



Quarterly Reports

His and Her Example
123 Easy Street
City ST 12345

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Austin, Texas 78731

Table of Contents

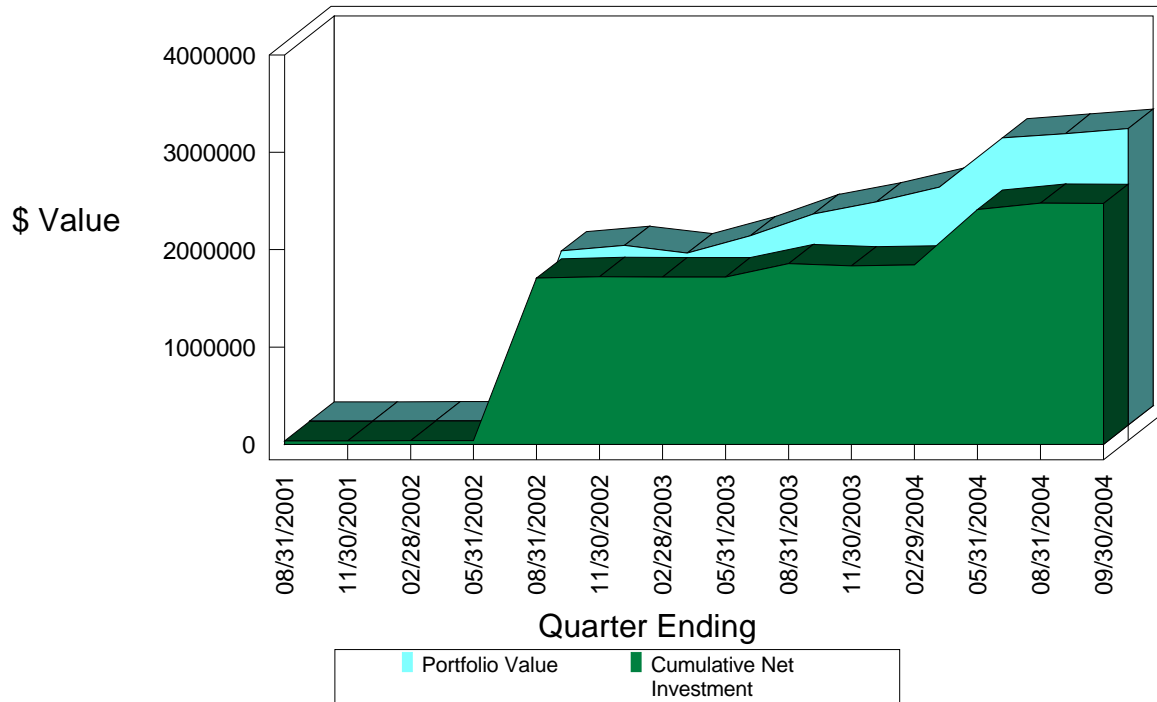
His & Her Example All Accounts

<u>Report Title</u>	<u>Page</u>
Portfolio Value vs. Cumulative Net Investment	1
Portfolio Allocation	2
Portfolio Comparative Performance Review	3
Portfolio Holdings	4

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Portfolio Value vs. Cumulative Net Investment
 From 06/05/2001 to 09/30/2004

His & Her Example All Accounts

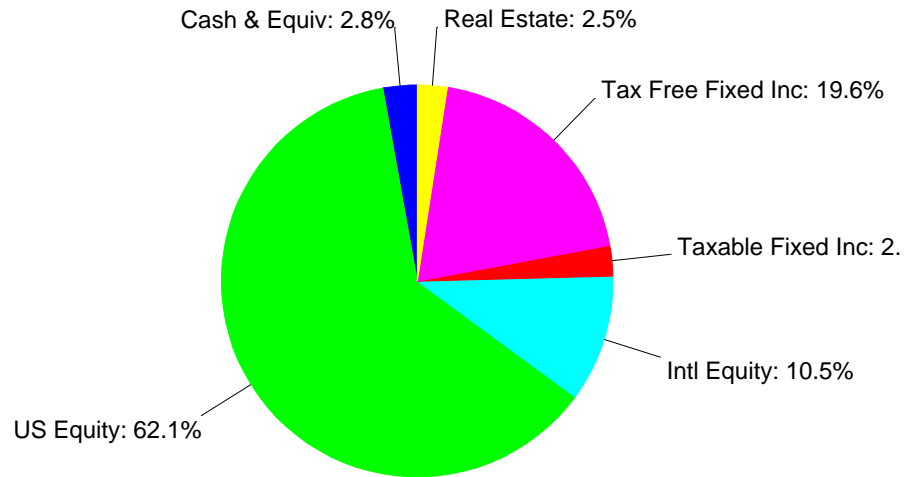


<u>Period Ending</u>	<u>Contributions & Withdrawals</u>	<u>Cumulative Net Investment</u>	<u>Portfolio Value</u>	<u>Investment Gain</u>
08/31/2001	0	36,771	37,564	794
11/30/2001	0	36,771	38,294	1,523
02/28/2002	1,672	38,442	40,527	2,085
05/31/2002	0	38,442	40,911	2,468
08/31/2002	1,668,157	1,706,599	1,787,373	80,773
11/30/2002	14,496	1,721,095	1,843,457	122,362
02/28/2003	-2,454	1,718,641	1,765,945	47,304
05/31/2003	109	1,718,750	1,942,892	224,142
08/31/2003	136,843	1,855,593	2,167,143	311,550
11/30/2003	-23,006	1,832,587	2,289,115	456,528
02/29/2004	7,337	1,839,924	2,441,072	601,147
05/31/2004	570,628	2,410,552	2,947,476	536,924
08/31/2004	64,833	2,475,385	2,993,343	517,958
09/30/2004	-2,500	2,472,885	3,043,887	571,002

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Portfolio Allocation
 As of 09/30/2004

His & Her Example All Accounts



<u>Description</u>	<u>Weight</u>	<u>Current \$ Value</u>
Cash & Equiv	2.8%	85,844
US Equity	62.1%	1,890,398
Intl Equity	10.5%	319,042
Taxable Fixed Inc	2.5%	76,227
Tax Free Fixed Inc	19.6%	597,314
Real Estate	2.5%	75,062
	100.0%	3,043,887

- <1> Child 1 Example UGMA Acct #: 1111-4444
- <2> Child 2 Example UGMA Acct #: 1111-5555
- <3> Her Example IRA Rollover Acct #: 1111-8888
- <4> Her Example IRA Contrib Acct #: 1111-3333
- <5> His & Her Example Cash Reserve Acct #: 1111-6666
- <6> His Example IRA Rollover Acct #: 1111-2222
- <7> His & Her Example Joint Acct #: 1111-7777

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Portfolio Comparative Performance Review

His & Her Example All Accounts

<u>Description</u>	<u>Year to Date</u>	<u>2003</u>	<u>2002</u>	<u>*Inception to 09/30/04</u>
Beginning Value	2,338,340	1,810,713	39,557	0
Contributions	772,929	222,053	1,693,215	2,726,671
Withdrawals	(121,131)	(129,621)	(3,002)	(253,786)
Capital Appreciation	43,374	411,849	63,020	519,340
Income/Expenses	10,375	23,345	17,924	51,662
Ending Value	<u>3,043,887</u>	<u>2,338,340</u>	<u>1,810,713</u>	<u>3,043,887</u>
Investment Gain	53,749	435,194	80,943	571,002
Time Weighted (net) Annualized	1.41	23.12	8.25	39.28
Internal Rate of Return (net) Annualized	2.03	23.22	10.72	48.91
		23.22	10.72	12.74

* Return since inception date of 06/05/2001

All returns net of fees

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Portfolio Holdings

As of 09/30/2004

His & Her Example All Accounts

<u>Weight</u>	<u>Description</u>		<u>Quantity</u>	<u>Current Price</u>	<u>Current Value</u>
Cash & Equiv					
Taxable Money Market					
0.1%	Schwab Money Market Fund	<1>			3,750.13
0.0%	Schwab Money Market Fund	<2>			88.38
0.2%	Schwab Money Market Fund	<3>			4,845.93
0.2%	Schwab Money Market Fund	<4>			4,943.12
0.3%	Schwab Money Market Fund	<5>			9,712.05
0.0%	Schwab Money Market Fund	<6>			65.62
2.1%	Schwab Money Market Fund	<7>			62,438.47
2.8%					85,843.70
US Equity					
0.5%	Anadarko Petroleum Corp	<3>	250	66.360	16,590.00
0.0%	Mcleod USA Inc A	<3>	15	0.000	0.00
0.5%					16,590.00
US Equities Large					
0.1%	Intel Corp	<7>	100	20.060	2,006.00
0.2%	New Economy Fund America	<7>	255.236	18.760	4,788.23
0.3%	Yahoo Inc	<7>	268	33.910	9,087.88
0.5%					15,882.11
Blend					
0.1%	Disney Walt Co Holding	<1>	80	22.550	1,804.00
0.7%	General Electric Co.	<3>	650	33.580	21,827.00
18.8%	iShares S&P	<3>	5,109.7022	111.800	571,264.71
8.6%	iShares S&P	<7>	2,337	111.800	261,276.60
1.9%	Schwab S&P 500 Select Sh	<2>	3,315.146	17.420	57,749.84
1.1%	Schwab S&P 500 Select Sh	<6>	1,994.674	17.420	34,747.22
2.6%	SPDR Trust Unit SR	<3>	700	111.760	78,232.00
0.7%	Wal Mart Stores Inc.	<3>	400	53.200	21,280.00
34.4%					1,048,181.37
Growth					
0.0%	Dell Computer Corp	<1>	4	35.600	142.40
0.9%	Home Depot Inc	<3>	675	39.200	26,460.00
0.5%	Nasdaq 100 Shares	<7>	423	35.140	14,864.22
0.3%	Sprint Fon Group	<7>	470	20.130	9,461.10
2.6%	Vanguard Health Care	<3>	645.258	121.970	78,702.12
2.4%	Vanguard Health Care	<7>	599.112	121.970	73,073.69
0.3%	Vanguard Health Care	<4>	83.898	121.970	10,233.04
7.0%					212,936.57

Portfolio Holdings

As of 09/30/2004

His & Her Example All Accounts

<u>Weight</u>	<u>Description</u>		<u>Quantity</u>	<u>Current Price</u>	<u>Current Value</u>
US Equity					
US Equities Large					
Value					
0.0%	SBC Communications Inc	<7>	57	25.950	1,479.15
<hr/>					1,278,479.20
42.0%					
US Equities Medium					
Growth					
0.2%	Bridgeway Aggressive	<4>	417.24	11.840	4,940.12
2.1%	Bridgeway Aggressive	<3>	5,417.358	11.840	64,141.52
<hr/>					69,081.64
2.3%					
US Equities Small					
3.7%	iShares S&P Smallcap 600 Idx	<7>	777	144.240	112,074.48
Blend					
0.0%	Escrow Seagate Technology	<3>	500	0.000	0.00
5.4%	Schwab Sm Cap Index- Sel	<4>	8,418.757	19.570	164,755.07
0.6%	Schwab Sm Cap Index- Sel	<6>	952.605	19.570	18,642.48
<hr/>					183,397.55
6.0%					
Value					
0.7%	Bridgeway Ultra-Small Co	<6>	1,291.789	15.480	19,996.89
6.9%	Bridgeway Ultra-Small Co	<3>	13,616.16	15.480	210,778.16
<hr/>					230,775.05
7.6%					
<hr/>					526,247.08
17.3%					
<hr/>					1,890,397.92
62.1%					
Intl Equity					
Intl Large					
Intl Blend					
2.6%	Vanguard Intl Growth	<4>	4,699.706	16.780	78,861.07
0.9%	Vanguard Intl Growth	<3>	1,617.133	16.780	27,135.49
<hr/>					105,996.56
3.5%					
Intl Growth					
7.0%	Templeton Foreign Advisor	<3>	19,350.158	11.010	213,045.24
<hr/>					319,041.80
10.5%					
Taxable Fixed Inc					
FI Taxable Intermediate (5-10)					
0.3%	Ctf Accrl Tr Srs	<1>	10,000	94.940	9,494.00
1.5%	Seariver Mari Fincl	<2>	63,000	70.640	44,503.20
0.7%	Texas St Veterans	<2>	25,000	88.918	22,229.50
<hr/>					76,226.70
2.5%					

Portfolio Holdings

As of 09/30/2004

His & Her Example All Accounts

<u>Weight</u>	<u>Description</u>		<u>Quantity</u>	<u>Current Price</u>	<u>Current Value</u>
Tax Free Fixed Inc					
FI Tax Free Long (10-30)					
1.4%	Chicago Ill Pk	<3>	40,000	107.008	42,803.20
1.0%	Melrose Park Ill	<3>	25,000	118.627	29,656.75
0.5%	Texas Mun Pwr Agy	<3>	25,000	63.449	15,862.25
0.9%	West Tex Indpt Sch	<3>	50,000	56.938	28,469.00
3.8%					116,791.20
FI Tax Free Intermediate (5-10)					
0.7%	Illinois St	<3>	20,000	108.178	21,635.60
1.1%	St Louis Mo Arpt	<3>	30,000	107.098	32,129.40
0.6%	Texas Municipal Power Agy	<3>	25,000	69.811	17,452.75
1.0%	University TX 4.5%13	<3>	30,000	102.599	30,779.70
0.5%	Vanguard Intm Tax Ex Inv	<2>	1,198.857	13.630	16,340.42
5.2%	Vanguard Intm Tax Ex Inv	<3>	11,714.984	13.630	159,675.23
0.5%	Vanguard Limited-Term	<2>	1,444.392	10.960	15,830.54
6.1%	Vanguard Limited-Term	<3>	17,032.805	10.960	186,679.54
15.8%					480,523.18
19.6%					597,314.38
Real Estate					
1.4%	Cohen & Steers Realty	<4>	646.24	63.750	41,197.80
1.1%	Cohen & Steers Realty	<6>	531.206	63.750	33,864.38
2.5%					75,062.18
100.0%					3,043,886.68

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