

ASSET DETAIL

(Sorted by Type)

Retirement @ 65

<u>Name</u>	<u>Account Value</u>	<u>Monthly additions</u>	<u>Int/Div rate</u>	<u>Appr. rate</u>	<u>Owner</u>	<u>Liquid</u>	<u>Group</u>	<u>Class</u>	<u>Type</u>	<u>Ret</u>
Intel	1,049			9.50	Joint	Liquid	Stk	AgGr	Equity	Y
Dryfus MidCap Index	12,146	75	0.75	4.00	Joint	Liquid	Mf-Stk	AgGr	Equity	Y
IBM common	27,440		1.00	8.20	Joint	Liquid	Stk	Gr	Equity	Y
Walton Ind.	15,000		2.20	6.00	Ind. 1	Liquid	Stk	Gr	Equity	N
Realty Partners	2,800		2.00		Joint	Non-Liquid	RE	Gr	Equity	Y
T Rowe Price RE	11,475	66	4.20	2.00	Ind. 2	Liquid	Mf-RE	Gr	Equity	Y
Templeton Dev Mkt	11,550			8.50	Ind. 1	Liquid	Mf-Int	Gr	Equity	Y
Vanguard Windsor fund	5,543		4.50	2.00	Ind. 1	Liquid	Mf-Bnd	Inc/Gr	Equity	Y
Vangard Balanced	10,827	120	3.22	6.00	Ind. 1	Liquid	Mf-Bal	Inc/Gr	Equity	Y
Gold coins	5,000			3.00	Joint	Other	Coll	Gr	Other	N
Venture Inc.	19,565			7.80	Joint	Other	OthBus	AgGr	Other	Y
ABC Partners	28,000		4.00	2.00	Joint	Non-Liquid	LP-EqL	Gr	Other	Y
Bettys 401k	27,300	330	2.20	6.00	Ind. 2	Liquid	Mf-Stk	Gr	Retire	Y
Allens PS	32,000	150	5.50		Ind. 1	Cash & Rese	Save	Gr	Retire	Y
Allens Roth IRA	9,754	292	2.50	5.00	Ind. 1	Liquid	Mf-Stk	Gr	Roth	Y
MFS Money Market	20,125		4.75		Joint	Cash & Rese	MM	Inc	Taxable	Y
TBills	12,250		5.17		Ind. 2	Liquid	Govt	Inc	Taxable	Y
K Mart bond	10,000		8.23		Ind. 1	Liquid	Bond	Inc	Taxable	Y
Corvallis CU	20,000		5.12		Joint	Liquid	CD	Inc	Taxable	Y
Coast Property note	93,000		8.25		Joint	Non-Liquid	NoteMtg	Inc	Taxable	Y
BofA checking	2,200				Joint	Cash & Rese	Chk	Res	Taxable	Y
Home Fed Savings	3,500		5.00		Ind. 2	Cash & Rese	Save	Inc	Taxable	Y
New World Life Ins	30,000		7.25		Ind. 1	Liquid	Ann	Gr	TaxDef	Y
Oregon '02 5.7%	25,000		5.70		Joint	Liquid	Muni	Inc	TaxFree	Y

ASSET SUMMARY

Retirement @ 65

This view looks at your assets by the way they are treated for income taxes (the retirement projection uses this grouping for projecting future values).

Assets by TYPE:	Account value	Percent of total	Weighted average* rate of return
Taxable	\$161,075	36.98%	7.01%
Tax Deferred	30,000	6.89%	7.25%
Tax Free	25,000	5.74%	5.70%
Equities	97,829	22.46%	7.71%
Other	52,565	12.07%	6.38%
Retirement accounts	59,300	13.62%	6.74%
Roth IRA	9,754	2.24%	7.50%
	\$435,522	100.00%	7.01%

This view is focused on the asset classes. It should be used to help you determine if your assets are positioned in concert with your own goals

Assets by CLASS:	Savings & Investments	Retirement accounts	Percent of total
Reserves	\$2,200		0.51%
Income	183,875		42.22%
Growth and income	16,369		3.76%
Growth	131,265	69,054	45.99%
Aggressive Growth	32,760		7.52%
Misc			
	\$366,469	\$69,054	100.00%

This view is concerned with the amount of liquid funds available. Refer to the Liquidity report for a more graphic illustration

Assets by LIQUIDITY:	Savings & Investments	Retirement accounts	Percent of total
Cash & Reserves	\$25,825	\$32,000	13.28%
Liquid	192,279	37,054	52.66%
Non-Liquid	123,800		28.43%
Other	24,565		5.64%
	\$366,469	\$69,054	100.00%

Note: Assets listed include only "working" assets, not residence and personal property assets or insurance cash values.

** Weighted average rate excludes assets which were not intended to be used for retirement.*

PERSONAL PROPERTY

<u>Description</u>	<u>Value</u>	<u>Owner</u>	<u>Appreciation rate</u>
Mazda 626	\$9,600	Joint	-5.00
Ford Pickup	12,000	Ind. 1	-8.00
Jewelry	2,500	Ind. 2	
Furniture & etc.	15,000	Ind. 1	
Corvallis home	307,000	Ind. 1	5.00

LIABILITIES

<u>Description</u>	<u>Owed to</u>	<u>Balance</u>	<u>Monthly payment</u>	<u>Interest rate</u>
Corvallis home	BofA	\$72,000	\$940	8.37
Mazda loan	Corvallis CU	4,300	205	7.45
Provident	0	2,250	200	12.99
Wells Fargo	Wells Fargo	1,640	100	13.75
	Total	80,190	1,445	

Mortgages and Loans: Retirement @ 65

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Age	Residence #1 Mortgage			Auto/RV			Auto/RV		
	Balance \$72,000	Interest 8.37%	Payment \$940	Balance	Interest	Payment	Balance \$4,300	Interest 7.45%	Payment \$205
	1	2	3	4	5	6	7	8	9
57	\$72,000	\$6,026	\$11,280				\$4,300	\$320	\$2,460
58	66,746	5,587	11,280				2,160	161	2,321
59	61,053	5,110	11,280						
60	54,883	4,594	11,280						
61	48,197	4,034	11,280						
62	40,951	3,428	11,280						
63	33,099	2,770	11,280						
64	24,589	2,058	11,280						
65	15,367	1,286	11,280						
66	5,373	450	5,823						
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Mortgage & Loan (cont.):

Retirement @ 65

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Age	Credit Card		Credit Card			Balance	Interest	Payment	Balance	Interest	Payment	Total loan balances	Total annual payments
	Balance	Interest	Payment	Balance	Interest								
	\$3,890	13.31%	\$300										
	1	2	3	4	5	6	7	8	9	10	11		
57	\$3,890	\$518	\$3,600									\$80,190	\$17,340
58	808	108	915									69,715	14,517
59												61,053	11,280
60												54,883	11,280
61												48,197	11,280
62												40,951	11,280
63												33,099	11,280
64												24,589	11,280
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NET WORTH STATEMENT

Retirement @ 65

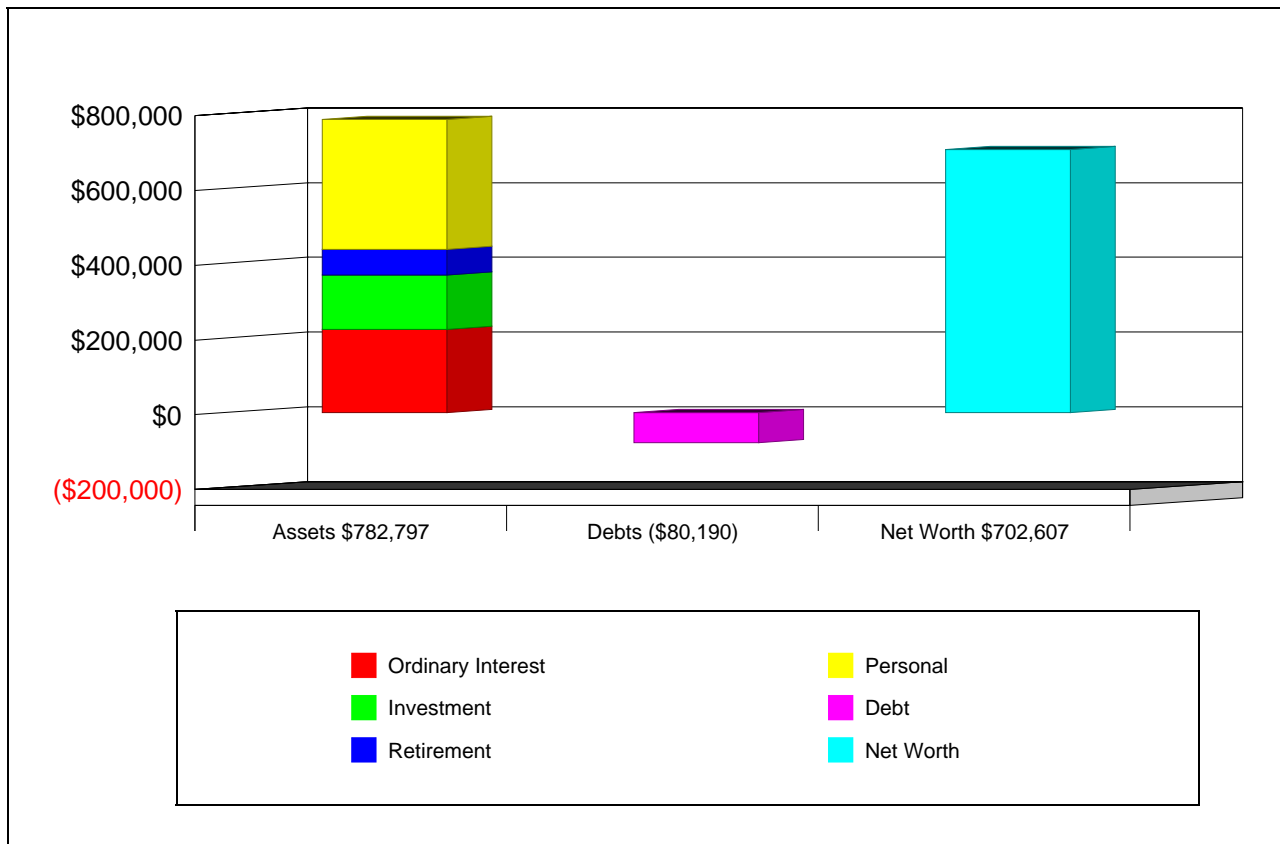
ASSETS	Allen	Betty	Joint /CP	Trust/Oth.	Total
ORDINARY INTEREST ACCOUNTS:					
Checking accounts			\$2,200		\$2,200
Savings accounts		3,500			3,500
Money Market Accounts			20,125		20,125
Certificate of Deposit			20,000		20,000
Gov't bonds, T Bills, funds		12,250			12,250
Bonds, Corp. bond funds	15,543				15,543
Muni bonds, funds			25,000		25,000
Annuities	30,000				30,000
Insurance Cash Value and Dividends	1,175				1,175
Mortgages, Notes			93,000		93,000
Total	\$46,718	\$15,750	\$160,325		\$222,793
EQUITY (investment) ACCOUNTS:					
Stocks	\$15,000		\$28,489		\$43,489
Mutual Funds	22,377	11,475	12,146		45,998
Real Estate, REIT			2,800		2,800
Limited partnerships			28,000		28,000
Other ventures/businesses			19,565		19,565
Collectables			5,000		5,000
Total	\$37,377	\$11,475	\$95,999		\$144,851
RETIREMENT ACCOUNTS:					
401(k) accounts		\$27,300			27,300
Company plans	32,000				32,000
Roth IRA accounts	9,754				9,754
Total	\$41,754	\$27,300			\$69,054
PERSONAL USE ASSETS:					
Residence	\$307,000				\$307,000
Personal Property	15,000				15,000
Jewelry, furs		2,500			2,500
Autos	12,000		9,600		21,600
Total	\$334,000	\$2,500	\$9,600		\$346,100
Total Assets	\$459,848	\$57,025	\$265,924		\$782,797

LIABILITIES	Allen	Betty	Joint/CP	Trust/Oth.	Total
Residence mtg			(\$72,000)		(\$72,000)
Auto loans			(4,300)		(4,300)
Credit cards			(3,890)		(3,890)
Total Liabilities			(\$80,190)		(\$80,190)

NET WORTH	\$459,848	\$57,025	\$185,734		\$702,607
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NET WORTH

Retirement @ 65



The Net Worth graph illustrates the amount of your assets, including savings, investments, retirement accounts, and personal assets, less liabilities such as mortgages, loans, credit card balances, etc.

Assets:		\$782,797
Ordinary interest accounts	\$222,793	
Investment accounts	144,851	
Retirement accounts	69,054	
Personal assets	346,100	
Less Debts		(\$80,190)
Net Worth		<u>\$702,607</u>

Your objective should be to measure your net worth on a regular schedule in order to assure that you are improving your financial strength.

Normal retirement at age 65

LIQUIDITY ANALYSIS

Retirement @ 65

Liquidity is a measure of the ability to convert assets to cash. This can be important in two major instances . . .

FIRST - In times of economic disruption, cash is king. If a substantial portion of your net worth is held in assets that are not readily convertible to cash, you may find their value rapidly fluctuating. This could severely hamper your ability to move them to a "safe haven" if needed.

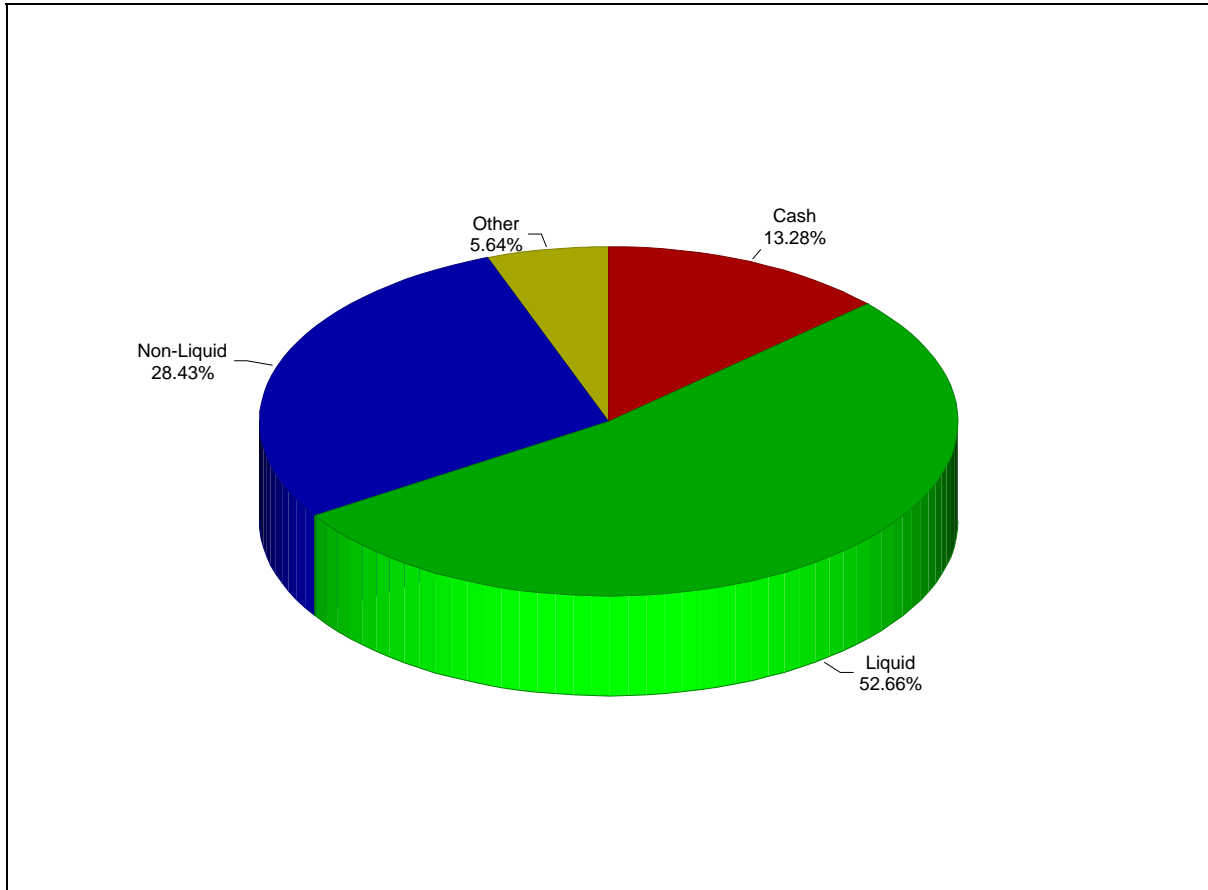
SECOND - In the event of loss of income due to death or disability, there may be a need to reposition some of the assets to change from a growth oriented to a more income oriented asset position. If too much of your assets are positioned in non-liquid accounts, you may find it difficult or impossible to make the changes required without paying substantial penalties or taxes.

CASH and RESERVES	\$57,825
These are generally assets that can quickly be taken in cash without significant delay and without substantial loss of value. Included in this group are your checking, savings, US savings bond accounts, and money market funds.	
LIQUID INVESTMENTS	\$229,332
These accounts can be converted to cash in a reasonable length of time, but they may suffer an unpredictable loss due to market fluctuations, liquidation penalties or other complications. Included are Gov't T-bills and bonds, corporate bonds, tax free municipal bonds, fixed or variable annuities, variable life insurance, certificates of deposit, mutual funds, stocks and other securities.	
NON-LIQUID INVESTMENTS	\$123,800
These accounts are considered non-liquid, meaning that even if you want to sell or dispose of them, there may not be a ready buyer for the asset. This includes real estate, partnerships, mortgages and notes.	
OTHER ASSETS	\$24,565
Items in this category are most likely to be non-liquid or may suffer substantial loss if they must be sold quickly. They include business interests, other ventures, tangibles.	
Total of all assets*	\$435,522
Liquid assets (Cash, Reserves and Liquid investments)	\$287,157
Liquidity ratio (Liquid assets divided by Total Assets)	<u>66%</u>

**Excluding residence and personal assets. Includes retirement accounts.*

Normal retirement at age 65

LIQUIDITY



Liquidity measures the ability to convert your assets to cash.

If you have too much of your money in "non-liquid" investments you may someday find yourself in a position where you need to have quick cash, but are unable to convert enough of your assets quickly.

Cash & Reserves	\$57,825
Liquid	\$229,332
Non-Liquid	\$123,800
Other	\$24,565

Your liquidity ratio (cash and liquid assets divided by all working* assets) is 66%
This level of liquidity should be adequate except in severe cases.

**Excluding residence and personal assets. Includes retirement accounts.*

Normal retirement at age 65