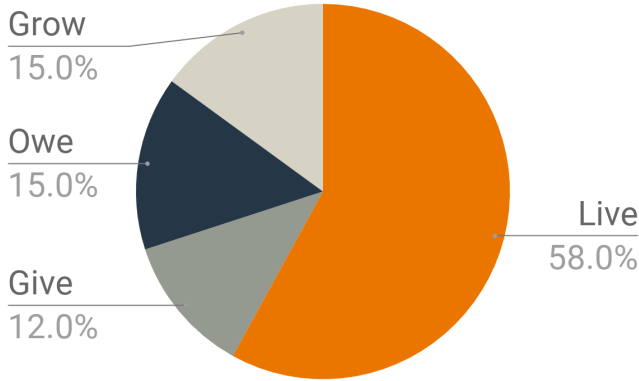


FAMILY VALUES

Responsible stewardship
Debt freedom
Quality time as a family

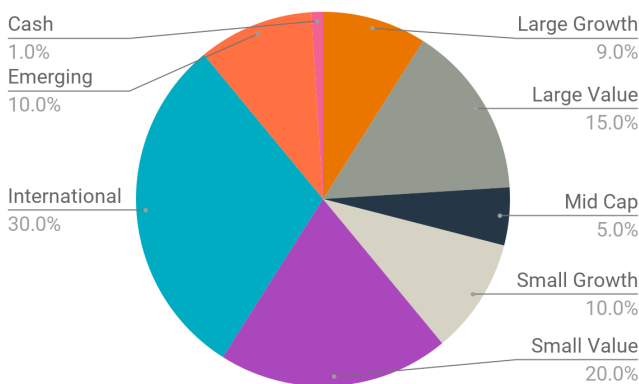
CASH-FLOW SUMMARY



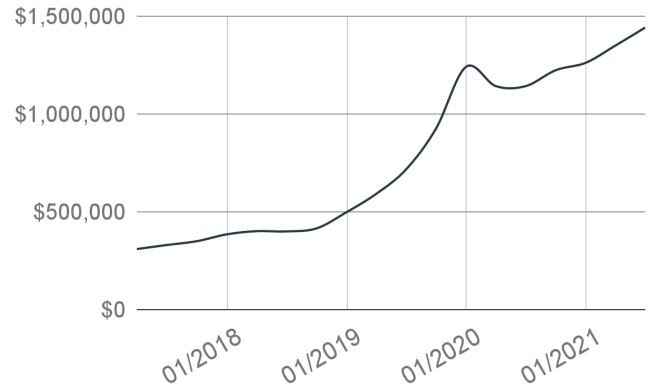
GOAL STATUS

Goal	Status
Have mortgage paid off in 12 years	Behind
Begin saving for kids' future - not college specific	Started
Retire at age 65 living on \$60,000/year	On track
Complete house projects	On track

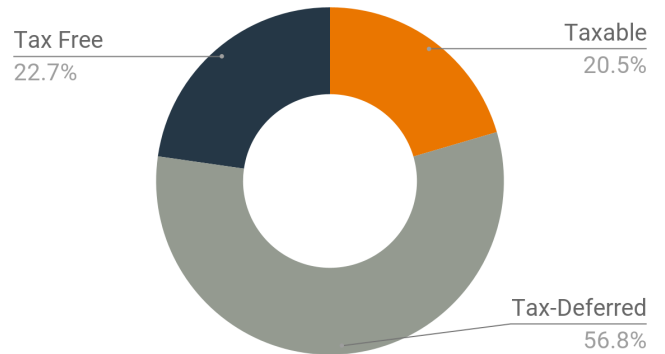
ASSET ALLOCATION



NET WORTH HISTORY



ASSET LOCATION



(Marginal/Average Federal Tax Rate: 24/10.9%)

ACTION ITEMS (NOW)

- Establish new Roth IRAs and complete backdoor contributions (\$6,000 x 2)
- Establish new UTMA accounts for kids
- Reallocate Wife's 403b for increased equity exposure and simplification of funds (see separate page with details)
- Reallocate and combine Husband's IRA funds to increased equity exposure (see add'l page)
- Consider decreasing withholding to 5 allowances through W-4 form on payroll
- Determine how much cash will be needed to complete home projects and save accordingly

ACTION ITEMS (FUTURE)

- After house projects are done, rechannel cash-flow towards kids' investment goals
- Explore Roth IRA conversions in year(s) following retirement