



EnvisionSM

GET YOUR INVESTMENT
PLAN BACK ON TRACK





Live the Life You've Imagined

Ensure You Can Financially Support Your Pre- and Post-Retirement Lifestyle

Whether you are getting close to retirement or are already there, you are most likely trying to decide what you want to do during the next stage of your life. And along with that, thinking about how you can ensure you'll be able to financially support your desired retirement lifestyle.

Our unique EnvisionSM planning process offers you an easy, effective way to identify your highest-priority goals and develop an investment plan designed to provide you with the wealth you need to live your life the way you want to.

Best of all, your financial professional will work closely with you to help you monitor the progress of your ability to achieve your unique personal goals.

IMPORTANT:

The projections or other information generated by Envision 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.

ENVISION METHODOLOGY, SELECTION CRITERIA AND KEY ASSUMPTIONS:

Envision's simulation model incorporates assumptions on inflation, financial market returns, and relationships between these variables based on an analysis of historical data. Using Monte Carlo simulations, Envision simulates thousands of potential outcomes over a lifetime of investing. The varying historical risk, return and correlation between the assets is based on indexes over several market cycles. If the indexes do not provide enough historical data to gauge asset-class performance, we may use the data of related asset classes. Elements of this report's presentations and simulation results are under license from Financeware, Inc., patents pending. ©2009 Financeware, Inc. All rights reserved.



The Envision Process

We Are With You Every Step of the Way

CLARIFYING YOUR GOALS

The Envision process begins with a conversation between you and your financial professional. The discussion is designed to help you, and your spouse or partner, clarify your financial goals and prioritize your objectives using our unique Envision Priority Cards.

The information you provide is used to develop an “ideal” investment plan. You’ll also be asked to identify suitable adjustments to allow for the development of an alternative “acceptable” investment plan. These two benchmarks provide the framework for the design of your recommended investment plan.

Your Envision Profile also includes your assets, liabilities, income needs, retirement lifestyle priorities and asset allocation goals. This allows your advisor to help you strategically allocate your portfolio based on your defined investment objectives.[†]

[†] Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.



Our unique Envision Priority Cards help you clarify your financial goals and prioritize your objectives.

YOUR PERSONAL BENCHMARK: “THE DOT”

The centerpiece of your Envision investment plan is a personalized benchmark called “the dot.”

Instead of tracking your portfolio’s performance against a major standardized index, such as the S&P 500, your financial professional uses the dot to monitor your progress toward achieving your life goals.

While tracking an index lets you gauge market trends and relative performance, what’s more important is how well your investments are helping you work toward achieving your unique personal goals. Your financial professional can update you on your dot’s progress as frequently as you want – weekly, monthly or annually.

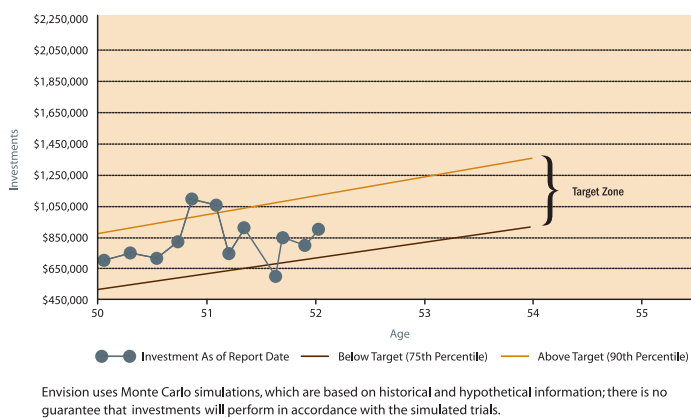
Tracking progress and minimizing risk

Envision uses a powerful statistical modeling technique to help confirm you are in the right “Target Zone” to achieve your investment objectives, without unduly sacrificing your current lifestyle needs or being exposed to unnecessary risk. When your personal benchmark moves out of the Target Zone or your personal situation changes, your advisor will work with you to identify appropriate adjustments, such as modifying savings rates or reallocating assets, to get your investment plan back on target.

Envision also offers you the flexibility to adjust your priorities, when necessary, based on fluctuating market conditions or life-changing events.



Staying on target to achieve your goals



The Envision process lets you and your financial professional look at your profile on a regular basis and make sure that you are staying on track. Keeping your dot within the Target Zone helps ensure you're working toward your goals without making undue sacrifices or taking unnecessary risk.

The Envision process helps you and your financial professional address critical questions, such as:

- Are you compromising your goals too much with your investment choices?
- Are you taking too much financial risk – or not enough?
- Do your goals need adjusting, or do you need to allow more time for achieving them?
- Are you going to be okay?

Based on your goals, priorities, investments and risk tolerance, Envision helps you and your financial professional respond to these questions and move confidently toward your goals.

WILL YOU HAVE ENOUGH?

Using your prioritized goals and additional information you discuss with your financial professional, the Envision process uses sophisticated statistical modeling to determine how well you're working toward achieving your goals.

For example, if you're 50 years old, have \$750,000 in retirement savings, save \$1,000 each month for retirement, invest primarily in stocks, and want to have \$1.5 million at age 65, Envision will help you gauge whether you're on target to reach your objectives at any point in time.

In addition, Envision gives you and your financial professional the flexibility to adjust your profile to account for any of life's changes, such as:

- Increasing medical costs
- Getting married or divorced
- Helping a child or grandchild afford higher education
- Caring for an elderly parent
- Starting a second career
- Inheriting money or other assets

When things change, simply contact your financial professional to ensure your Envision profile keeps pace with your life.

Envision also lets you "try on" new goals or ideas. For example, if you're thinking about retiring early or starting a business, Envision can tell you how adding a goal could affect your ability to reach your objectives. You can even run several scenarios and see which outcome best meets your plans.



Start Envisioning Your Tomorrow, Today



Because life and the markets change over time, you need an investment plan that helps you know exactly where you stand.

Contact your financial professional today to schedule a confidential meeting to find out how the Envision process can help bring new clarity to your life goals and enhance your confidence in your ability to achieve them.

We'll be with you every step of the way.



The diagram shows a dark blue background with a white horizontal line across the middle. Below this line, the text "4" POCKET" is centered. Two short white diagonal lines are positioned on either side of the text, one above and one below it, pointing towards the center.

4" POCKET

