



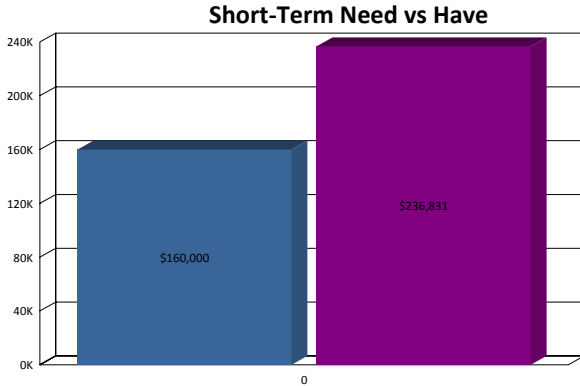
**Short-Term and Medium-Term Goals/Needs Report**

**Mr. and Mrs. Michael Demo**

Capital Management Service

**09/30/2010**

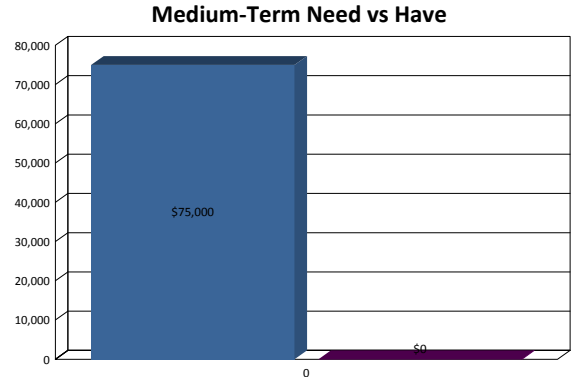
**Aggregate Short-Term and Medium-Term Goals/Needs**



ST Amt Needed from Portfolio: \$ 160,000

ST Amt Available in Portfolio: \$ 236,831

ST Difference: \$ 76,831



MT Amt Needed from Portfolio: \$ 75,000

MT Amt Available in Portfolio: \$ 0

MT Difference: \$-75,000

**Short-Term and Medium-Term Goals/Needs Comments**

**Short-Term Portfolio Comments:** (Your short-term portfolio funds needs and goals occurring within the next 12 months)

*Your "excess" cash covers approximately 100% of your medium-term underfunded needs.*

**Medium-Term Portfolio Comments:** (Your medium-term portfolio funds needs and goals occurring 1 year - 6 years in the future)

*We continue to hold cash in the MMF to meet this small shortfall rather than a short-term bond fund, because interest rates are expected to rise. A rise in interest rates would hurt the value of bond funds.*

**Your Next Steps...**

***Please review your goals/needs as described on the following page(s). Then, contact us at your earliest convenience to verify/update these goals/needs are accurate. "Life happens" constantly so we want to be sure we stay abreast of changes in your life affecting these two portfolios. This will help us ensure that you have adequate resources available when you need them.***

Once you confirm and/or update your short and medium-term goals/needs, we will make rebalancing trade recommendations based upon your updated account values at that time. The included Household Rebalancing report is for informational purposes only and does not constitute recommended trades for your long-term portfolio for two reasons. First, these balances are reflective of your end-of-quarter values (which have already changed); and, we will seek to make adjustments to or from your short- and medium-term portfolios PRIOR to rebalancing.

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## Short -Term Goals/Needs Summary

	Needed from portfolio
Europe Trip: Italy bike tour	\$ 20,000.00
Home Upgrades: New flooring on 1st floor; new carpet upstairs; update landscaping; exterior painting	\$ 40,000.00
New Vehicle:	\$ 60,000.00
Daughter's Wedding:	\$ 40,000.00

## Medium - Term Goals/Needs Summary

	Needed from Portfolio
Mountain Cabin: Colorado	\$75,000.00

## Short -Term Goals/Needs Detail

### Europe Trip: Italy bike tour

Target Date Needed: 5/12/2011	Total Amount Needed: \$ 20,000
Recurs Every 0 Year(s)	External Funding: Not Applicable
	ST Portfolio Amt Needed: \$ 20,000

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### Home Upgrades: New flooring on 1st floor; new carpet upstairs; update landscaping; exterior painting

Target Date Needed: 2/1/2012	Total Amount Needed: \$ 40,000
Recurs Every 0 Year(s)	External Funding: Not Applicable
	ST Portfolio Amt Needed: \$ 40,000

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### New Vehicle:

Target Date Needed: 1/1/11	Total Amount Needed: \$ 60,000
Recurs Every 6 Year(s)	External Funding: Not Applicable
	ST Portfolio Amt Needed: \$ 60,000

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### Daughter's Wedding:

Target Date Needed: 2015	Total Amount Needed: \$ 40,000
Recurs Every 0 Year(s)	External Funding: Not Applicable
	ST Portfolio Amt Needed: \$ 40,000

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## Medium - Term Goals/Needs Detail

### Mountain Cabin: Colorado

Target Date Needed: 1/1/2014

Total Amount Needed: \$ 400,000

External Funding: \$ 325,000 funded by Proceeds from sale of beach condo

MT Portfolio Amt Needed: \$ 75,000

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