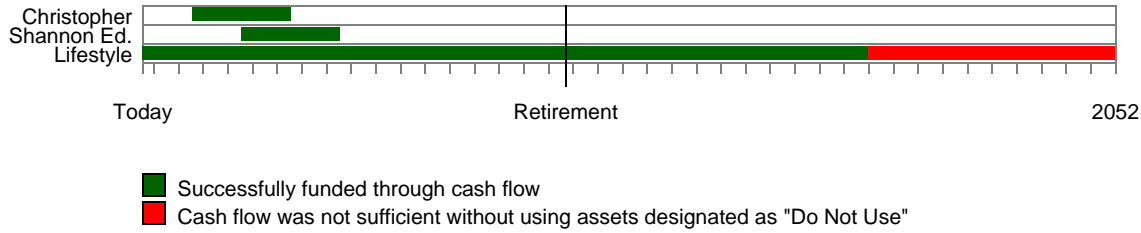


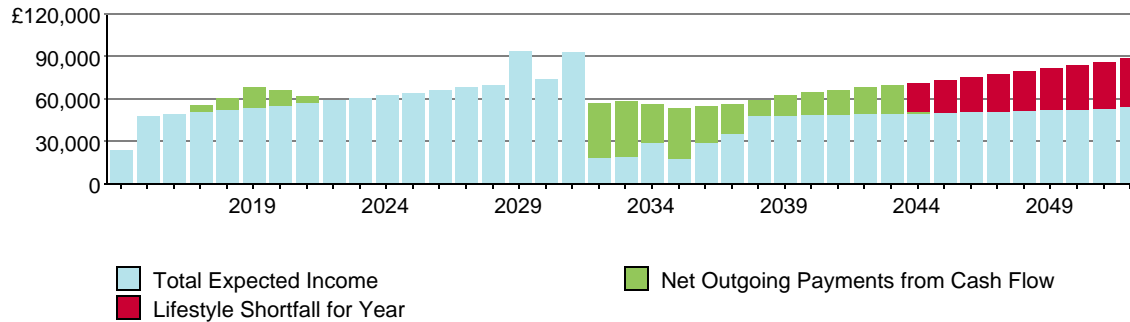
Cash Flow Graphs—Andrew and Jenny Elliott

Current Situation, Financial Strategies

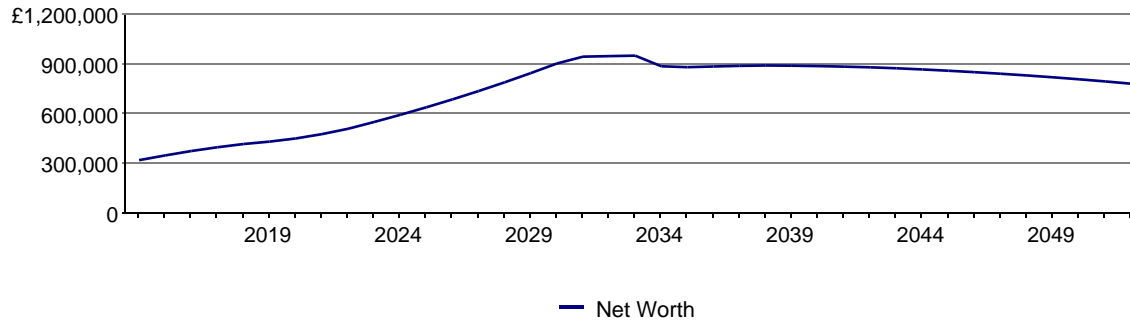
Financial Success Time Line



Summary of Cash Flow Process



Net Worth



YEARS 2013 - 2022

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Incoming Cash Flow										
Salary										
Harris Engineering	4,500	9,270	9,548	9,835	10,130	10,433	10,746	11,069	11,401	11,743
The Tea Tree	3,900	8,034	8,275	8,523	8,779	9,042	9,314	9,593	9,881	10,177
Other Income										
Dividend	15,000	30,900	31,827	32,782	33,765	34,778	35,822	36,896	38,003	39,143
Disability	0	0	0	0	0	0	0	0	0	0
State Benefits										
Jenny's Government Benefits	0	0	0	0	0	0	0	0	0	0
Andrew's Government Benefits	0	0	0	0	0	0	0	0	0	0
Earnings (Cash Dividends)										
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	23,400	48,204	49,650	51,140	52,674	54,254	55,882	57,558	59,285	61,063
Outgoing Payments										
Basic Expenses										
Living Expenses	14,400	29,664	30,554	31,471	32,415	33,387	34,389	35,420	36,483	37,577
ABC Term	276	552	552	552	552	552	552	552	552	552
Disability	324	648	648	648	648	648	648	648	648	648
Education & Specific Needs										
University	0	0	3,511	8,933	9,469	10,037	6,206	0	0	0
University	0	0	0	0	3,945	10,037	10,639	11,277	6,973	0
Loan Payments										
Loan for Family Home	3,780	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560
Retirement Plan Contributions										
Harris Engineering Money Purchase	600	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Jenny Stakeholder	300	600	600	600	600	600	600	600	600	600
Personal Pension	600	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	1,500	3,090	3,183	3,278	3,377	3,478	3,582	3,690	3,800	3,914
National Insurance Deductions										
Harris Engineering	75	155	159	164	169	174	179	185	190	196
The Tea Tree	3	6	7	7	7	7	7	8	8	8
Tax Payments										
Income Taxes	0	23	61	79	100	115	96	70	62	61
Total Outgoing Payments	21,858	44,699	49,235	55,692	61,241	68,995	66,858	62,409	59,277	53,517
Adjustments for Cash Flow										
Total Expected Income	23,400	48,204	49,650	51,140	52,674	54,254	55,882	57,558	59,285	61,063
Plus Adjustments										
Available Cash	0	0	0	4,329	0	0	0	0	0	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	0	0	0	223	8,567	14,741	10,977	4,851	0	0

YEARS 2013 - 2022

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Adjustments for Cash Flow										
Total Outgoing Payments	21,858	44,699	49,235	55,692	61,241	68,995	66,858	62,409	59,277	53,517
Annual Shortfall (if any)	0	0	0	0	0	0	0	0	0	0
Total Worth										
Assets										
Bank Account	0	0	0	0	0	0	0	0	0	0
Cash Account	0	0	0	0	0	0	0	0	512	1,979
Building Society	16,881	23,888	31,498	39,760	38,315	27,406	19,997	18,629	21,592	31,322
Inherited BT Shares	8,021	8,366	8,725	9,101	9,492	9,900	10,326	10,770	11,233	11,716
Family Home	270,274	278,382	286,734	295,336	304,196	313,321	322,721	332,403	342,375	352,646
Average Car Value	15,565	16,032	16,512	17,008	17,518	18,044	18,585	19,142	19,717	20,308
Test	1,029	1,080	1,134	1,191	1,251	1,313	1,379	1,448	1,520	1,596
ABC ISA	5,842	6,080	2,793	0	0	0	0	0	0	0
ABC ISA Jenny	8,212	8,546	8,894	3,066	0	0	0	0	0	0
Investment Bond	14,831	15,559	16,322	17,123	17,964	18,845	19,770	20,740	21,758	22,825
Harris Engineering Money Purchase	29,236	33,543	38,108	42,947	48,073	53,503	59,254	65,343	71,789	78,612
Jenny Stakeholder	11,489	13,464	15,540	17,723	20,016	22,428	24,962	27,626	30,427	33,371
Personal Pension	26,306	29,193	32,227	35,418	38,771	42,296	46,001	49,896	53,990	58,293
Total Assets	407,685	434,133	458,491	478,671	495,595	507,056	522,994	545,997	574,912	612,669
Liabilities										
Loan for Family Home	90,507	87,858	85,061	82,105	78,983	75,685	72,201	68,520	64,632	60,524
Income Taxes	0	0	0	0	0	0	0	0	0	0
Total Liabilities	90,507	87,858	85,061	82,105	78,983	75,685	72,201	68,520	64,632	60,524
Cumulative Shortfall	0	0	0	0	0	0	0	0	0	0
Net Worth	317,179	346,275	373,430	396,565	416,612	431,371	450,793	477,477	510,280	552,145
Summary										
Total Assets	407,685	434,133	458,491	478,671	495,595	507,056	522,994	545,997	574,912	612,669
Total Liabilities	90,507	87,858	85,061	82,105	78,983	75,685	72,201	68,520	64,632	60,524
Net Worth of Clients	317,179	346,275	373,430	396,565	416,612	431,371	450,793	477,477	510,280	552,145
Total Net Holdings	317,179	346,275	373,430	396,565	416,612	431,371	450,793	477,477	510,280	552,145

YEARS 2023 - 2032

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Incoming Cash Flow										
Salary										
Harris Engineering	12,095	12,458	12,832	13,217	13,613	14,022	14,442	9,917	0	0
The Tea Tree	10,483	10,797	11,121	11,455	11,798	12,152	12,517	12,892	13,279	13,677
Other Income										
Dividend	40,317	41,527	42,773	44,056	45,378	46,739	48,141	33,057	0	0
Disability	0	0	0	0	0	0	0	0	0	0
State Benefits										
Jenny's Government Benefits	0	0	0	0	0	0	0	0	0	0
Andrew's Government Benefits	0	0	0	0	0	0	0	0	0	0
Earnings (Cash Dividends)										
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	36,618	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	21,919	0	0	0	0
Retained FS	0	0	0	0	0	0	0	1,667	5,000	5,000
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	62,895	64,782	66,726	68,727	70,789	94,832	75,100	94,151	18,279	18,677
Outgoing Payments										
Basic Expenses										
Living Expenses	38,705	39,866	41,062	42,294	43,563	44,869	46,216	47,602	49,030	50,501
ABC Term	552	552	552	552	552	276	0	0	0	0
Disability	648	648	648	648	648	648	648	432	0	0
Education & Specific Needs										
University	0	0	0	0	0	0	0	0	0	0
University	0	0	0	0	0	0	0	0	0	0
Loan Payments										
Loan for Family Home	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560	7,560
Retirement Plan Contributions										
Harris Engineering Money Purchase	1,200	1,200	1,200	1,200	1,200	1,200	1,200	800	0	0
Jenny Stakeholder	600	600	600	600	600	600	600	600	600	600
Personal Pension	1,200	1,200	1,200	1,200	1,200	900	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	4,032	4,153	4,277	4,406	4,538	4,674	4,814	3,306	0	0
National Insurance Deductions										
Harris Engineering	202	208	214	221	227	234	241	166	0	0
The Tea Tree	8	9	9	9	9	10	10	10	11	11
Tax Payments										
Income Taxes	80	105	132	161	190	222	268	345	405	476
Total Outgoing Payments	54,787	56,101	57,455	58,850	60,288	61,193	61,557	60,821	57,605	59,148
Adjustments for Cash Flow										
Total Expected Income	62,895	64,782	66,726	68,727	70,789	94,832	75,100	94,151	18,279	18,677
Plus Adjustments										
Available Cash	0	0	0	0	0	0	0	0	11,355	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	0	0	0	0	0	0	0	0	27,972	40,471

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Adjustments for Cash Flow										
Total Outgoing Payments	54,787	56,101	57,455	58,850	60,288	61,193	61,557	60,821	57,605	59,148
Annual Shortfall (if any)	0	0	0	0	0	0	0	0	0	0
Total Worth										
Assets										
Bank Account	0	0	0	0	0	0	0	0	0	0
Cash Account	3,735	5,784	8,134	10,792	13,768	17,647	23,023	13,409	0	0
Building Society	41,574	52,369	63,730	75,679	88,240	123,494	137,913	186,898	166,126	129,990
Inherited BT Shares	12,220	12,745	13,293	13,865	14,461	15,083	15,731	16,408	17,113	17,849
Family Home	363,225	374,122	385,346	396,906	408,813	421,078	433,710	446,721	460,123	473,927
Average Car Value	20,918	21,545	22,191	22,857	23,543	24,249	24,977	25,726	26,498	27,293
Test	1,676	1,760	1,848	1,940	2,037	2,139	2,246	2,358	2,476	2,600
ABC ISA	0	0	0	0	0	0	0	0	0	0
ABC ISA Jenny	0	0	0	0	0	0	0	0	0	0
Investment Bond	23,945	25,120	26,353	27,646	29,003	30,426	31,919	33,485	35,128	36,852
Harris Engineering Money Purchase	85,832	93,472	101,553	110,101	119,140	128,698	138,802	111,232	116,923	122,905
Jenny Stakeholder	36,465	39,718	43,137	46,731	50,509	54,481	58,655	63,043	67,656	72,504
Personal Pension	62,817	67,572	72,570	77,824	83,347	89,180	95,326	73,567	77,331	81,287
Total Assets	652,408	694,208	738,155	784,341	832,861	883,873	936,962	972,846	969,373	965,207
Liabilities										
Loan for Family Home	56,184	51,600	46,757	41,641	36,236	30,527	24,495	18,124	11,392	4,281
Income Taxes	0	0	0	0	0	0	0	0	0	0
Total Liabilities	56,184	51,600	46,757	41,641	36,236	30,527	24,495	18,124	11,392	4,281
Cumulative Shortfall	0	0	0	0	0	0	0	0	0	0
Net Worth	596,224	642,608	691,398	742,700	796,625	853,346	912,466	954,723	957,981	960,925
Summary										
Total Assets	652,408	694,208	738,155	784,341	832,861	883,873	936,962	972,846	969,373	965,207
Total Liabilities	56,184	51,600	46,757	41,641	36,236	30,527	24,495	18,124	11,392	4,281
Net Worth of Clients	596,224	642,608	691,398	742,700	796,625	853,346	912,466	954,723	957,981	960,925
Total Net Holdings	596,224	642,608	691,398	742,700	796,625	853,346	912,466	954,723	957,981	960,925

YEARS 2033 - 2042

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
Incoming Cash Flow										
Salary										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Other Income										
Dividend	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
State Benefits										
Jenny's Government Benefits	0	0	10,706	11,027	11,358	11,699	12,050	12,411	12,784	13,167
Andrew's Government Benefits	3,364	10,394	10,706	11,027	11,358	11,699	12,050	12,411	12,784	13,167
Earnings (Cash Dividends)										
Inherited BT Shares	0	0	0	0	0	0	0	0	305	95
Retirement Plan Distributions										
Harris Engineering Money Purchase	0	0	0	3,839	11,303	10,987	10,680	10,381	10,091	9,809
Jenny Stakeholder	20,659	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457
Personal Pension	0	0	0	2,346	6,933	6,780	6,631	6,484	6,341	6,201
Retained FS	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	29,023	17,851	28,869	35,697	48,410	48,622	48,867	49,145	49,762	49,896
Outgoing Payments										
Basic Expenses										
Living Expenses	52,016	53,576	55,184	56,839	58,544	60,301	62,110	63,973	65,892	67,869
ABC Term	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
Education & Specific Needs										
University	0	0	0	0	0	0	0	0	0	0
University	0	0	0	0	0	0	0	0	0	0
Loan Payments										
Loan for Family Home	4,360	0	0	0	0	0	0	0	0	0
Retirement Plan Contributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	0	0	0	0	0	0	0	0	0	0
National Insurance Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Tax Payments										
Income Taxes	396	421	345	273	931	3,341	3,154	2,961	2,762	2,563
Total Outgoing Payments	56,772	53,998	55,528	57,113	59,475	63,641	65,264	66,934	68,655	70,432
Adjustments for Cash Flow										
Total Expected Income	29,023	17,851	28,869	35,697	48,410	48,622	48,867	49,145	49,762	49,896
Plus Adjustments										
Available Cash	0	0	0	0	0	0	0	0	0	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	27,749	36,146	26,659	21,416	11,065	15,019	16,396	17,789	18,893	20,536

YEARS 2033 - 2042

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042
Adjustments for Cash Flow										
Total Outgoing Payments	56,772	53,998	55,528	57,113	59,475	63,641	65,264	66,934	68,655	70,432
Annual Shortfall (if any)	0	0	0	0	0	0	0	0	0	0
Total Worth										
Assets										
Bank Account	0	0	0	0	0	0	0	0	0	0
Cash Account	0	0	0	0	0	0	0	0	0	0
Building Society	143,220	110,273	86,091	66,551	57,031	43,243	27,715	10,388	0	0
Inherited BT Shares	18,617	19,417	20,252	21,123	22,031	22,979	23,967	24,997	17,548	0
Family Home	488,145	502,789	517,873	533,409	549,411	565,893	582,870	600,356	618,367	636,918
Average Car Value	28,111	28,955	29,823	30,718	31,640	32,589	33,566	34,573	35,611	36,679
Test	2,730	2,866	3,010	3,160	3,318	3,484	3,658	3,841	4,033	1,551
ABC ISA	0	0	0	0	0	0	0	0	0	0
ABC ISA Jenny	0	0	0	0	0	0	0	0	0	0
Investment Bond	0	0	0	0	0	0	0	0	0	0
Harris Engineering Money Purchase	129,193	135,802	142,750	146,190	142,103	138,130	134,267	130,513	126,864	123,317
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	85,446	89,817	94,413	96,882	94,744	92,652	90,607	88,607	86,651	84,739
Total Assets	895,461	889,920	894,212	898,033	900,278	898,970	896,651	893,277	889,075	883,204
Liabilities										
Loan for Family Home	0	0	0	0	0	0	0	0	0	0
Income Taxes	0	0	0	0	0	0	0	0	0	0
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Cumulative Shortfall	0	0	0	0	0	0	0	0	0	0
Net Worth	895,461	889,920	894,212	898,033	900,278	898,970	896,651	893,277	889,075	883,204
Summary										
Total Assets	895,461	889,920	894,212	898,033	900,278	898,970	896,651	893,277	889,075	883,204
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Net Worth of Clients	895,461	889,920	894,212	898,033	900,278	898,970	896,651	893,277	889,075	883,204
Total Net Holdings	895,461	889,920	894,212	898,033	900,278	898,970	896,651	893,277	889,075	883,204

YEARS 2043 - 2052

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052
Incoming Cash Flow										
Salary										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Other Income										
Dividend	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
State Benefits										
Jenny's Government Benefits	13,562	13,969	14,388	14,820	15,264	15,722	16,194	16,680	17,180	17,696
Andrew's Government Benefits	13,562	13,969	14,388	14,820	15,264	15,722	16,194	16,680	17,180	17,696
Earnings (Cash Dividends)										
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Retirement Plan Distributions										
Harris Engineering Money Purchase	9,534	9,268	9,009	8,757	8,512	8,274	8,043	7,818	7,599	7,387
Jenny Stakeholder	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457	2,457
Personal Pension	6,064	5,931	5,800	5,672	5,546	5,424	5,304	5,187	5,073	4,961
Retained FS	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Miscellaneous										
Income Tax Refund	0	0	0	0	0	0	0	0	0	0
Total Expected Income	50,180	50,594	51,042	51,525	52,044	52,600	53,192	53,822	54,489	55,196
Outgoing Payments										
Basic Expenses										
Living Expenses	69,905	72,002	74,162	76,387	78,679	81,039	83,470	85,975	88,554	91,210
ABC Term	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
Education & Specific Needs										
University	0	0	0	0	0	0	0	0	0	0
University	0	0	0	0	0	0	0	0	0	0
Loan Payments										
Loan for Family Home	0	0	0	0	0	0	0	0	0	0
Retirement Plan Contributions										
Harris Engineering Money Purchase	0	0	0	0	0	0	0	0	0	0
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	0	0	0	0	0	0	0	0	0	0
Retained FS	0	0	0	0	0	0	0	0	0	0
Tax Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Dividend	0	0	0	0	0	0	0	0	0	0
National Insurance Deductions										
Harris Engineering	0	0	0	0	0	0	0	0	0	0
The Tea Tree	0	0	0	0	0	0	0	0	0	0
Tax Payments										
Income Taxes	2,396	2,250	2,113	1,978	1,842	1,707	1,571	1,436	1,301	1,165
Total Outgoing Payments	72,301	74,252	76,276	78,365	80,521	82,746	85,042	87,411	89,855	92,376
Adjustments for Cash Flow										
Total Expected Income	50,180	50,594	51,042	51,525	52,044	52,600	53,192	53,822	54,489	55,196
Plus Adjustments										
Available Cash	0	0	0	0	0	0	0	0	0	0
Loan Proceeds	0	0	0	0	0	0	0	0	0	0
Assets Used for Cash Flow	1,558	0	0	0	0	0	0	0	0	0

YEARS 2043 - 2052

Cash Flow—Andrew and Jenny Elliott

Current Situation, Financial Strategies

End of Year	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052
Adjustments for Cash Flow										
Total Outgoing Payments	72,301	74,252	76,276	78,365	80,521	82,746	85,042	87,411	89,855	92,376
Annual Shortfall (if any)	20,563	23,658	25,234	26,840	28,477	30,146	31,850	33,589	35,365	37,180
Total Worth										
Assets										
Bank Account	0	0	0	0	0	0	0	0	0	0
Cash Account	0	0	0	0	0	0	0	0	0	0
Building Society	0	0	0	0	0	0	0	0	0	0
Inherited BT Shares	0	0	0	0	0	0	0	0	0	0
Family Home	656,026	675,706	695,978	716,857	738,363	760,513	783,329	806,829	831,034	855,965
Average Car Value	37,779	38,913	40,080	41,283	42,521	43,797	45,111	46,464	47,858	49,293
Test	0	0	0	0	0	0	0	0	0	0
ABC ISA	0	0	0	0	0	0	0	0	0	0
ABC ISA Jenny	0	0	0	0	0	0	0	0	0	0
Investment Bond	0	0	0	0	0	0	0	0	0	0
Harris Engineering Money Purchase	119,869	116,517	113,260	110,093	107,015	104,022	101,114	98,287	95,539	92,867
Jenny Stakeholder	0	0	0	0	0	0	0	0	0	0
Personal Pension	82,868	81,039	79,250	77,501	75,790	74,117	72,481	70,881	69,317	67,787
Total Assets	896,542	912,176	928,568	945,733	963,688	982,450	1,002,035	1,022,461	1,043,747	1,065,912
Liabilities										
Loan for Family Home	0	0	0	0	0	0	0	0	0	0
Income Taxes	0	0	0	0	0	0	0	0	0	0
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Cumulative Shortfall	20,563	44,221	69,455	96,295	124,771	154,918	186,768	220,357	255,722	292,902
Net Worth	875,979	867,954	859,112	849,438	838,917	827,532	815,267	802,104	788,025	773,010
Summary										
Total Assets	896,542	912,176	928,568	945,733	963,688	982,450	1,002,035	1,022,461	1,043,747	1,065,912
Total Liabilities	0	0	0	0	0	0	0	0	0	0
Net Worth of Clients	875,979	867,954	859,112	849,438	838,917	827,532	815,267	802,104	788,025	773,010
Total Net Holdings	875,979	867,954	859,112	849,438	838,917	827,532	815,267	802,104	788,025	773,010