



Historical Hypothetical Analysis

Thursday, February 15, 2007

Client Name

Monica Moneytree

Advisor Name

Edward Ethically



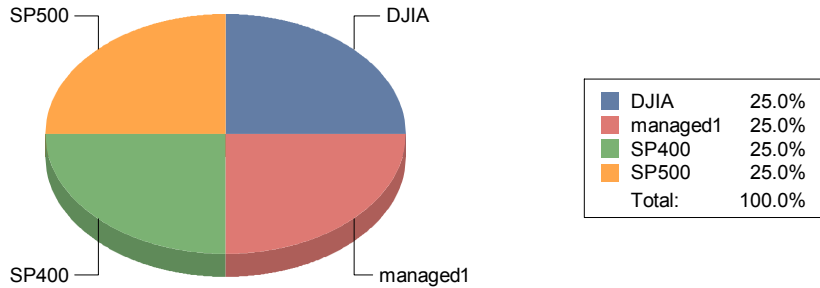
Synthetic Investment Model - SIM Allocations

SIM Name

Test

Time Period of Analysis

01/01/1996 through 01/01/2006



Sub-SIM Name	SIM Value	Asset Class Type
DJIA	\$ 100,000.00	Large Cap
managed1	\$ 100,000.00	Large Cap
SP400	\$ 100,000.00	Mid Cap
SP500	\$ 100,000.00	Large Cap



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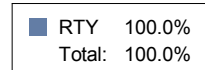
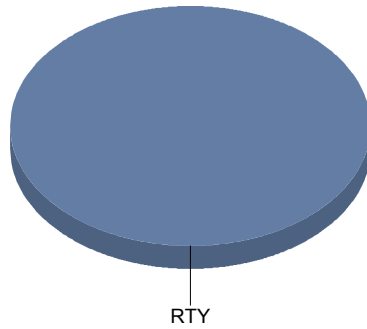
Synthetic Investment Model - SIM Allocations

SIM Name

RTY

Time Period of Analysis

01/01/1996 through 01/01/2006



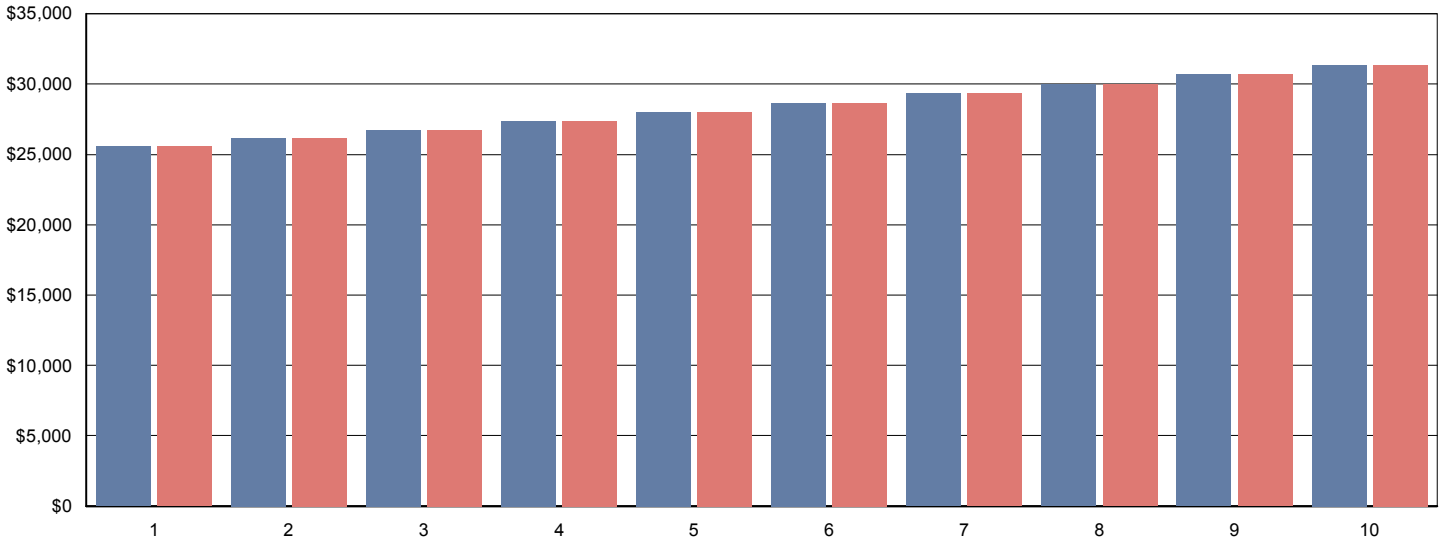
Sub-SIM Name
RTY

SIM Value
\$400,000.00

Asset Class Type
PPGProfile



Financial Planning Analysis - Annual Withdrawals



01/01/1996 through 01/01/2006

01/01/1996 through 01/01/2006

Scenario Year

Test

RTY

1	\$25,575.00	\$25,575.00
2	\$26,163.23	\$26,163.23
3	\$26,764.98	\$26,764.98
4	\$27,380.57	\$27,380.57
5	\$28,010.33	\$28,010.33
6	\$28,654.56	\$28,654.56
7	\$29,313.62	\$29,313.62
8	\$29,987.83	\$29,987.83
9	\$30,677.55	\$30,677.55
10	\$31,383.14	\$31,383.14

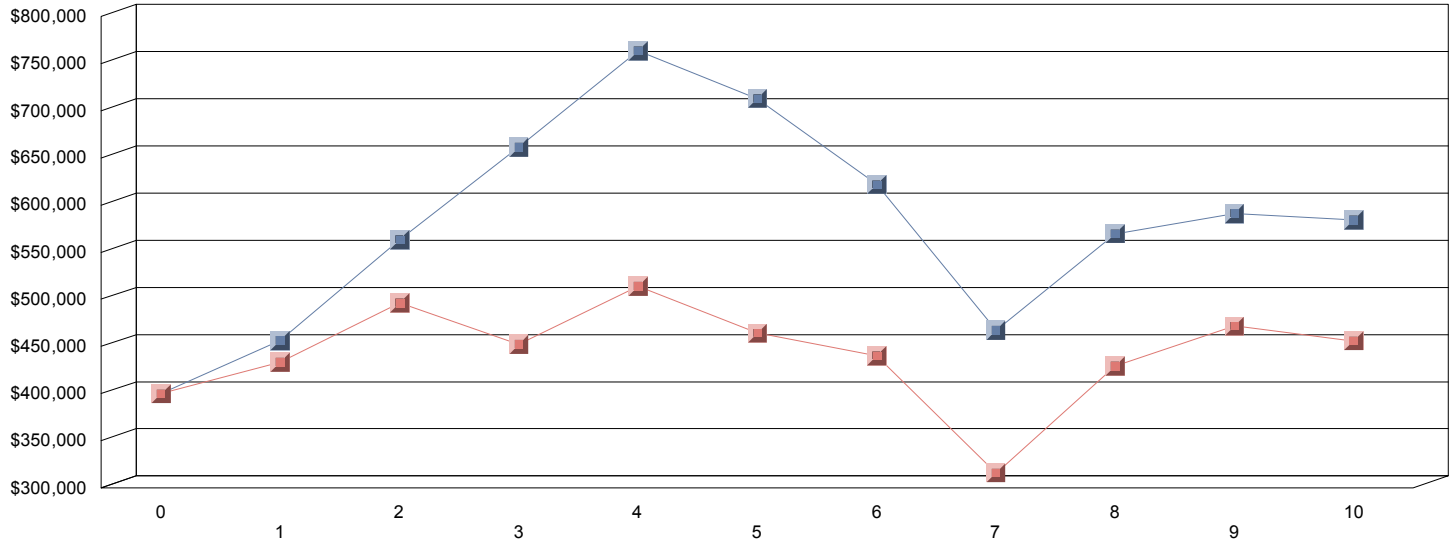
Grand Total:

283,910.81

283,910.81



Financial Planning Analysis - Annual Values



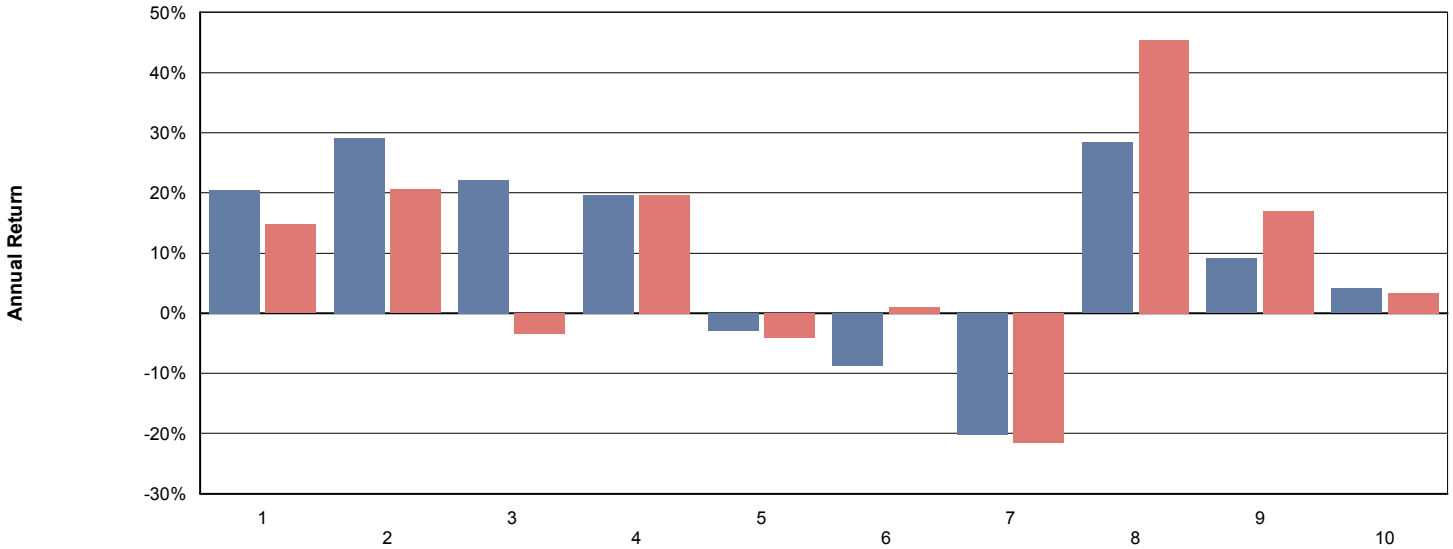
01/01/1996 through 01/01/2006

01/01/1996 through 01/01/2006

Scenario Year	Test	RTY
0	\$400,000.00	\$400,000.00
1	\$456,411.27	\$433,468.58
2	\$563,372.10	\$496,256.01
3	\$661,208.38	\$452,389.71
4	\$763,557.70	\$513,769.56
5	\$712,976.60	\$464,160.04
6	\$621,705.87	\$440,276.38
7	\$467,059.67	\$315,958.60
8	\$569,535.90	\$429,331.14
9	\$590,914.24	\$471,636.26
10	\$584,041.43	\$455,916.91



Financial Planning Analysis - Annual Returns



01/01/1996 through 01/01/2006

01/01/1996 through 01/01/2006

Scenario Year

Test

RTY

1	20.50%	14.76%
2	29.17%	20.52%
3	22.12%	-3.45%
4	19.62%	19.62%
5	-2.96%	-4.20%
6	-8.78%	1.03%
7	-20.16%	-21.58%
8	28.36%	45.37%
9	9.14%	17.00%
10	4.15%	3.32%

Simple Average:

10.12%

9.24%

Standard Deviation:

16.73%

18.33%



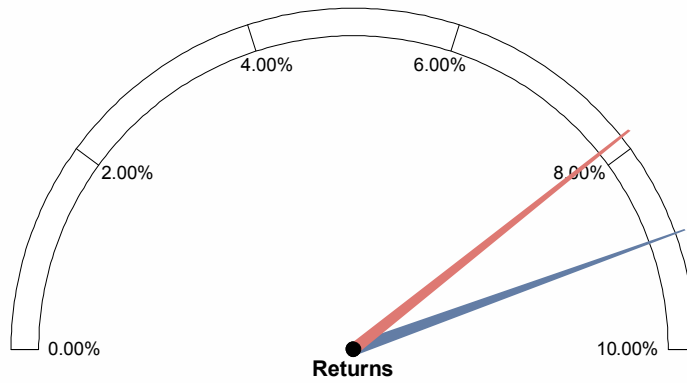
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Financial Planning Analysis - Annualized Returns



Test

RTY

8.89%

7.86%



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Financial Planning Analysis - Summary Statistics

SIM Name

Test

RTY

Historical Hypothetical

Scenario Time Period	01/01/1996 through 01/01/2006	01/01/1996 through 01/01/2006
Total Withdrawals	\$283,910.81	\$283,910.81
Starting Value	\$400,000.00	\$400,000.00
Ending Value	\$584,041.43	\$455,916.91
Simple Average	10.12%	9.24%
Standard Deviation	16.73%	18.33%
Annualized Return	8.89%	7.86%



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Definitions

<u>Simple Average</u>	the arithmetic (or simply the mean) of a list of numbers is the sum of all the members of the list divided by the number of items in the list.
<u>Annualized Return</u>	The calculated average rate of return.
<u>Standard Deviation</u>	Measures 68% of the potential range of annual return variance from the mean.
<u>Time Period Analysis</u>	Historical time span in which the portfolio performance is evaluated.

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Premium Producers Group - EIA Profiles

SIM Name	SP500	Asset Fee	0%	Period Reset	1
Index Name	S&P 500	Par Rate	100%	Bonus Amount	0%
Credit Method	Stock Index	Cape Rate	0%	Bonus Duration	1
		Add'l Criteria	None		
		Cape / Rate	0.0%		

SIM Name	DJIA	Asset Fee	0%	Period Reset	1
Index Name	DJIA	Par Rate	100%	Bonus Amount	0%
Credit Method	Stock Index	Cape Rate	0%	Bonus Duration	1
		Add'l Criteria	None		
		Cape / Rate	0.0%		

SIM Name	SP400	Asset Fee	0%	Period Reset	1
Index Name	S&P 400	Par Rate	100%	Bonus Amount	0%
Credit Method	Stock Index	Cape Rate	0%	Bonus Duration	1
		Add'l Criteria	None		
		Cape / Rate	0%		

SIM Name	RTY	Asset Fee	0%	Period Reset	1
Index Name	Russell 2000	Par Rate	100%	Bonus Amount	0%
Credit Method	Stock Index	Cape Rate	0%	Bonus Duration	1
		Add'l Criteria	None		
		Cape / Rate	0.0%		



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Index Credit Method - SIMs

SIM Name	Asset Fee	Period Reset
Index Name	Par Rate	Bonus Amount
Credit Method	Cape Rate	Bonus Duration
	Add'l Criteria	
	Cape / Rate	



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Fixed Annuity - SIMs

SIM Name

Interest Rate

Bonus Amount

Bonus Duration



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Fixed Rate - SIMs

SIM Name

Interest Rate