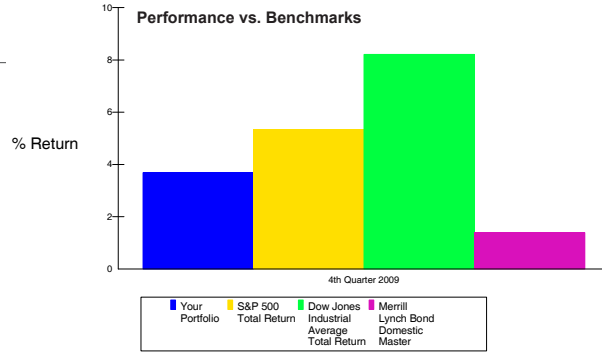


READING YOUR RETIREMENT PAYCHECK™ STATEMENT

Performance vs. Benchmarks

Compares your portfolio's performance to two stock indexes (S&P 500 and Dow Jones) and one bond index (Merrill Lynch); your portfolio's combination of stock and bond mutual funds typically will be expected to generate a return between the all-stock indexes and the bond Index.



Income Protection Component Holdings

Weight	Asset Class Code	Description	Maturity Date	Interest Rate	Quantity	Projected Annual Income	Current Value
Reported Assets							
CDs							
3.6%	CD	Discover Bank Na Accrued Income	05/12/2011	1.30	5,000.000	65.00	4,978.60 3.75
3.6%	CD	GE Money Bank Na Accrued Income	05/13/2010	0.35	5,000.000	17.50	5,000.00 0.95
3.6%	CD	GE Money Bank Na Accrued Income	11/12/2010	0.90	5,000.000	45.00	5,000.00 2.46
10.9%				0.85		127.50	14,985.76
Cash and Money Funds							
9.4%	CASH	Schwab Money Market Fund		0.00		0.00	12,904.67
20.2%				0.46		127.50	27,890.43
Total Assets							
100.0%				0.32		2,840.04	137,778.33

Income Protection Component Holdings

Your monthly payments are taken from this component; shows positions in money market funds, CDs or other debt with natural AAA ratings. Shows specific assets you own, and details items such as interest rate, maturity date and projected annual income.

Growth Component Holdings

This component is designed to grow the client's assets and to be a source of funds to replenish the Income Protection Component in the future.

Growth Component Holdings

Weight	Asset Class Code	Description	Quantity	Current Price	Current Value
Reported Assets					
Mutual Funds					
6.3%	HYB	Artio Global High Income	832.588	10.400	8,658.93
6.9%	SCG	Buffalo Small Cap Fund	437.522	21.810	9,542.35
8.2%	LCV	Croft Leominster Value	563.913	19.930	11,238.79
8.4%	LCG	Fmi Large Cap Fund	813.601	14.180	11,536.86
4.8%	SCV	Heartland Value Plus Fd	294.274	22.500	6,621.17
8.7%	INT	Henderson Intl Oppfy Fd	592.703	20.220	11,984.45
1.6%	EM	Lazard Emerging Markets	116.167	18.570	2,194.73
5.2%	CB	Loomis Sayles Bond Fund	537.252	13.220	7,102.47
8.0%	LCG	Manning & Napier Equity	666.984	16.510	11,011.91
3.9%	IB	Oppenheimer Intl Bond	807.542	6.730	5,434.75
2.4%	BAL	Permanent Portfolio	83.746	40.170	3,364.08
3.1%	SCV	Royce Low Priced Stock	306.923	13.700	4,204.84
0.5%	MB	Victory Natl Muni Bond	64.319	11.350	730.02
8.3%	LCV	Wasatch 1st Source	896.147	12.690	11,372.10
3.5%	CB	Westcore Plus Bond Fund	462.673	10.570	4,890.45
79.8%					109,887.90
79.8%					109,887.90
Total Assets					
100.0%					137,778.33

Portfolio Comparative Performance Review

Description	4th Quarter 2009 9/30/09 to 12/02/09
Beginning Value	0.00
Contributions	134,930.99
Withdrawals	(2,070.59)
Unrealized Gain (Loss)	4,557.25
Realized Gain (Loss)	502.92
Dividend Income	363.09
Interest Income	0.00
Management Fees	(512.49)
Other Expenses	0.00
Change in Accrued	7.16
Ending Value	137,778.33
Investment Gain	4,917.93
Internal Rate of Return (net)	3.69
S&P 500 Total Return	5.34
Dow Jones Industrial Average Total Return	8.21
Merrill Lynch Bond Domestic Master	1.39

All returns net of fees

Portfolio Comparative Performance Review

The number in the third line of this report shows the total of your monthly distributions from your account the prior three months. It will also include any unscheduled withdrawals from your account. Internal Rate of Return (net) reflects the performance of your assets during the timeframe shown.