

**EXHIBIT 1
JOHN SMITH'S RETIREMENT GOAL REPORT
(CONTEXTUAL REPORTING EXAMPLE)**

Goal: Accumulate \$3,768,833 for retirement by age 65 (30 years)

Goal commencement date:	12/31/2000	Percent of goal	59.11%	Current Year (2003)
Report date:	12/31/2003	Total return	\$ 12,112	\$3,547
Time expired:	3 years	Expected total	\$ 27,757	\$9,273
Starting retirement savings:	\$110,000	return		
Savings for period	\$ 30,000	Average annual	3.26%	4.94%
Planned savings	\$119,583	return		
Percent of goal	25.09%	S&P/Bond index	6.05%	8.85%
Current account balance	\$152,112	benchmark		
Expected balance per goal	\$257,340	Original goal annual	6.00%	
		return		