

IRA, Roth & Saving Account(s) Stretch Summary Illustration

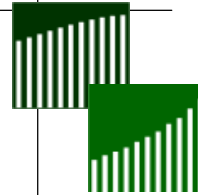
Phase 1

Income to match your lifestyle and preserve your wealth



Phase 2

Continuing income for spousal security and independence



Prepared For :

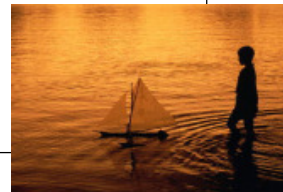
January 06, 2012

Prepared By :

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Phase 3

A legacy that passes to the next generation



This information is hypothetical and is provided for informational purposes only. It is not intended to represent any specific return, yield, or investment, nor is it indicative of future results. Information provided by you has not been verified by our firm.

Contents & Disclosure

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Important Disclosure Regarding Illustration of Traditional & Roth IRA Distributions

The following illustration is intended to provide some education for investors about the potential financial benefits of using certain distribution patterns and techniques in the managing Traditional and Roth IRA accounts through retirement.

This presentation illustrates distribution planning applied to IRA accounts. It is an illustration that contains very general computations concerning the current value of retirement assets and projections of hypothetical earnings and distributions in the future. These computations are based upon assumptions concerning the value of assets today, the rate at which assets will appreciate, life expectancies, and the rates for income and estate taxation. These assumptions are only a "best guess" and must be carefully reviewed to determine if they are reasonable. The actual values, life expectancies, rates of growth and tax rates may be significantly different from those illustrated. The actual taxes due may be significantly greater or smaller than those illustrated.

It is important to recognize that in computing and illustrating this hypothetical projection:

- i) This illustration assumes the original owner (and spouse if applicable) will have no need for income from the IRA in excess of the distribution amounts illustrated, before and/or during retirement.
- ii) This illustration assumes that all distributions are taken at year's end (12/31) by the client (and spouse if applicable) and that all beneficiaries take only the minimum distributions required by the IRS.
- iii) All projected figures assume the current tax law and IRA rules remain constant throughout. The impact of future changes in the tax law and IRA rules may have dramatic effects on the IRA balances, distributions and actual income taxes and estate taxes paid.

This report demonstrates a planning strategy for retirement assets that are potentially subject to income and estate taxes. There are a number of techniques, which are beyond the scope of this report. One or more of these techniques if appropriate, and if used in conjunction with the techniques explored herein, might reduce taxes below those illustrated by this program.

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Initial Information & Assumptions

Analysis - Client & Spouse Info

Analysis Info

Illustration Date : 01/06/2012

Client Info

Name : Joe Sample
DOB/Age : 05/09/1947 / 65
Illustrate To Age/Yr. : 86 / 2033
2012 Tax Filing Status : Single

Spouse Info

Name : Jane Sample
DOB/Age : 01/04/1952 / 60
Illustrate To Age/Yr. : 85 / 2037

Account Balances

Traditional IRA : \$200,000
Prior Year IRA Balance as of 12/31/2011 : N/A
2012 Distributions To Date : \$0
IRA Basis / Recovery % : N/A
Roth IRA : \$300,000
Savings : \$125,000

Other First Year Assumptions

IRA & Roth IRA ROI : 6.00%
IRA & Roth IRA Contributions : \$0
Savings ROI : 3.00%
Spending : \$0
Other Income Base : \$0
Tax Brackets Indexing : 2.00%

Discussion Of Presentation Graphs & Ledgers

The flow chart and graphs on the following pages illustrates the yearly account activity of the Traditional IRA, Roth IRA and Savings accounts. It demonstrates the ability of the accounts to support income needs as well as distribution planning techniques such as a multi-year Roth conversion. The second graph illustrates the total and net account values of all the accounts on an annual basis through retirement. Please note that the Roth IRA, because it is not subject to income taxes, does not show any tax components. On the other hand, the Traditional IRA, which is subject to required minimum distribution rules, inevitably will develop a savings account component when the RMDs distribution yield a net distribution in excess of retirement needs.

Please Note: In the first graph, all account activity below the \$0 line represents a withdrawal from the Savings and/or Roth IRA to support income needs and/or Roth conversion tax liabilities. The total height of the bar represents annual gross distributions from the IRA, the red the IRA income taxes, the green the deposits to or from savings and the gold the income need being provided by this option.

Stretch Flow Summary

Summary of Account Activity: Joe Sample, Jane, & Beneficiaries

Joe Sample ==> Activity 2012 To 2033

	IRA	Roth IRA	Savings	Totals
Starting Balances :	200,000	300,000	125,000	625,000
Interest Earned :	530,741	1,153,851	240,871	1,925,462
Deposits :	0	0	268,892	0
Distributions :	304,479	0	0	304,479
Conversions :	0	0	0	0
Net Retirement Needs :	0	0	0	0
Ending Balances :	426,262	1,453,851	634,762	2,514,875

Jane Sample ==> Activity 2034 To 2037

	IRA	Roth IRA	Savings	Totals
Starting Balances :	426,262	1,453,851	634,762	2,514,875
Interest Earned :	171,486	640,672	137,323	949,481
Deposits :	0	0	99,325	0
Distributions :	113,131	0	0	113,131
Conversions :	0	0	0	0
Net Retirement Needs :	0	0	0	0
Ending Balances :	484,616	2,094,523	871,410	3,450,550

Beneficiary Account Distribution Activity Begins In Year 2038

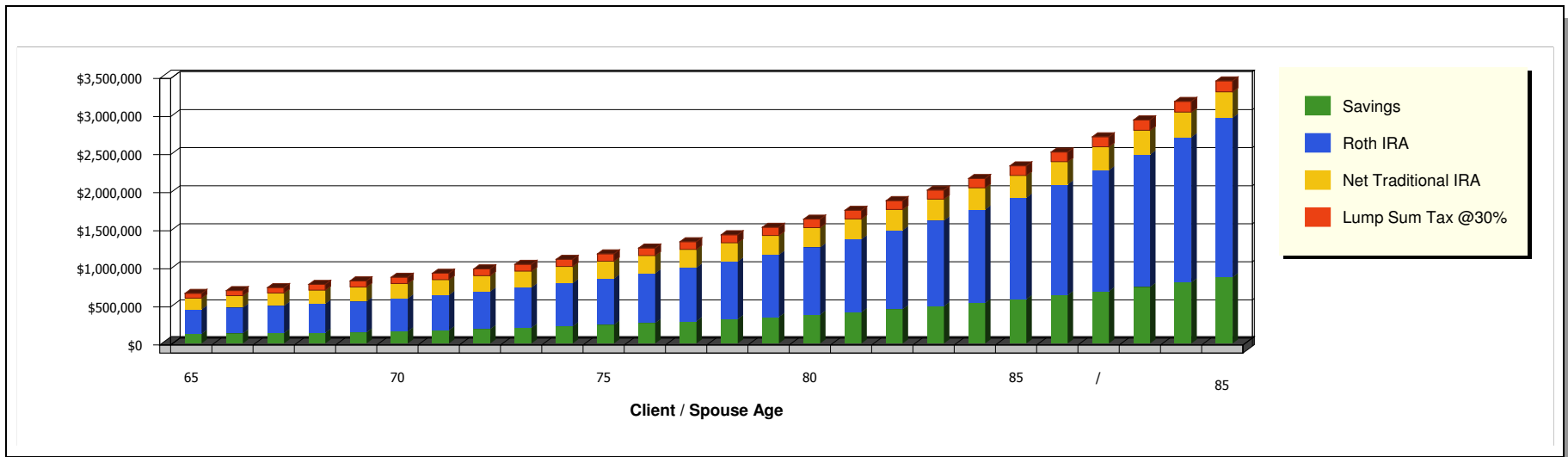
	Alloc	Age	IRA	Roth IRA	Savings	Net Distributions
Tom Sample (40 - T2)	50.00	66 -- 86	1,037,813	1,047,262	852,660	2,678,281
Kim Sample (17 - T2)	50.00	43 -- 83	14,486,258	1,047,262	1,320,519	13,232,475
Totals	100.00		\$15,524,070	\$2,094,523	\$2,173,179	\$15,910,756

IRA, Roth & Savings Account Activity & Balances

Account Activity



Account Balances



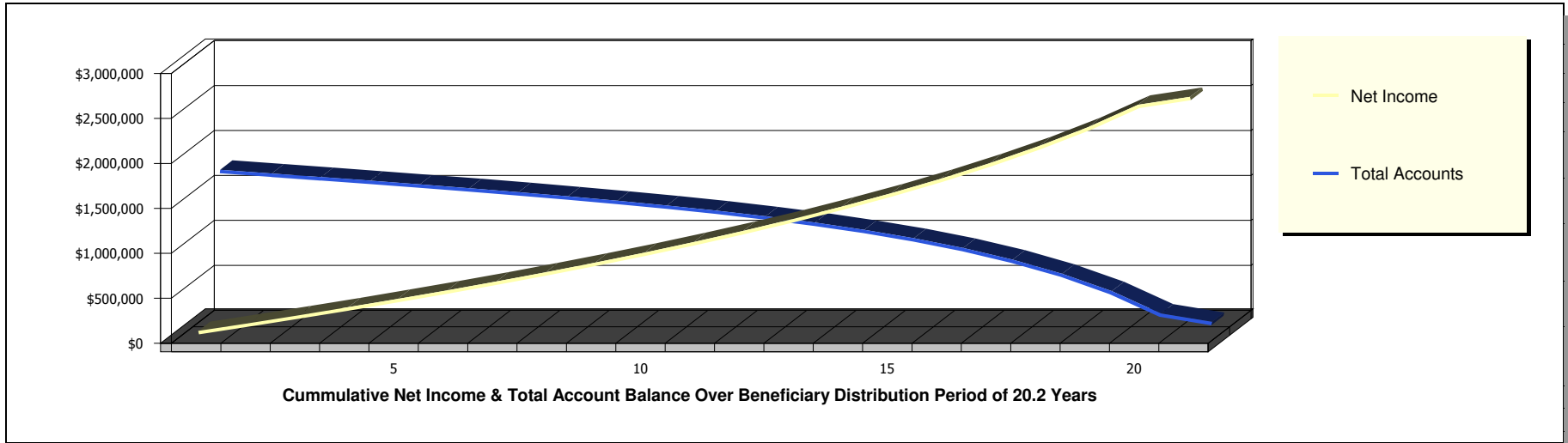
Summary Retirement Income Ledger

IRA, Roth & Savings Account Activity For Joe Sample & Jane

Age		IRA, Roth IRA & Savings Account Activity										Ending IRA	Ending Roth IRA	Interest	Ending Savings
Cl	Sp	Earned	Deposits EOY	LX	IRA Distr. / Conv	Income / EDP Tax	Roth Conv Tax	Net Directed To			Balance	Balance	Earned	Balance	
								Spending	Roth	Savings					
Starting Balances As of 01/06/2012 =====>											200,000	300,000		125,000	
65	60	29,589									211,836	317,753	3,699	128,699	
66	61	32,411									224,800	337,200	3,938	132,637	
67	62	35,069									238,827	358,241	4,138	136,775	
68	63	38,033									254,041	381,061	4,349	141,125	
69	64	41,218									270,528	405,792	4,587	145,711	
70	65	44,772		27.4	9,873	998				8,875	278,564	432,655	4,823	159,410	
71	66	48,078		26.5	10,512	1,083				9,429	286,883	461,903	5,388	174,227	
72	67	51,591		25.6	11,206	1,176				10,031	295,443	493,728	6,011	190,268	
73	68	55,479		24.7	11,961	1,277				10,684	304,251	528,437	6,678	207,631	
74	69	59,704		23.8	12,784	1,388				11,396	313,282	566,326	7,454	226,481	
75	70	64,299		22.9	13,680	1,510				12,171	322,503	607,725	8,289	246,941	
76	71	69,395		22.0	14,659	1,643				13,016	331,902	653,061	9,211	269,168	
77	72	74,956		21.2	15,656	1,778				13,878	341,504	702,759	10,228	293,274	
78	73	81,035		20.3	16,823	1,939				14,884	351,182	757,293	11,379	319,537	
79	74	87,791		19.5	18,009	2,101				15,908	360,986	817,270	12,654	348,099	
80	75	95,203		18.7	19,304	2,279				17,025	370,850	883,306	14,063	379,187	
81	76	103,342		17.9	20,718	2,474				18,244	380,690	956,090	15,623	413,053	
82	77	112,290		17.1	22,263	2,688				19,574	390,405	1,036,402	17,348	449,976	
83	78	122,277		16.3	23,951	2,923				21,028	399,912	1,125,222	19,259	490,263	
84	79	133,297		15.5	25,801	3,181				22,620	409,063	1,223,566	21,425	534,308	
85	80	145,631		14.8	27,639	3,436				24,203	417,912	1,332,708	23,830	582,341	
86	81	159,131		14.1	29,639	3,715				25,925	426,262	1,453,851	26,497	634,762	
	82	174,474		17.1	24,928	2,985				21,942	440,891	1,588,768	29,453	686,157	
	83	192,006		16.3	27,049	3,280				23,769	455,551	1,739,066	32,455	742,382	
	84	211,781		15.5	29,390	3,606				25,784	470,121	1,906,886	35,857	804,023	
	85	233,897		14.8	31,765	3,936				27,829	484,616	2,094,523	39,558	871,410	
		2,496,750	0		417,611	49,394	0	0	0	368,216				378,194	

Beneficiary Graph & Ledger of Traditional IRA, Roth & Savings Activity

Distributions For Tom Sample - Starting Age of 66, Allocation of 50.00%

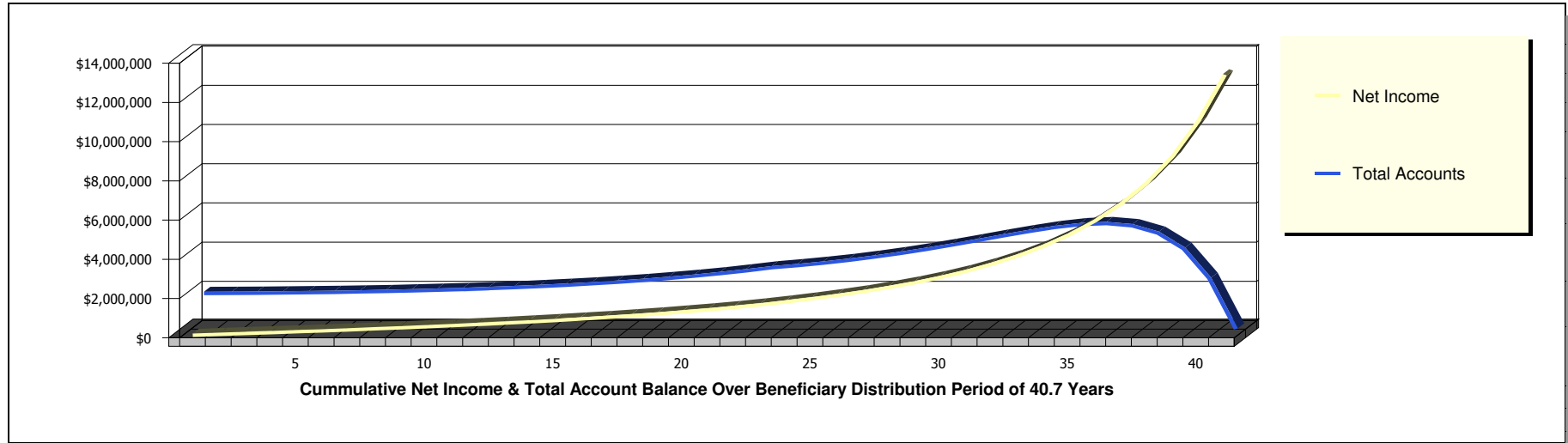


Detailed Beneficiary Distribution Ledger

Client Age / LX	Traditional IRA					Roth IRA			Savings			All Accounts
	Earnings	RMD	Taxes	Net Income	IRA Balance	Earnings	Income	Balance	Earnings	Income	Balance	Total Net Income/Spending
12/31/2037					242,308			1,047,262			435,705	
66 / 20.2	24,328	11,995	2,999	8,997	254,640	0	51,845	995,417	21,872	21,570	436,008	82,411
67 / 19.2	26,075	13,263	3,316	9,947	267,453	0	51,845	943,572	22,324	22,709	435,623	84,500
68 / 18.2	27,949	14,695	3,674	11,021	280,707	0	51,845	891,728	22,740	23,935	434,427	86,801
69 / 17.2	29,923	16,320	4,080	12,240	294,310	0	51,845	839,883	23,155	25,257	432,325	89,342
70 To 82	569,632	545,629	136,407	409,222		0	673,980		292,503	519,302		1,602,504
83 / 3.2	44,755	99,473	24,868	74,604	263,595	0	51,845	114,058	14,448	64,227	155,747	190,676
84 / 2.2	37,799	119,816	29,954	89,862	181,578	0	51,845	62,214	11,167	70,794	96,120	212,501
85 / 1.2	26,565	151,315	37,829	113,486	56,828	0	51,845	10,369	7,026	80,100	23,046	245,431
86 / 0.2	8,479	65,307	16,327	48,980	0	0	10,369	0	1,719	24,766	0	84,115
	795,505	1,037,813	259,453	778,359		0	1,047,262		416,955	852,660		2,678,281

Beneficiary Graph & Ledger of Traditional IRA, Roth & Savings Activity

Distributions For Kim Sample - Starting Age of 43, Allocation of 50.00%



Detailed Beneficiary Distribution Ledger

Client Age / LX	Traditional IRA					Roth IRA			Savings			All Accounts
	Earnings	RMD	Taxes	Net Income	IRA Balance	Earnings	Income	Balance	Earnings	Income	Balance	Total Net Income/Spending
12/31/2037					242,308			1,047,262			435,705	
43 / 40.7	24,328	5,954	1,488	4,465	260,682	0	25,731	1,021,530	21,872	10,705	446,872	40,902
44 / 39.7	26,694	6,566	1,642	4,925	280,810	0	25,731	995,799	22,880	11,256	458,496	41,912
45 / 38.7	29,345	7,256	1,814	5,442	302,898	0	25,731	970,068	23,933	11,847	470,582	43,021
46 / 37.7	32,289	8,034	2,009	6,026	327,153	0	25,731	944,337	25,082	12,482	483,182	44,239
47 To 79	10,733,679	6,145,460	1,536,365	4,609,095		0	849,131		791,047	1,104,500		6,562,726
80 / 3.7	1,026,821	1,328,479	332,120	996,359	4,613,714	0	25,731	69,474	0	45,873	123,856	1,067,963
81 / 2.7	983,182	1,708,783	427,196	1,281,587	3,888,113	0	25,731	43,743	0	45,873	77,983	1,353,191
82 / 1.7	845,276	2,287,126	571,781	1,715,344	2,446,264	0	25,731	18,012	0	45,873	32,111	1,786,948
83 / 0.7	542,337	2,988,601	747,150	2,241,450	0	0	18,012	0	0	32,111	0	2,291,573
	14,243,950	14,486,258	3,621,564	10,864,693		0	1,047,262		884,814	1,320,519		13,232,475