



# Luke and Jen Smith

**ASSET ALLOCATION**  
**November 24, 2010**

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# Asset Allocation Overview

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# Asset Allocation

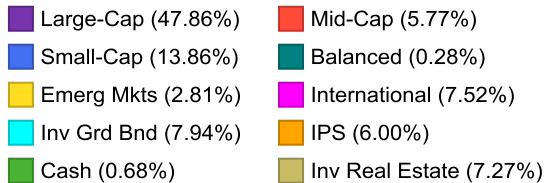
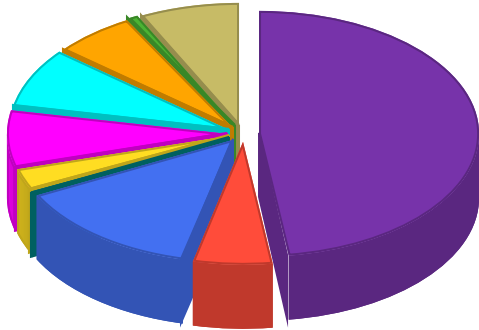
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The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.

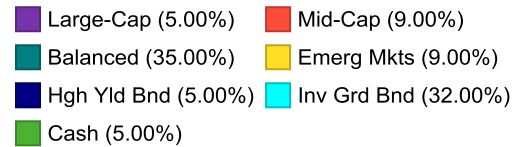
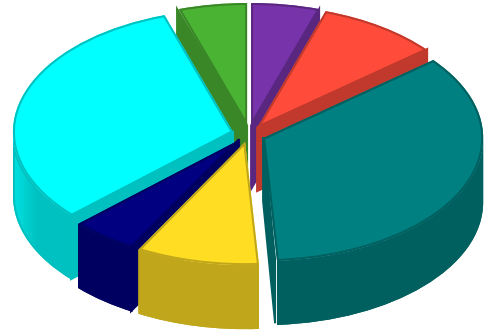
## All Assets - Current Allocation

(9.41% blended rate)



## Recommended Portfolio (Growth)

(8.11% blended rate)



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# Asset Allocation

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The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.

	Large-Cap	Mid-Cap	Small-Cap	Balanced	Emerg Mkts	International	Hgh Yld Bnd	Inv Grd Bnd	IPS	Cash	Inv Real Estate	Total
<b>ALL ASSETS - CURRENT ALLOCATION</b>												
401(k) - Barclays	\$260,590	\$127,440	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$133,650	\$521,680
Checking	0	0	0	0	0	0	0	0	0	50,000	0	\$50,000
E*Trade Stock	48,000	0	0	0	0	0	0	0	0	0	0	\$48,000
Fidelity Stock	502,960	0	0	0	0	0	0	0	0	0	0	\$502,960
Fidelity Taxable Brokerage	164,300	0	90,138	0	53,436	0	0	168,580	0	0	0	\$476,454
IRA - Charles Schwab	166,320	254,040	126,700	0	153,060	0	0	323,010	0	0	0	\$1,023,130
Life Insurance - UL	0	0	0	0	0	0	0	25,000	0	0	0	\$25,000
Managed Account	2,000,000	0	800,000	0	0	400,000	0	0	400,000	0	400,000	\$4,000,000
Roth IRA - Charles Schwab	0	41,998	0	0	0	151,580	0	55,475	40,230	0	0	\$289,283
Sam's 529 Plan	21,798	0	0	0	0	0	0	10,820	0	0	0	\$32,618
Sienna's 529 Plan	32,697	0	0	20,750	0	0	0	0	0	0	0	\$53,447
Stock Option Plan - GE	0	0	0	0	0	0	0	0	0	0	0	\$0
Variable Annuity TIAA CREF	315,300	0	0	0	0	0	0	0	0	0	0	\$315,300
<b>Totals</b>	<b>3,511,965</b>	<b>423,478</b>	<b>1,016,838</b>	<b>20,750</b>	<b>206,496</b>	<b>551,580</b>	<b>0</b>	<b>582,885</b>	<b>440,230</b>	<b>50,000</b>	<b>533,650</b>	<b>\$7,337,872</b>

## RECOMMENDED PORTFOLIO (GROWTH)

Recommended Portfolio (Growth)	5.00%	9.00%	0.00%	35.00%	9.00%	0.00%	5.00%	32.00%	0.00%	5.00%	0.00%	100.00%
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	Large-Cap	Mid-Cap	Small-Cap	Balanced	Emerg Mkts	International	Hgh Yld Bnd	Inv Grd Bnd	IPS	Cash	Inv Real Estate	Total
All Assets	47.86%	5.77%	13.86%	0.28%	2.81%	7.52%	0.00%	7.94%	6.00%	0.68%	7.27%	100.00%
Recommended Portfolio (Growth)	5.00%	9.00%	0.00%	35.00%	9.00%	0.00%	5.00%	32.00%	0.00%	5.00%	0.00%	100.00%
% Disparity	-42.86%	3.23%	-13.86%	34.72%	6.19%	-7.52%	5.00%	24.06%	-6.00%	4.32%	-7.27%	
\$ Disparity	(3,145,071)	236,930	(1,016,838)	2,547,505	453,912	(551,580)	366,894	1,765,234	(440,230)	316,894	(533,650)	

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.

All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.

**International investing:** There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.

**Small/Mid-Capitalization investing:** Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.

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# Stocks by Sector

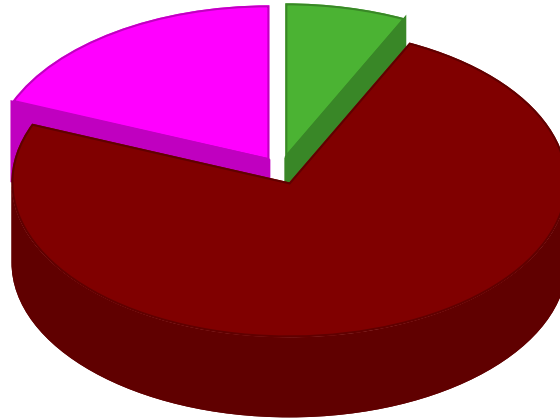
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The Stocks by Sector report lists your stock holdings, grouped by sector as of the last update.

## All Assets - Stocks by Sector



■ Hardware (7.08%)

■ Healthcare (74.14%)

■ Financial Services (18.79%)

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# Stocks by Sector

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The Stocks by Sector report lists your stock holdings, grouped by sector as of the last update.

Sector	Name	Account	Ticker	Units	Price	Market Value	% of Stock Portfolio
<b>Hardware</b>							
	Cisco Systems, Inc.	E*Trade Stock	CSCO	2,500.000	\$19.20	\$48,000.00	7.08%
	Subtotal					\$48,000.00	7.08%
<b>Healthcare</b>							
	Johnson & Johnson	Fidelity Stock	JNJ	8,000.000	\$62.87	\$502,960.00	74.14%
	Subtotal					\$502,960.00	74.14%
<b>Financial Services</b>							
	The NASDAQ OMX Group, Inc.	401(k) - Barclays	NDAQ	6,000.000	\$21.24	\$127,440.00	18.79%
	Subtotal					\$127,440.00	18.79%
<b>Total</b>						<b>\$678,400.00</b>	<b>100.00%</b>

## Excluded Holdings

The following stock holdings were excluded from sectors:

Holding Name	Asset Name	Market Value	Asset Class
TIAA-CREF: Equity Idx	Variable Annuity TIAA CREF	\$315,300	Large-Cap

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# Holdings Details

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The Holdings Detail report lists your holdings, and each holding's percentage of the total portfolio as of the last update.

						ACCOUNTS INCLUDED: ALL ASSETS	
Name	Ticker	CUSIP	Units	Price	Market Value	Asset Class	% of Portfolio
<b>401(k) - Barclays</b>							
iShares Dow Jones US Real Estate Index Fund	IYR		2,500.000	\$53.46	\$133,650.00	Inv Real Estate	4.10%
SPDR S&P 500 Trust	SPY		2,200.000	\$118.45	\$260,590.00	Large-Cap	7.99%
The NASDAQ OMX Group, Inc.	NDAQ		6,000.000	\$21.24	\$127,440.00	Mid-Cap	3.91%
<b>E*Trade Stock</b>							
Cisco Systems, Inc.	CSCO		2,500.000	\$19.20	\$48,000.00	Large-Cap	1.47%
<b>Fidelity Stock</b>							
Johnson & Johnson	JNJ		8,000.000	\$62.87	\$502,960.00	Large-Cap	15.41%
<b>Fidelity Taxable Brokerage</b>							
iShares Barclays 1-3 Year Treasury Bond Fund	SHY		2,000.000	\$84.29	\$168,580.00	Inv Grd Bnd	5.17%
iShares MSCI Pacific ex-Japan Index Fund	EPP		1,200.000	\$44.53	\$53,436.00	Emerg Mkts	1.64%
iShares Russell 1000 Index Fund	IWB		2,500.000	\$65.72	\$164,300.00	Large-Cap	5.04%
iShares Russell 2000 Index Fund	IWM		1,250.000	\$72.11	\$90,137.50	Small-Cap	2.76%
<b>IRA - Charles Schwab</b>							
iShares Barclays Aggregate Bond Fund	AGG		3,000.000	\$107.67	\$323,010.00	Inv Grd Bnd	9.90%
iShares S&P 500 Value Index Fund	IVE		3,000.000	\$55.44	\$166,320.00	Large-Cap	5.10%
iShares S&P Latin America 40 Index Fund	ILF		3,000.000	\$51.02	\$153,060.00	Emerg Mkts	4.69%
iShares S&P MidCap 400 Index Fund	IJH		3,000.000	\$84.68	\$254,040.00	Mid-Cap	7.79%
iShares S&P SmallCap 600 Index Fund	IJR		2,000.000	\$63.35	\$126,700.00	Small-Cap	3.88%
<b>Roth IRA - Charles Schwab</b>							
iShares iBoxx \$ Investment Grade Corporate Bond Fund	LQD		500.000	\$110.95	\$55,475.00	Inv Grd Bnd	1.70%
iShares MSCI Italy Index Fund	EWI		1,500.000	\$16.16	\$24,240.00	International	0.74%
iShares S&P Europe 350 Index Fund	IEV		2,000.000	\$37.75	\$75,500.00	International	2.31%
VANGUARD EUROPEAN STOCK INDEX FUND	VEURX		2,000.000	\$25.92	\$51,840.00	International	1.59%
VANGUARD INDEX TRUST MID-CAP INDEX FUND	VIMSX		2,200.000	\$19.09	\$41,998.00	Mid-Cap	1.29%
VANGUARD INFLATION PROTECTED SECURITIES FUND	VIPSX		3,000.000	\$13.41	\$40,230.00	IPS	1.23%
<b>Sam's 529 Plan</b>							
Vanguard Bond Index Fund Total Bond Market Index Fd	VBMFX		1,000.000	\$10.82	\$10,820.00	Inv Grd Bnd	0.33%
VANGUARD INDEX TRUST 500 INDEX FUND	VFINX		200.000	\$108.99	\$21,798.00	Large-Cap	0.67%
<b>Sienna's 529 Plan</b>							
Vanguard Balanced Index Fd Insti Shs	VBAIX		1,000.000	\$20.75	\$20,750.00	Balanced	0.64%
VANGUARD INDEX TRUST 500 INDEX FUND	VFINX		300.000	\$108.99	\$32,697.00	Large-Cap	1.00%
<b>Variable Annuity TIAA CREF</b>							

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TIAA-CREF: Equity Idx	30,000.000	\$10.51	\$315,300.00	Large-Cap	9.66%
Total Holdings			\$3,262,872		100.00%
Cash Balance			\$0		0.00%
<b>Total Value</b>			<b>\$3,262,872</b>		<b>100.00%</b>

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