

PROPOSED ASSET ALLOCATION AS OF DECEMBER 31, 2002

**For
John and Mary Demo**

Asset Name	Value	Growth	Yield	Total Return	% Of Tot Assets	Weighted Return
CASH & EQUIVALENTS						
Taxable Savings Account	5,000	0.00	5.50	5.50	0.962	0.053
Taxable Money Market Fund	55,000	0.00	5.25	5.25	10.578	0.555
Taxable Cert. of Deposit	25,000	0.00	6.15	6.15	4.808	0.296
Taxable Checking Account	1,206	0.00	5.25	5.25	0.232	0.012
Tax Def. Fixed Annuity	12,100	0.00	10.00	10.00	2.327	0.233
John's Whole Life Policy	13,383	0.00	5.00	5.00	2.574	0.129
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Sub-Total	111,688				21.480	1.277
MARKETABLE SECURITIES						
Taxable Common Stock	30,692	6.00	3.12	9.12	5.903	0.538
*What-If Taxable Growth Fund	16,894	15.00	0.00	15.00	3.249	0.487
*What-If Taxable Large Cap	121,438	15.00	0.00	15.00	23.355	3.503
Taxable Mutual Fund	132,763	8.00	2.53	10.53	25.533	2.689
Taxable Corporate Bond	8,500	0.00	8.50	8.50	1.635	0.139
Tax Def. Variable Ann.	10,801	10.00	6.25	16.25	2.077	0.338
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Sub-Total	321,087				61.752	7.694
RETIREMENT						
IRA - John	29,994	0.00	8.00	8.00	5.768	0.461
IRA - Mary	20,546	0.00	8.00	8.00	3.951	0.316
Tax Def. Ret. Fixed Annuity	12,100	0.00	10.00	10.00	2.327	0.233
Tax Def. Ret. Varble. Ann	24,545	10.00	0.80	10.80	4.721	0.510
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Sub-Total	87,185				16.768	1.520
GRAND TOTALS						
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GRAND TOTALS	519,960					10.492