

PERSONAL ACTION PLAN
For
John and Mary Demo

The following is a chronological guide to the implementation of proposed changes for 2001 and 2002, designed to improve your overall financial situation:

LIABILITY CHANGE RECOMMENDATIONS:

We recommend the following changes to your loan portfolio.
All loan changes are assumed to take place immediately:

Refinance your VA 1st Mtge loan with a new loan from
What-If Loan on Residence for \$130,000. The Monthly payment is \$954.

This will net \$7,610 in cash, tax-free.

YEAR: 2001

SELL RECOMMENDATIONS
NONE

PURCHASE RECOMMENDATIONS

Month - January: Acquire \$20,000 of *What-If European Trip.

Month - December: Acquire \$100,000 of *What-If Taxable Large Cap.

YEAR: 2002

SELL RECOMMENDATIONS

Month - June: Sell \$10,000.0 of your Taxable Money Market Fund.
This releases \$10,000 in cash.

PURCHASE RECOMMENDATIONS

Month - March: Acquire \$15,000 of *What-If Taxable Growth Fund.

RECOMMENDATION SUMMARY
For
John and Mary Demo

| ASSET LIQUIDATED | AMOUNT | DATE |
|---------------------------|---------------|-------------|
| Taxable Money Market Fund | \$ 10,000 | 6/2002 |
| Sub-Total | | \$ 10,000 |

| BORROWED FUNDS | NET CASH OUT | DATE |
|---------------------------|---------------------|-------------|
| What-If Loan on Residence | \$ 7,610 | 1/2001 |
| Sub-Total | | \$ 7,610 |
| | | ----- |
| TOTAL INVESTABLE CASH | | \$ 17,610 |
| | | ===== |

| ASSET ACQUIRED | AMOUNT | DATE |
|------------------------------|---------------|-------------|
| *What-If European Trip | \$ 20,000 | 1/2001 |
| *What-If Taxable Large Cap | \$ 100,000 | 12/2001 |
| *What-If Taxable Growth Fund | \$ 15,000 | 3/2002 |
| TOTAL NEW INVESTMENTS | | \$ 135,000* |
| | | ===== |

*If this figure exceeds the total amount of investable cash, the additional dollars are assumed to be drawn from surplus capital being carried in the accumulated surplus cash fund.