

EXHIBIT 3

Data Inputs

- Birth date: April 1, 1967
- Income tax rate: 35% federal, 5% state
- Capital gains tax rate: 15% federal, 5% state
- Current portfolio: \$250,000 in 401(k) money market; \$250,000 in taxable money market
- Retirement needs: \$80,000 with 5.23% inflation growth beginning in year 2032
- Social Security income: \$11,000 annually after retirement with 2.5% inflation growth
- Savings plan: \$15,000 in annual 401(k) contributions; \$13,000 in other annual contributions; 2.5% inflation growth