Envision℠ the Possibilities

Do you have enough for a secure retirement?

Will you be able *to leave something for your children? Your grandchildren?*

What if *medical expenses continue to double every decade?*

What if *Social Security benefits are cut or taxes increased?*

What if *you change your plans in six months?*

These are the kinds of questions that keep many of us awake at night. With the Envision℠ process, your Financial Advisor is better equipped to answer them than ever before. Combining goals-based guidance with sophisticated statistical modeling, Envision creates an effective, easy-to-understand process for achieving your most important goals.

The objective is to allow you to live your life the best way possible, without undue compromise to your current or future lifestyle, and without taking unnecessary investment risk. The Envision process is complimentary and without obligation.

FROM DREAMS … TO GOALS … TO FLEXIBILITY … TO CONFIDENCE.

USING ENVISION TO DEFINE AND PRIORITIZE YOUR GOALS

The Envision process begins when you sit down with your Financial Advisor to discuss important ranges of goals such as …

- The age when you want to retire
- The annual income you want in retirement
- Education funding for children or grandchildren
- Dreams and major purchases
- Your estate and legacy

For each life goal, you'll determine what an ideal goal is versus an acceptable goal.

Next, you'll work with your Financial Advisor to prioritize and decide which goals are most important to you, including going through some "what if" scenarios:

- *What if* you worked part-time after retiring?
- *What if* you bought a bigger house?
  Or sold your second home?
- *What if* you want to leave a larger estate
  for your family?

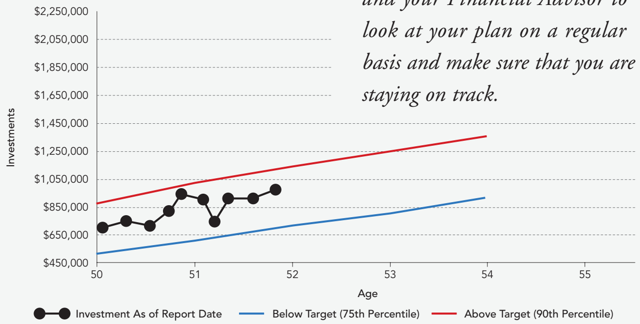
Your Financial Advisor will then analyze your financial situation and goals and present you with advice and guidance, including investment recommendations as well as the level of confidence that you have in achieving your goals.

If the Envision process indicates low confidence in achieving your most important goals, your Financial Advisor will talk with you about adjusting your goals, your savings rate, your allocation and/or your investments.

If there is sufficient confidence that you are on target to achieve or exceed your most important goals, you and your Financial Advisor may decide on some minor enhancements to your approach — or you may simply begin implementing your plan.

If confidence of achieving or exceeding your goals is very high, you may be sacrificing too much today to achieve your future goals — or your goals may not be as lofty as they could be. You may want to consider a different allocation or an adjustment to your goals.

Achieving Your Goals



Envision uses Monte Carlo simulations, which are based on historical and hypothetical information; there is no guarantee that actual future investments will perform in accordance with the simulated trials.

The Envision process allows you and your Financial Advisor to look at your plan on a regular basis and make sure that you are staying on track.

Remember, your situation is not static — as life goes on, your Financial Advisor will be there with regular contact, monitoring, advice and guidance — always ready to answer that key question: “How am I doing?”

With the Envision process, your Financial Advisor is ready to bring new clarity to your life goals and enhance your confidence in achieving them. To begin the Envision process, talk with a Financial Advisor today.

IMPORTANT: The projections or other information generated by Envision regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results and do not guarantee future results. Results may vary with each use and over time.

ENVISION METHODOLOGY, SELECTION CRITERIA AND KEY ASSUMPTIONS: Envision’s simulation model incorporates assumptions on inflation, financial market returns and relationships between these variables based on an analysis of historical data. Using Monte Carlo simulation and data provided by the Center for Research in Securities Pricing, Envision simulates thousands of potential outcomes over a lifetime of investing. The varying historical risk, return, and correlation between the assets is based on indexes over several market cycles. If the indexes do not provide enough historical data to gauge asset-class performance, we may use the data of related asset classes.

Unlike financial planning, Envision does not include a detailed analysis of insurance, real estate investments or savings strategies. It also does not cover estate and tax planning.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

Accounts Carried by First Clearing, LLC, Member NYSE/SIPC.

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