

**PRESENT ASSET ALLOCATION AS OF JANUARY 2001**

For  
**John and Mary Demo**

<b>NAME</b>	<b>UNITS</b>	<b>TOTAL COST</b>	<b>TOTAL VALUE</b>	<b>GROWTH</b>	<b>YIELD</b>	<b>TOTAL RETURN</b>	<b>ANNUALIZED INCOME</b>	<b>PERCENT OF TOTAL ASSETS</b>	<b>WEIGHTED RETURN</b>
<b>BONDS</b>									
Taxable Corporate Bond	10.000	10,000	8,500	0.00%	10.00%	10.00%	850	1.61%	0.16%
			8,500					1.61%	0.16%
<b>CERTIFICATE OF DEPOSIT</b>									
Taxable Cert. of Deposit	1.000	23,000	25,000	0.00%	6.15%	6.15%	1,538	4.73%	0.29%
			25,000					4.73%	0.29%
<b>CHECKING</b>									
Taxable Checking Account	1.000	0	1,000	0.00%	5.25%	5.25%	53	0.19%	0.01%
			1,000					0.19%	0.01%
<b>FIXED ANNUITY</b>									
Tax Def. Ret. Fixed Annuity	1.000	7,000	10,000	0.00%	10.00%	10.00%	1,000	1.89%	0.19%
Tax Def. Fixed Annuity	1.000	9,000	10,000	0.00%	10.00%	10.00%	1,000	1.89%	0.19%
			20,000					3.78%	0.38%
<b>LIFE INSURANCE</b>									
John's Whole Life Policy	1.000	7,000	10,000	0.00%	5.00%	5.00%	500	1.89%	0.09%
			10,000					1.89%	0.09%
<b>MUTUAL FUNDS</b>									
Taxable Mutual Fund	5,501.345	750	108,652	8.00%	2.53%	10.53%	2,751	20.56%	2.17%
			108,652					20.56%	2.17%
<b>MONEY MARKET</b>									
Taxable Money Market Fund	1.000	50,000	65,000	0.00%	5.25%	5.25%	3,413	12.30%	0.65%
			65,000					12.30%	0.65%
<b>NOTES</b>									
Taxable Note Carryback	1.000	80,000	190,186	0.00%	15.00%	15.00%	202,461	35.99%	5.40%
			190,186					35.99%	5.40%

**PRESENT ASSET ALLOCATION AS OF JANUARY 2001**

For  
**John and Mary Demo**

<b>NAME</b>	<b>UNITS</b>	<b>TOTAL COST</b>	<b>TOTAL VALUE</b>	<b>GROWTH</b>	<b>YIELD</b>	<b>TOTAL RETURN</b>	<b>ANNUALIZED INCOME</b>	<b>PERCENT OF TOTAL ASSETS</b>	<b>WEIGHTED RETURN</b>
<b>RETIREMENT PLAN</b>									
IRA - Mary	1.000	0	15,900	0.00%	8.00%	8.00%	1,272	3.01%	0.24%
IRA - John	1.000	0	24,000	0.00%	8.00%	8.00%	1,920	4.54%	0.36%
			39,900					7.55%	0.60%
<b>SAVINGS</b>									
Taxable Savings Account	1.000	0	5,000	0.00%	5.50%	5.50%	275	0.95%	0.05%
			5,000					0.95%	0.05%
<b>STOCKS</b>									
Taxable Common Stock	1,000.000	800	27,270	6.00%	3.12%	9.12%	850	5.16%	0.47%
			27,270					5.16%	0.47%
<b>VARIABLE ANNUITY</b>									
Tax Def. Variable Ann.	1,000.000	9,000	8,000	10.00%	6.25%	16.25%	500	1.51%	0.25%
Tax Def. Ret. Varble. Ann	2,000.000	18,000	20,000	10.00%	0.80%	10.80%	160	3.78%	0.41%
			28,000					5.30%	0.65%
<b>TOTAL ASSETS</b>							<b>218,541</b>		<b>10.92%</b>

**PRESENT ASSET ALLOCATION AS OF DECEMBER 31, 2002**

**For  
John and Mary Demo**

<b>Asset Name</b>	<b>Value</b>	<b>Growth</b>	<b>Yield</b>	<b>Total Return</b>	<b>% Of Tot Assets</b>	<b>Weighted Return</b>
<b>CASH &amp; EQUIVALENTS</b>						
Taxable Savings Account	5,000	0.00	5.50	5.50	1.277	0.070
Taxable Money Market Fund	65,000	0.00	5.25	5.25	16.597	0.871
Taxable Cert. of Deposit	25,000	0.00	6.15	6.15	6.384	0.393
Taxable Checking Account	1,206	0.00	5.25	5.25	0.308	0.016
Tax Def. Fixed Annuity	12,100	0.00	10.00	10.00	3.090	0.309
John's Whole Life Policy	13,383	0.00	5.00	5.00	3.417	0.171
	-----				-----	-----
Sub-Total	121,688				31.072	1.830
<b>MARKETABLE SECURITIES</b>						
Taxable Common Stock	30,692	6.00	3.12	9.12	7.837	0.714
Taxable Mutual Fund	132,763	8.00	2.53	10.53	33.900	3.570
Taxable Corporate Bond	8,500	0.00	8.50	8.50	2.170	0.184
Tax Def. Variable Ann.	10,801	10.00	6.25	16.25	2.758	0.448
	-----				-----	-----
Sub-Total	182,756				46.666	4.917
<b>RETIREMENT</b>						
IRA - John	29,994	0.00	8.00	8.00	7.659	0.613
IRA - Mary	20,546	0.00	8.00	8.00	5.246	0.420
Tax Def. Ret. Fixed Annuity	12,100	0.00	10.00	10.00	3.090	0.309
Tax Def. Ret. Varble. Ann	24,545	10.00	0.80	10.80	6.267	0.677
	-----				-----	-----
Sub-Total	87,185				22.262	2.018
<b>GRAND TOTALS</b>						
	=====					=====
<b>GRAND TOTALS</b>	<b>391,629</b>					<b>8.766</b>