

Wealth Management Consultants, Inc.

Current Statement of Net Worth and Allocation of Investment Assets

- Your net worth is currently about \$18.6 million. Your net investment assets are about \$13.9 million. Last year at this time, your net worth was \$15.2 million and your investment assets were \$9.1 million. Your investment assets are those assets that will ultimately provide for your financial security. They do not include your personal residence, personal property, collectibles, jewelry or automobiles, unless you choose to liquidate them and reinvest the proceeds in assets that will provide for your financial security.
- Your Clientco stock holdings have been adjusted to reflect the distribution of Spinoffco shares. Spinoffco shares were sold March 15, 2000.
- In your Schwab account, only two more monthly averaging-in purchases need to occur before you are fully invested.
- The exercise price of your 1993, 1994 and 1995 Clientco options are less than half the current stock price. You may want to consider exercising these grants, since the leverage benefit of these options has peaked, and since exercise represents an opportunity to further diversify your holdings, which are 40.6% invested in Clientco stock. We continue to recommend additional investments in bonds and real estate as you diversify away from Clientco stock.
- The value listed for the Pleasant Lake home do not reflect your anticipated construction and renovations costs of \$600,000. An option exercise would probably be the best source for cash needed to complete this project.
- The final capital call from High Beta Partners was in mid-April, for \$72,000. You currently have no more commitments from any venture capital funds.

**John and Mary Sample
Statement of Net Worth**

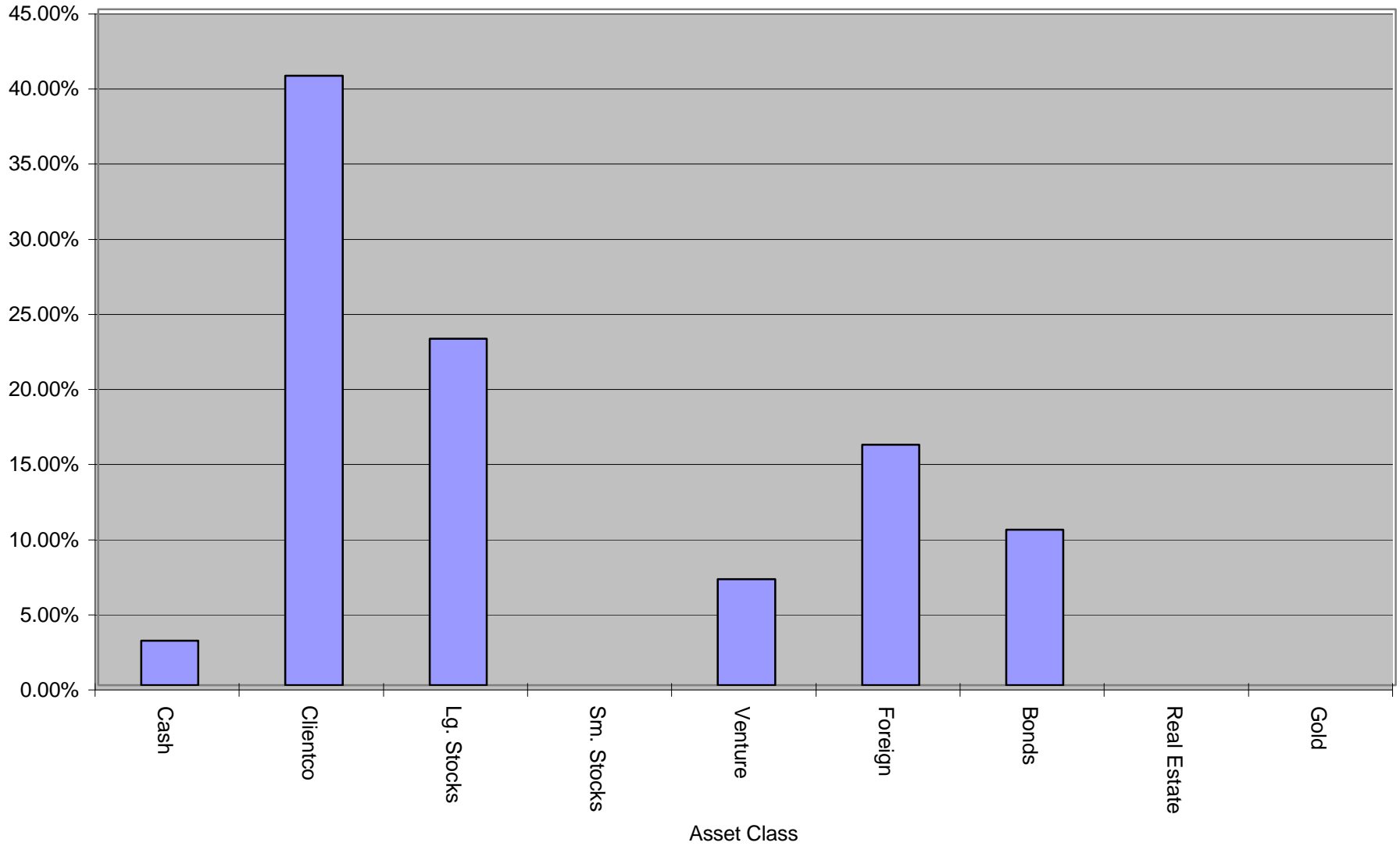
<u>LIQUID ASSETS</u>	<u>ASSETS</u>	<u>LIABILITY</u>	<u>NET</u>
** Clientco Credit Union:			
Checking	\$150,000	\$0	\$150,000
Savings	5,000	0	5,000
** Charles Schwab Account:			
Cash	242,474	0	242,474
Large US Stock Funds	3,087,973	7,193	3,080,780
Foreign Stock Funds	2,274,435	50,235	2,224,200
** Clientco Stock—John *	<u>1,911,240</u>	<u>241,882</u>	<u>1,669,358</u>
TOTAL LIQUID ASSETS	<u>\$7,671,122</u>	<u>\$299,310</u>	<u>\$7,371,812</u>
 <u>ILLIQUID ASSETS</u>			
Chicago Residence	\$2,950,000	\$0	\$2,950,000
Pleasant Lake Residence	890,000	0	890,000
Autos	180,000	0	180,000
Personal Property	700,000	0	700,000
Jewelry & Furs	65,000	0	65,000
** CLIENTCO STOCK PLANS:			
Restricted Stock Vesting 3/31/01 (15,000 shs) *	900,000	372,690	527,310
Restricted Stock Vesting 1/1/02 (20,000 shs) *	1,200,000	496,920	703,080
NQSO - Vested *	3,925,569	1,682,499	2,243,070
NQSO - Unvested *	875,625	375,293	500,332
** CLIENTCO SAVINGS PLANS:			
Savings Plan *	1,183,734	485,397	698,337
Savings Plan - Excess & Deferred Comp *	622,909	255,393	367,517
** BOARD COMPENSATION PLANS:			
Boardco Options—Vested *	0	0	0
Boardco Options—Nonvested *	105,000	45,003	59,997
Restricted Stock Vesting 12/31/00 (5,000 shs) *	110,000	45,551	64,449
** VENTURE CAPITAL:			
High Beta Venture Partners *	505,400	55,677	449,723
White Knuckle Fund, LP *	379,000	28,122	350,878
Vulture Debt Partners	188,000	8,284	179,716
** IRA - John *			
Cash	7,744	3,207	4,537
Pimco High Yield	308,565	127,777	180,788
Agency Bonds	326,374	135,151	191,223
IRA - Mary *			
Clientco CU CD 6.20% 4/1/01	7,280	3,015	4,265
Clientco CU CD 6.70% 9/1/01	<u>11,548</u>	<u>4,782</u>	<u>6,766</u>
TOTAL ILLIQUID ASSETS	<u>\$15,441,748</u>	<u>\$4,124,760</u>	<u>\$11,316,988</u>
 TOTAL ASSETS	<u>\$23,112,870</u>	<u>\$4,424,070</u>	<u>\$18,688,800</u>
 NET INVESTMENT ASSETS			<u>\$13,903,800</u>

* Liabilities are contingent taxes.

** Investment assets and liabilities.

Asset Allocation

Current



**John and Mary Sample
Asset Allocation Matrix**

LIQUID ASSETS	ALLOCATION OF NET INVESTMENT ASSETS									
	NET	CASH	CLIENTCO STOCK	LARGE CAP EQUITIES	SMALL CAP EQUITIES	VENTURE CAPITAL	INT'L EQUITIES	BONDS	REAL ESTATE	GOLD/ENERGY
Clientco Credit Union:										
Checking	\$150,000	\$150,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Savings	5,000	5,000	0	0	0	0	0	0	0	0
Charles Schwab Account:										
Cash	242,474	242,474	0	0	0	0	0	0	0	0
Large US Stock Funds	3,080,780	0	0	3,080,780	0	0	0	0	0	0
Foreign Stock Funds	2,224,200	0	0	0	0	0	2,224,200	0	0	0
Clientco Stock—John *	1,669,358	0	1,669,358	0	0	0	0	0	0	0
TOTAL LIQUID	\$7,371,812	\$397,474	\$1,669,358	\$3,080,780	\$0	\$0	\$2,224,200	\$0	\$0	\$0
ILLIQUID ASSETS										
CLIENTCO STOCK PLANS:										
Restricted Stock Vesting 3/31/01 (15,000 shs) *	\$527,310	\$0	\$527,310	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Restricted Stock Vesting 1/1/02 (20,000 shs) *	703,080	0	703,080	0	0	0	0	0	0	0
NQSO - Vested *	2,243,070	0	2,243,070	0	0	0	0	0	0	0
NQSO - Unvested *	500,332	0	500,332	0	0	0	0	0	0	0
CLIENTCO SAVINGS PLANS:										
Savings Plan *	698,337	0	0	0	0	0	0	698,337	0	0
Savings Plan - Excess & Deferred Comp *	367,517	0	0	0	0	0	0	367,517	0	0
BOARD COMPENSATION PLANS:										
Boardco Options—Vested *	0	0	0	0	0	0	0	0	0	0
Boardco Options—Nonvested *	59,997	0	0	59,997	0	0	0	0	0	0
Restricted Stock Vesting 12/31/00 (5,000 shs) *	64,449	0	0	64,449	0	0	0	0	0	0
VENTURE CAPITAL:										
High Beta Venture Partners *	449,723	0	0	0	0	449,723	0	0	0	0
White Knuckle Fund, LP *	350,878	0	0	0	0	350,878	0	0	0	0
Vulture Debt Partners	179,716	0	0	0	0	179,716	0	0	0	0
IRA - John *										
Cash	4,537	4,537	0	0	0	0	0	0	0	0
Pimco High Yield	180,788	0	0	0	0	0	0	180,788	0	0
Agency Bonds	191,223	0	0	0	0	0	0	191,223	0	0
IRA - Mary *										
Clientco CU CD 6.20% 4/1/01	4,265	4,265	0	0	0	0	0	0	0	0
Clientco CU CD 6.70% 9/1/01	6,766	6,766	0	0	0	0	0	0	0	0
TOTAL ILLIQUID	\$6,531,988	\$15,569	\$3,973,792	\$124,446	\$0	\$980,317	\$0	\$1,437,864	\$0	\$0
GRAND TOTAL	\$13,903,800	\$413,043	\$5,643,150	\$3,205,226	\$0	\$980,317	\$2,224,200	\$1,437,864	\$0	\$0
PERCENTAGE	100.00%	2.97%	40.59%	23.05%	0.00%	7.05%	16.00%	10.34%	0.00%	0.00%

**John and Mary Sample
Clientco Stock - John**

Certificate Number	Tax Purchase Date	Shares	Cost per Share	Basis per Block
E1760	8/30/91	907	17.48	15,853
E1761	9/13/91	2,657	17.48	46,441
J2576	11/12/93	5,125	18.04	92,480
J2580	12/31/93	627	21.56	13,519
ES0170	3/25/94	60	17.58	1,055
ES0209	4/8/94	40	17.39	696
ES2315	2/10/99	18,949	23.00	435,797
ES2783	10/29/99	6	49.71	298
ES2822	12/31/99	2,916	60.09	175,236
ES2861	1/27/00	565	35.78	20,217
ES2900	1/31/00	2	49.71	99
TOTAL		31,854		\$801,691
Market Price	Jun-00		<u>\$60.000</u>	
			<u>\$1,911,240</u>	
CONTINGENT TAX (21.8%)			<u>\$241,882</u>	
AFTER TAX EQUITY			<u>\$1,669,358</u>	

**John Sample
Stock Options - John**

CLIENTCO STOCK OPTIONS - VESTED				Jun					
Grant Year	Exer. Price	Expire Date	2000	2000	2001	2002	2003	2004	
8/9/93	\$26.5180	8/9/03	8,100	8,100	8,100	8,100	0	0	
8/3/94	28.6045	8/2/04	8,500	8,500	8,500	8,500	8,500	0	
7/31/95	24.1225	7/29/05	25,600	25,600	25,600	25,600	25,600	25,600	
11/18/96	36.5330	11/17/06	45,800	45,800	45,800	45,800	45,800	45,800	
11/27/96	38.8750	11/26/06	66,000	66,000	66,000	66,000	66,000	66,000	
11/18/97	48.6250	11/16/07	0	45,000	45,000	45,000	45,000	45,000	
11/15/98	52.1875	11/15/08	0	0	30,000	30,000	30,000	30,000	
11/18/99	55.6875	11/16/09	0	0	0	30,000	30,000	30,000	
TOTAL VESTED OPTIONS			154,000	199,000	229,000	259,000	250,900	242,400	
Total Options Underwater			0	0	0	0	0	0	
NET OPTIONS			154,000	199,000	229,000	259,000	250,900	242,400	
Market Per Share			<u>\$60.00</u>	<u>\$61.75</u>	<u>\$64.84</u>	<u>\$68.08</u>	<u>\$71.48</u>	<u>\$75.06</u>	
TOTAL MARKET VALUE			<u>\$9,240,000</u>	<u>\$12,288,250</u>	<u>\$14,847,788</u>	<u>\$17,632,558</u>	<u>\$17,935,171</u>	<u>\$18,193,941</u>	
NET EQUITY			<u>\$3,925,569</u>	<u>\$4,785,694</u>	<u>\$5,779,606</u>	<u>\$6,893,752</u>	<u>\$7,411,160</u>	<u>\$7,913,068</u>	
CONTINGENT TAX @ 42.86%			<u>\$1,682,499</u>	<u>\$2,051,148</u>	<u>\$2,477,139</u>	<u>\$2,954,662</u>	<u>\$3,176,423</u>	<u>\$3,391,541</u>	
AFTER TAX EQUITY			<u>\$2,243,070</u>	<u>\$2,734,545</u>	<u>\$3,302,467</u>	<u>\$3,939,090</u>	<u>\$4,234,737</u>	<u>\$4,521,527</u>	

**John Sample
Stock Options - John**

CLIENTCO STOCK OPTIONS - UNVESTED			Jun		
<u>Grant Year</u>	<u>Exer. Price</u>	<u>Date</u>	<u>2000</u>	<u>2000</u>	<u>2001</u>
11/18/97	\$48.63	11/16/07	45,000	0	0
11/15/98	\$52.19	11/16/07	30,000	30,000	0
11/18/99	\$55.69	11/16/09	<u>30,000</u>	<u>30,000</u>	<u>30,000</u>
TOTAL UNVESTED OPTIONS			105,000	60,000	30,000
Total Options Underwater			<u>0</u>	<u>0</u>	<u>0</u>
NET OPTIONS			105,000	60,000	30,000
Market Per Share			<u>\$60.00</u>	<u>\$61.75</u>	<u>\$64.84</u>
TOTAL MARKET VALUE			<u>\$6,300,000</u>	<u>\$3,705,000</u>	<u>\$1,945,125</u>
NET EQUITY			<u>\$875,625</u>	<u>\$468,750</u>	<u>\$274,500</u>
CONTINGENT TAX @ 42.86%			<u>\$375,293</u>	<u>\$200,906</u>	<u>\$117,651</u>
AFTER TAX EQUITY			<u>\$500,332</u>	<u>\$267,844</u>	<u>\$156,849</u>

**John Sample
Boardco Options - John**

BOARDCO OPTIONS - VESTED				<u>Jun</u>					
<u>Grant Year</u>	<u>Exer. Price</u>	<u>Expire Date</u>	<u>2000</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	
5/17/99	\$15.00	5/17/09	<u>0</u>	<u>0</u>	<u>15,000</u>	<u>15,000</u>	<u>15,000</u>	<u>15,000</u>	
TOTAL VESTED OPTIONS			<u>0</u>	<u>0</u>	<u>15,000</u>	<u>15,000</u>	<u>15,000</u>	<u>15,000</u>	
Total Options Underwater			<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	
NET OPTIONS			<u>0</u>	<u>0</u>	<u>15,000</u>	<u>15,000</u>	<u>15,000</u>	<u>15,000</u>	
Market Per Share			<u>\$22.00</u>	<u>\$22.64</u>	<u>\$23.77</u>	<u>\$24.96</u>	<u>\$26.21</u>	<u>\$27.52</u>	
TOTAL MARKET VALUE			<u>\$0</u>	<u>\$0</u>	<u>\$356,606</u>	<u>\$374,437</u>	<u>\$393,158</u>	<u>\$412,816</u>	
NET EQUITY			<u>\$0</u>	<u>\$0</u>	<u>\$131,606</u>	<u>\$149,437</u>	<u>\$168,158</u>	<u>\$187,816</u>	
CONTINGENT TAX @ 42.86%			<u>\$0</u>	<u>\$0</u>	<u>\$56,406</u>	<u>\$64,049</u>	<u>\$72,073</u>	<u>\$80,498</u>	
AFTER TAX EQUITY			<u>\$0</u>	<u>\$0</u>	<u>\$75,200</u>	<u>\$85,388</u>	<u>\$96,086</u>	<u>\$107,318</u>	

BOARDCO OPTIONS - NONVESTED				<u>Jun</u>		
<u>Grant Year</u>	<u>Exer. Price</u>	<u>Date</u>	<u>2000</u>	<u>2000</u>	<u>2001</u>	
5/17/99	\$15.00	5/17/09	<u>15,000</u>	<u>15,000</u>	<u>0</u>	
TOTAL UNVESTED OPTIONS			<u>15,000</u>	<u>15,000</u>	<u>0</u>	
Total Options Underwater			<u>0</u>	<u>0</u>	<u>0</u>	
NET OPTIONS			<u>15,000</u>	<u>15,000</u>	<u>0</u>	
Market Per Share			<u>\$22.00</u>	<u>\$22.64</u>	<u>\$23.77</u>	
TOTAL MARKET VALUE			<u>\$330,000</u>	<u>\$339,625</u>	<u>\$0</u>	
NET EQUITY			<u>\$105,000</u>	<u>\$114,625</u>	<u>\$0</u>	
CONTINGENT TAX @ 42.86%			<u>\$45,003</u>	<u>\$49,128</u>	<u>\$0</u>	
AFTER TAX EQUITY			<u>\$59,997</u>	<u>\$65,497</u>	<u>\$0</u>	

John Sample
Clientco Savings Plan
Nonqualified Excess Savings Plan

<u>DESCRIPTION</u>		<u>AMOUNT</u>
Beginning Balance	12/31/99	\$604,256
Contributions		10,385
Clientco Matching		0
Interest		<u>8,269</u>
Total Value	3/31/00	<u>\$622,909</u>
Contingent Tax at 41%		<u>\$255,393</u>
After-Tax Value		<u>\$367,517</u>