Investment and Asset Planning, LLC
10 Year Performance Results (1/1/1999 to 12/31/2008)

	>>>>>>>>>>>>>>>>>>>>>>>>>Yearly Returns<<<<<<<<<<<<<<<<<<<<<<<<<										3 Year	5 Year	10 Year	$100,000 Invested
Account Type	**1999**	**2000**	**2001**	**2002**	**2003**	**2004**	**2005**	**2006**	**2007**	**2008**	**Average**	**Average**	**Average**	**1/1/99 to 12/31/08**
IRA Conservative	15.0%	5.2%	7.0%	-4.8%	19.6%	8.0%	1.6%	8.7%	8.1%	-24.2%	-3.8%	-0.5%	3.7%	**$143,921**
Taxable Conservative	13.7%	2.4%	4.0%	-7.7%	18.9%	9.1%	2.7%	9.1%	4.9%	-30.4%	-7.3%	-2.2%	1.7%	**$118,617**
IRA Moderate Conservative	29.0%	-3.1%	-1.1%	-8.6%	24.3%	9.8%	2.1%	10.4%	9.7%	-26.5%	-3.8%	0.0%	3.4%	**$140,292**
Taxable Moderate Conservative	40.1%	1.2%	-1.5%	-9.0%	21.3%	10.0%	3.5%	10.7%	8.4%	-27.8%	-4.7%	-0.3%	4.3%	**$152,089**
IRA Moderate	32.9%	-4.4%	-3.2%	-10.1%	27.0%	11.1%	4.6%	12.3%	10.2%	-31.4%	-5.3%	-0.3%	3.3%	**$138,414**
Taxable Moderate	39.9%	-4.6%	-3.6%	-10.8%	26.7%	11.4%	5.0%	12.0%	9.0%	-32.7%	-6.3%	-0.8%	3.4%	**$139,865**
IRA Moderate Aggressive	38.5%	-6.7%	-4.1%	-15.3%	31.9%	12.8%	6.3%	13.3%	11.4%	-33.0%	-5.4%	0.3%	3.5%	**$140,581**
Taxable Moderate Aggressive	38.5%	-8.2%	-6.4%	-10.9%	27.4%	12.3%	6.2%	12.8%	11.1%	-32.8%	-5.6%	0.1%	3.1%	**$135,706**
IRA Aggressive	51.4%	-11.1%	-6.4%	-22.5%	33.9%	11.5%	6.4%	14.9%	11.6%	-33.0%	-4.9%	0.4%	2.9%	**$133,219**
Taxable Aggressive	48.9%	-13.7%	-7.8%	-16.7%	31.2%	13.2%	5.4%	13.9%	10.8%	-32.8%	-5.3%	0.2%	2.7%	**$131,061**
Comparisons														
Conserv. Allocation Mutual Fd. Avg	7.1%	5.4%	-0.9%	-3.3%	2.1%	5.8%	3.1%	8.1%	4.4%	-17.2%	-2.2%	0.4%	1.2%	**$112,608**
Balanced Blend Mutual Fds. Avg.	10.5%	1.8%	-4.5%	-11.7%	20.1%	7.9%	4.6%	10.6%	5.9%	-28.2%	-5.6%	-1.0%	0.8%	**$108,099**
S&P 500 Stock Index	21.1%	-9.1%	-11.9%	-21.1%	28.7%	10.9%	4.9%	15.8%	4.9%	-37.3%	-8.7%	-2.4%	-1.4%	**$87,280**

Beginning Investment Amount: **$100,000** **Ending Value**

The yearly returns are averages of all clients' accounts that are typical accounts for the category. We have many accounts that do not yet have one year track records or are not typical, in that they have investments that hold securities chosen by the clients and not recommended by us, or the account held securities from previous accounts from another brokerage firm. Less than one year old and non-typical accounts are not included in the averages. Results presented are total returns calculated on a time-weighted basis.

The performance data quoted represents past performance, which is no guarantee of future results. As the above data shows, results vary over time.

The above results were for accounts after all fees had been deducted. Please see our client disclosure document for descriptions of all fees. The above accounts consisted of mostly mutual funds of many different types. The results are believed to be accurate and were prepared from third party custodians and are believed to be accurate but are not guaranteed. These are returns after all fees and are size weighted since 1/1/2006.

Total market value of the composite returns above was $16,939,425 on 12/31/2008. This was 56.3% of the $30,107,468 that we had under management in discretionary accounts on 12/31/2008. We have about $765,400 in accounts which are new accounts following the above models and will be included when they reach one year of track record or are in accounts which are almost in the above models and have similar track records.

The comparisons are from Morningstar and Lipper and S&P and are their averages of funds of their categories. The S&P 500 Index is an index by Standard and Poors of 500 of the largest company's stock prices. The Balanced Blend is from Lipper and is an average of many blended funds that traditionally have medium risk and about 65% stocks and 35% bonds and cash. The Conservative Allocation average comes from Morningstar and averages all blended funds that have a conservative risk goal and use mostly bonds and some stocks and cash. These indexes do not reflect any commissions or investment advisor fees that are charged by advisors and salespersons and reduce returns. Our above results are after all charges and fees.