Funds High Inc Muni Bnd A	9/01/1994	3.75% 1.00%	Front CDSC	-0.40%	1.35%	5.19%	5.47%	6.21%
ANWPX American Funds New Perspective A	3/01/1973	5.75% 1.00%	Front CDSC	2.14%	12.79%	2.84%	10.67%	13.48%

Historical Performance



Joe Sample - Account # (Current)

Cumulative ROR	211.53%
Annualized ROR	10.88%
High Growth Rate	6.00%
Low Growth Rate	-9.07%
# Positive Periods	99
# Negative Periods	21

Portfolio Statistics

1 yr. Mean Rate of Return	11.28%	Begin Date	Sep-94
1 yr. Standard Deviation	9.40%	End Date	Sep-05
1 yr. Minimum ROR	-4.19%	Current Holdings	100.00%
1 yr. Maximum ROR	26.74%	Sharpe Ratio	0.93
1 yr. Minimum ROR Goal	0.00%	Income Tax	22.86%
Begin Value	\$35,000.00	Capital Gains Tax	10.71%
1 yr. Minimum Value	\$33,532.30	Turnover Rate	0.00%
1 yr. Maximum Value	\$44,360.70	Transaction Fee	0.00%

Top Ten Holdings

Balanced	28.57%
Growth	28.57%
Municipal Bonds - Natl.	28.57%
International Equities	14.29%

IMPORTANT: The projections or other information generated by ICE regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary over time. This report is based on information you have provided, which is assumed to be accurate and complete. The assumptions and projections in this plan are estimates and are meant to be used solely for illustrative purposes and as a guideline. If any of the assumptions used in this plan are not realized, then the projections will be inaccurate. No guarantees can be given about future performance and this illustration shall not be construed as offering such a guarantee. It should be recognized that the portfolio may invest in both passive and actively managed accounts and securities, that the actual weightings of these investments can and will vary and, as a result, actual returns and volatility characteristics can be higher or lower than those presented above. The plan does not offer legal or tax advice and should be reviewed by your legal and tax advisor before any action is taken. The information is displayed using the investments, probability range, holding periods and time frames selected by you. Indexes are not available for investment and they are not indicative of any particular investment.

The Standardized Average Annual Total Return figures shown are calculated using the formula in form N-1A as mandated by the Securities and Exchange Commission. 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. Standardized returns may be different than all other calculations in this report which use actual historical performance numbers, use the criteria specified herein and may not reflect fund expenses or taxation.

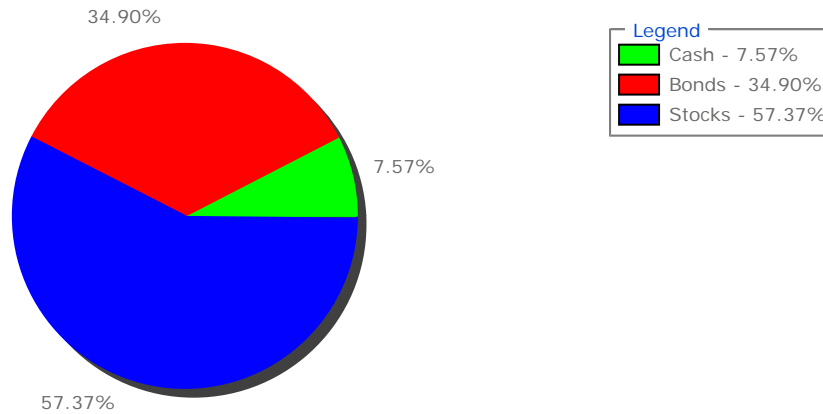
This illustration, including any accompanying reports and graphs, must be preceded or accompanied by a current prospectus for each security included. The prospectus contains full details on fees and expenses and should be read carefully before investing or sending money.

Asset class data provided by various sources including Standard & Poors, Salomon Brothers, Wilshire Associates and Russell. Mutual Fund, Variable Annuity and Closed End Fund data provided by Thomson Financial. Separate Account data provided by Morningstar, Inc. All data and the afore mentioned business names are copyrights of their respective corporations, all rights reserved. Investors should consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read the prospectus carefully before investing.

Overlap Report

Joe Sample - Account # (Current)

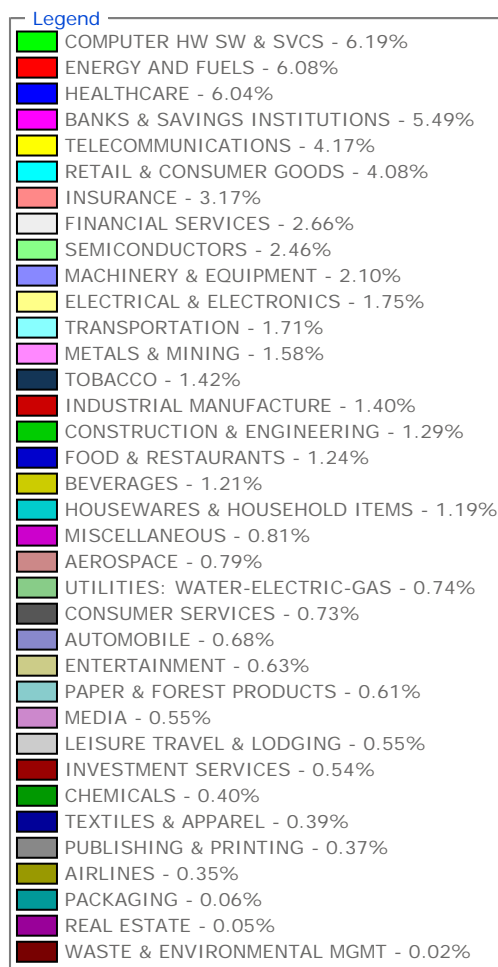
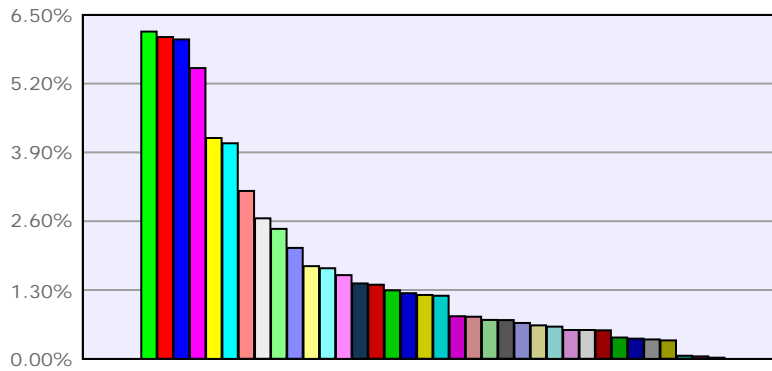
Investment Instrument Mix



This report displays the underlying cash, equity and bond holdings of the mutual funds and equities in your portfolio. It analyzes the overall weighting of cash, equity and bonds in the portfolio to determine if a shift in investment weighting may be desirable.

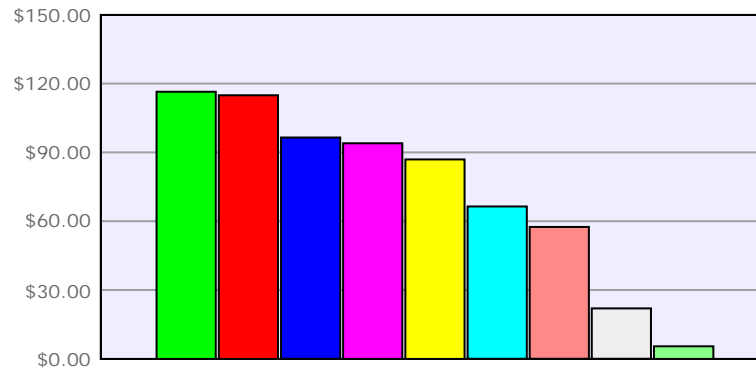
Ticker	Name	Data as of	Cash %	Bond %	Stock %	Cash \$ Amount	Bond \$ Amount	Stock \$ Amount
ANWPX A	American Funds New Perspective	09/30/2005	5.80%	0.00%	94.00%	\$290.00	\$0.00	\$4,700.00
ABALX A	American Funds Amer Balanecd Fd	09/30/2005	2.90%	29.00%	67.70%	\$290.00	\$2,900.00	\$6,770.00
AMCPX	American Funds AMCAP A	09/30/2005	18.40%	0.00%	81.60%	\$920.00	\$0.00	\$4,080.00
AGTHX	American Funds Gr Fnd of Amer A	09/30/2005	9.20%	0.10%	90.60%	\$460.00	\$5.00	\$4,530.00
AMHIX	American Funds High Inc Muni Bnd A	09/30/2005	6.90%	93.10%	0.00%	\$690.00	\$9,310.00	\$0.00
Total:						\$2,650.00	\$12,215.00	\$20,080.00

Industry Analysis



Different types of securities react in distinct ways to changes in the economy. It is important to be diversified among industry sectors. Duplication of securities happens when there is a lack of coordination between investment vehicles such as stocks, mutual funds and/or exchange traded funds. This duplication can increase your exposure to risk and lessen your return potential.

Top 10 Issue Weightings and Overlap



Legend

CCU CLEAR CHANNEL - \$116.50
ANWPX - \$3.50 06/30/2005
ABALX - \$57.00 06/30/2005
AMCPX - \$19.50 06/30/2005
AGTHX - \$36.50 06/30/2005
BMY BRISTOL MYR SQB - \$115.00
ANWPX - \$15.00 06/30/2005
ABALX - \$74.00 06/30/2005
AMCPX - \$26.00 06/30/2005
CNQ CDN NTRL RSRCS - \$96.50
ANWPX - \$41.00 06/30/2005
AGTHX - \$55.50 06/30/2005
KO COCA COLA CO - \$94.00
ANWPX - \$19.00 06/30/2005
ABALX - \$38.00 06/30/2005
AGTHX - \$37.00 06/30/2005
GLW CORNING INC - \$87.00
ANWPX - \$20.00 06/30/2005
AGTHX - \$67.00 06/30/2005
DOW DOW CHEMICAL - \$66.50
ANWPX - \$35.00 06/30/2005
ABALX - \$31.00 06/30/2005
AGTHX - \$0.50 06/30/2005
ABX BARRICK GOLD CP - \$57.50
ANWPX - \$34.50 06/30/2005
AGTHX - \$23.00 06/30/2005
CAT CATERPILLAR INC - \$22.00
ANWPX - \$5.50 06/30/2005
AGTHX - \$16.50 06/30/2005
DJ DOW JONES & CO - \$5.50 (ANWPX)

Asset class data provided by various sources including Standard & Poors, Salomon Brothers, Wilshire Associates and Russell. Mutual Fund, Variable Annuity and Closed End Fund data provided by Thomson Financial. Separate Account data provided by Morningstar, Inc. All data and the afore mentioned business names are copyrights of their respective corporations, all rights reserved. Investors should consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read the prospectus carefully before investing.

Hypothetical Historical Performance

Joe Sample - Account # (Current)



	Time Horizon:	Probability Range:	Hold Period:
Salomon Broad Bond Index (Testing):	9/1994 - 9/2005	90%	1 year(s)
S&P 500 Composite (Testing):	9/1994 - 9/2005	90%	1 year(s)

Name	Cumulative Rate Of Return	Annualized Rate Of Return	High Period Growth Rate	Low Period Growth Rate	Number Positive Periods	Number Negative Periods
Joe Sample - Account # (Current)	211.53%	10.88%	6.00%	-9.07%	99	21
Salomon Broad Bond Index (Testing)	114.87%	7.20%	3.97%	-3.39%	114	6
S&P 500 Composite (Testing)	220.67%	11.17%	8.80%	-14.46%	90	30

The above graph displays the hypothetical historical performance of the selected portfolio(s) for the indicated time horizon. The information displayed above is for illustrative purposes solely. No guarantees can be given about future performance and this illustration shall not be construed as offering such a guarantee. It should be recognized that the portfolio may invest in both passive and actively managed accounts and securities, that the actual weightings of these investments can and will vary and, as a result, actual returns and volatility characteristics can be higher or lower than those presented above. Indexes are not available for investment and they are not indicative of any particular investment.

Definitions:

- Cumulative Rate of Return displays the holding period return for the time horizon specified.
- Annualized Rate of Return displays the annualized rate of return for the number of 12 month periods within the time horizon specified.
- High Growth Rate displays the highest historical 12 month rate of return experienced during the time horizon specified.
- Low Growth Rate displays the lowest historical 12 month rate of return experienced during the time horizon specified.
- Number of Positive Periods indicates how many historical rolling 12 months periods experienced positive growth.

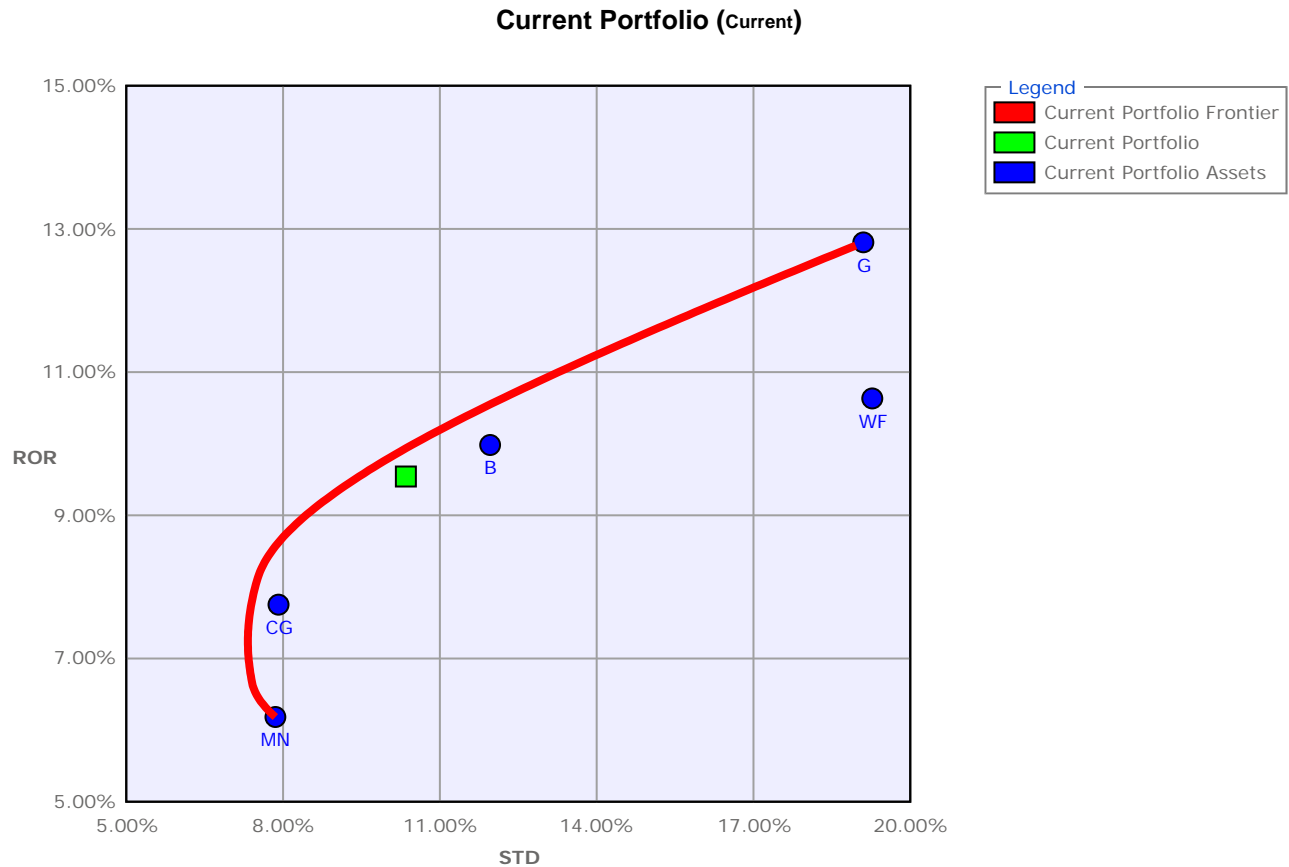
- Number of Negative Periods indicates how many historical rolling 12 months periods experienced negative growth.

Portfolio returns and Standard Deviation are based on historical performance of indexes and/or securities. Please review either the Portfolio Overview or Portfolio Review Report for the portfolio(s) to review important specifications and assumptions used in these calculations.

Please review the Portfolio Overview report for important assumptions regarding this portfolio including information on how its blended rate of return is calculated.

Asset class data provided by various sources including Standard & Poors, Salomon Brothers, Wilshire Associates and Russell. Mutual Fund, Variable Annuity and Closed End Fund data provided by Thomson Financial. Separate Account data provided by Morningstar, Inc. All data and the afore mentioned business names are copyrights of their respective corporations, all rights reserved. Investors should consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read the prospectus carefully before investing.

Curve of Theoretically Efficient Portfolios



The Efficient Frontier (red curve) on the Risk/Return Graph is comprised of approximately 150 portfolios that have been calculated to, theoretically, provide an investor with the highest possible rate of return for the amount of risk taken (as indicated by the STD values on the X axis). This graph helps investors find those portfolios that will provide the highest possible rate of return for the risk they are willing to take, or, conversely, those portfolios that will provide the least amount of risk for a desired rate of return.

Time Horizon: 9/1976 - 9/2005 Probability Range: 90% Hold Period: 1 year(s)

Portfolio Name	1 Year Rate Of Return	1 Year Standard Deviation	Minimum Rate Of Return	Minimum ROR Goal
Current Portfolio (Current)	9.54%	10.35%	-7.48%	-5.25%

Asset Name	Asset ID	Percent Allocated	Rate Of Return	Standard Deviation
Domestic Bonds		37.50%		
Corp. Bonds - General				
	CG	33.33%	7.75%	7.91%
American Fund Bond Fund of America A	ABNDX	100.00%	7.75%	7.91%
Municipal Bonds - Natl.				
	MN	66.67%	6.18%	7.85%
American Funds High Inc Muni Bnd A	AMHIX	100.00%	6.18%	7.85%

Asset Name	Asset ID	Percent Allocated	Rate Of Return	Standard Deviation
Domestic Equities: Indices.		50.00%		
Growth	G	50.00%	12.81%	19.10%
American Funds AMCAP A	AMCPX	50.00%	12.81%	19.10%
American Funds Gr Fnd of Amer A	AGTHX	50.00%	12.81%	19.10%
Balanced	B	50.00%	9.98%	11.96%
American Balanced Fund - A	ABALX	100.00%	9.98%	11.96%
International Equities		12.50%		
International Equities	WF	100.00%	10.63%	19.27%
American Funds New Perspective A	ANWPX	100.00%	10.63%	19.27%

This report is based on information you have provided, which is assumed to be accurate and complete. The assumptions and projections in this plan are estimates and are meant to be used solely for illustrative purposes and as a guideline. No guarantees can be given about future performance and this illustration shall not be construed as offering such a guarantee. It should be recognized that the portfolio may invest in both passive and actively managed accounts and securities, that the actual weightings of these investments can and will vary and, as a result, actual returns and volatility characteristics can be higher or lower than those presented above. The plan does not offer legal or tax advice and should be reviewed by your legal and tax advisor before any action is taken. The information is displayed using the investments, probability range, holding periods and time frames selected by you. Indexes are not available for investment and they are not indicative of any particular investment.

Each point on the Frontier represents the combination of investments you have selected that will, hypothetically, generate the highest rate of return for each level of risk (as measured by the standard deviation). More conservative mixes are located in the lower left portion of the curve, while more aggressive portfolios are found on the upper right portion of the curve.

Portfolio returns and Standard Deviation are based on historical performance of indexes and/or securities. Please review either the Portfolio Overview or Portfolio Review Report for the portfolio(s) to review important specifications and assumptions used in these calculations.

Please review the Portfolio Overview report for important assumptions regarding this portfolio including information on how its blended rate of return is calculated.

Asset class data provided by various sources including Standard & Poors, Salomon Brothers, Wilshire Associates and Russell. Mutual Fund, Variable Annuity and Closed End Fund data provided by Thomson Financial. Separate Account data provided by Morningstar, Inc. All data and the afore mentioned business names are copyrights of their respective corporations, all rights reserved. Investors should consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read the prospectus carefully before investing.

Prepared By: Joe Advisor

Monte Carlo Simulation Results

The purpose of the calculator is to provide investors with the probability that a selected portfolio can generate annual withdrawals to meet their financial objectives under hypothetical market scenarios over a period of time. This analytical technique in which a large number of simulations are run using random quantities for portfolio rate of return looks at the distribution of results to infer which values are most likely. ICE's Probability of achieving any goal is obtained by generating 5,000 random values within the upper and lower boundaries of returns*, and determining how many times the objective is successfully achieved. The objective is successfully achieved if there is sufficient capital to meet the objective and the portfolio still has a positive balance.

The Monte Carlo calculations are based on the portfolio ROR** (weighted security RORs), the portfolio standard deviation* (volatility), the amount required to meet the objective(s)**, the time period required to meet the objective(s)**, and cash flows*** (contributions and withdrawals) made prior to and during the time period required to meet the objective. Standard deviation is a statistical measure of the historical volatility of a portfolio or one or more of its assets. More generally, it is a measure of the extent to which numbers are spread around their average. The assumed returns are adjusted based upon the historical standard deviations of return for asset classes and/or securities which measure the volatility or deviation of annual returns of an asset class or security from its average. Changing any of these variables will impact the probability of achieving your goal.

IMPORTANT: The projections or other information generated by ICE's Monte Carlo simulation plug-in regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

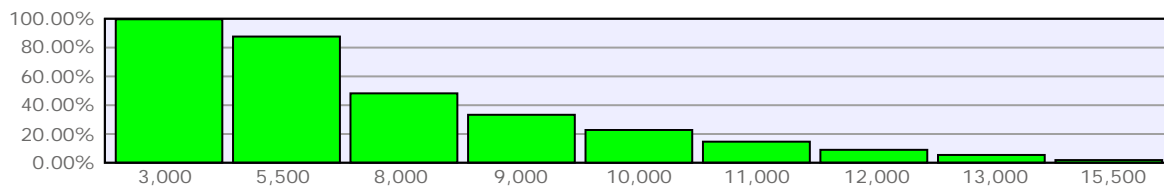
The probability of achieving your goal \$10,000.00 is 22.70%

*See Disclosure for detailed Upper and Lower Boundary Definitions

**See Summary of Financial Plan Analysis

***See Summary of Cash Flows

Probability Graph



Probability Table

Annual Withdrawals To Meet Objective	Annual Withdrawals To Meet Objective (% of required)	Probability
\$3,000.00	30.00%	99.60%
\$5,500.00	55.00%	87.60%
\$8,000.00	80.00%	48.10%
\$9,000.00	90.00%	33.30%
\$10,000.00	100.00%	22.70%
\$11,000.00	110.00%	14.60%
\$12,000.00	120.00%	9.00%
\$13,000.00	130.00%	5.40%
\$15,500.00	155.00%	1.80%

Time Horizon: 9/1976 - 9/2005 Probability Range: 90% Hold Period: 1 year(s)

Summary of Portfolio Information and Assumptions

Portfolio Objective	Growth and Income	Portfolio Value	\$40,000.00
Current Age	50	Objective Age	60
Management Fee	0.00%	Apply Management Fee	No
Income Tax Rate	0.00%	Apply Taxes	Yes
Capital Gain Tax Rate	0.00%		
Inflation	0.00%	Apply Inflation	No
Probability Range	90%		
Withdrawal to Meet Objective	\$10,000.00	Time Period to Meet Goal	25 years
Date to Begin Withdrawal	1/2015	Money Left to Heirs	\$0.00

Summary of Financial Plan Analysis

Portfolio Value	\$40,000.00	Portfolio ROR (See Portfolio Overview for details on this figure)	
Current Age	50	Age At Objective	
Date to Begin Analysis	11/2005	Years In Objective	
Inflation	3.00%	Income Tax	
Capital Gain Tax	0.00%	Turnover Ratio	
Apply Inflation	No	Apply Mgmt Fees	
Apply Taxes	Yes	Reinvest Cap Gains	
Reinvest Dividends	Yes	Rebalance Portfolio	
<hr/>			
End Portfolio Value	\$-210,929.16	Portfolio Value at Objective	\$187
Portfolio Value Required for Objective	\$217,130.16	Portfolio Income Needed for Objective	\$13
Total Annual Portfolio Income	\$11,347.91	Net Income Shortfall (-)/Surplus (+)	\$-1
Lump-sum	\$13,012.45		
OR Monthly Payments	\$173.84	OR Annual Payments	\$1

Summary of Selected Portfolio

Asset	Hold*	Amount	ROR	STD	Beg Date	Min Hold	Max Hold	Inc Tax	Cap Tax	Turnover	Mgmt Fee	Trans Fee	Yield
Domestic Bonds	37.50%	\$15,000.00				0.00%	100.00%						
CGCorp. Bonds - General	33.33%	\$5,000.00	7.75%	7.91%	12/1968	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
ABNDX American Fund Bond Fund of America A	100.00%	\$5,000.00	<i>By asset class**</i>			0.00%	100.00%			<i>By asset class**</i>			
MNMunicipal Bonds - Natl.	66.67%	\$10,000.00	6.18%	7.85%	9/1976	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
AMHIX American Funds High Inc Muni Bnd A	100.00%	\$10,000.00	<i>By asset class**</i>			0.00%	100.00%			<i>By asset class**</i>			
Domestic Equities: Indices.	50.00%	\$20,000.00				0.00%	100.00%						
GGrowth	50.00%	\$10,000.00	12.81%	19.10%	12/1968	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
AMCPX American Funds AMCAP A	50.00%	\$5,000.00	<i>By asset class**</i>			0.00%	100.00%			<i>By asset class**</i>			
AGTHX American Funds Gr Fnd of Amer A	50.00%	\$5,000.00	<i>By asset class**</i>			0.00%	100.00%			<i>By asset class**</i>			
BBalanced	50.00%	\$10,000.00	9.98%	11.96%	12/1968	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
ABALX American Balanced Fund - A	100.00%	\$10,000.00	<i>By asset class**</i>			0.00%	100.00%			<i>By asset class**</i>			
International Equities	12.50%	\$5,000.00				0.00%	100.00%						
WFI International Equities	100.00%	\$5,000.00	10.63%	19.27%	12/1968	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
ANWPX American Funds New Perspective A	100.00%	\$5,000.00	<i>By asset class**</i>			0.00%	100.00%			<i>By asset class**</i>			

Total Portfolio Amount: \$40,000.00
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* Allocations to an Asset Class are expressed as a percentage of the Asset Type
Allocations to a Security are expressed as a percentage of the Asset Class Portfolio Status

**

The 1, 3, and 5 year mean returns represent the "average" return for all of those rolling time periods (January to January, February to February and so on) in the time horizon specified. For example, during a 10-year time horizon there are 108 one-year holding periods and calculations. Blended portfolio rates of returns are composed from the data listed under Asset/Security Statistics.

Maximum and Minimum values represent the average upper and lower boundaries of those values for the time period specified. Minimum Rate of Return refers to the average statistical minimum rate of return given the statistical data and assumptions incorporated in this report. It does not represent a guaranteed minimum return on investment.

* Historical Rates of Return and Standard Deviations are based on the past performance of either the Asset Classes or the Securities themselves. "By asset class" refers to performance based on the asset class rather than the actual security while "By security" refers to historical performance of the security itself.

Asset class returns may be substituted for security returns where historical data for the security is deemed insufficient to provide statistically accurate results or as a broad representation of security performance. These benchmark rates of returns should not be considered as exact replications of the security returns, but rather as an approximation for illustrative purposes.

Summary of Cash Flows

Goal	Type	Amount	of	Inf Rate	Begin Date	End Date	# Times
Income At Objective	With	\$10,000.00	Future \$	3.00%	1/2015	1/2039	24
Monthly Funding	Cont	\$500.00	Future \$	0.00%	11/2005	11/2015	121
Employer Match	Cont	\$50.00	Future \$	0.00%	11/2005	11/2015	121

IMPORTANT: The projections or other information generated by ICE's Monte Carlo simulation plug-in regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

The Monte Carlo simulation employed herein was designed by Professor Giray Okten, PhD., Department of Mathematics, Ball State University.

This report is based on information you have provided, which is assumed to be accurate and complete. The assumptions and projections in this simulation are estimates and are meant to be used solely for illustrative purposes and as a guideline. If any of the assumptions used in this simulation are not realized, then the projections will be inaccurate. No guarantees can be given about future performance and this illustration shall not be construed as offering such a guarantee. It should be recognized that the portfolio may invest in both passive and actively managed accounts and securities, that the actual weightings of these investments can and will vary and, as a result, actual returns and volatility characteristics can be higher or lower than those used in this simulation.

Results of indices assume the reinvestment of dividends or interest, if any. Indexes are not available for investment and they are not indicative of any particular investment. The simulation has applied the investments, probability range, holding periods and time frames selected by you. The Probability Range is based upon the past performance of historical indices. This analysis has been designed specifically to determine if your financial planning objectives will be met by using a particular investment strategy, however, there is no guarantee that this strategy, or any other, will be successful in achieving the stated objectives.

The Probability Range expresses how often a certain range of returns occurred during a given historical time period. It is bounded by a minimum and maximum rate of return for that period. In any statistical sample 68.4% of all observations will be included in one standard deviation from the mean (see Portfolio ROR Summary of Financial Plan Analysis); 95.4% within two standard deviations; and 99.7% within three standard deviations. Therefore, at the 90% probability range 90% of all prior observations fell within the minimum and maximum rates of return displayed for the designated holding period during the selected time horizon. Conversely, 5% of the returns fell below and 5% fell above the minimum and maximum returns respectively.

Please review the Portfolio Overview report for important assumptions regarding this portfolio including information on how its blended rate of return is calculated.

Asset class data provided by various sources including Standard & Poors, Salomon Brothers, Wilshire Associates and Russell. Mutual Fund, Variable Annuity and Closed End Fund data provided by Thomson Financial. Separate Account data provided by Morningstar, Inc. All data and the afore mentioned business names are copyrights of their respective corporations, all rights reserved. Investors should consider the investment objectives, risks and charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. You can obtain a prospectus from your financial representative. Read the prospectus carefully before investing.

Prepared By: Joe Advisor