



Investment Planners, Inc./ The Volkers Group, LLC.
PERFORMANCE EVALUATION FOR
JOHN and JANE DOE
From 12/31/98 to 12/31/01

DEPOSITS/WITHDRAWALS	03/31/1999	06/30/1999	09/30/1999	12/31/1999	03/31/2000	06/30/2000	09/30/2000	12/31/2000	03/31/2001	06/30/2001	09/30/2001	12/31/2001	
J. DOE (ROLL) DCS	0.00	0.00	0.00	-40,000.00	0.00	0.00	1,713.71	-1,729.12	0.00	0.00	0.00	0.00	
J. DOE (IRA) VENTURE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-319.74	
PERIODIC NET DEPOSITS	0.00	0.00	0.00	-40,000.00	0.00	0.00	1,713.71	-1,729.12	0.00	0.00	0.00	-319.74	
PERIOD GAINS/LOSSES													
Interest/Dividends/Fees	-138.97	-1.63	296.84	441.12	-73.17	-81.38	-14.68	1,955.42	714.80	201.45	250.29	287.10	
Market Gains/Loss	27,195.87	34,714.75	5,556.76	47,379.73	115,664.83	-47,215.39	-6,216.92	-93,758.79	-23,795.17	10,993.95	-52,154.08	46,244.40	
VALUES													
J. DOE (ROLL) DCS	224,768.45	248,162.66	277,916.28	284,640.48	277,332.64	394,006.10	344,657.14	341,360.39	249,846.60	227,216.77	247,709.06	194,024.05	233,449.93
J. DOE (IRA) VENTURE	129,325.23	132,987.91	137,947.41	137,076.81	152,205.49	151,123.70	153,175.90	151,954.76	149,936.05	149,485.51	140,188.62	141,969.84	148,755.71
TOTAL VALUE	354,093.67	381,150.58	415,863.69	421,717.29	429,538.14	545,129.80	497,833.03	493,315.14	399,782.65	376,702.29	387,897.69	335,993.89	382,205.65
PERFORMANCE													
Period Return	7.64%	9.11%	1.41%	12.35%	26.91%	-8.68%	-1.25%	-18.66%	-5.77%	2.97%	-13.38%	13.86%	
Reporting Period Gain/loss (from 12/31/1998)	27,056.90	61,770.02	67,623.62	115,444.47	231,036.13	183,739.36	177,507.76	85,704.39	62,624.03	73,819.43	21,915.63	68,447.13	
Reporting Period Return (from 12/31/1998)	7.64%	17.44%	19.10%	33.34%	67.66%	54.51%	53.13%	25.90%	19.04%	22.54%	6.73%	21.04%	
Annualized Inception Returns (from 12/31/1997)	26.11%	28.58%	25.04%	28.62%	38.31%	29.66%	26.27%	16.23%	13.02%	12.98%	8.15%	11.00%	
Index Reporting Period Returns (from 12/31/1998)													
NASDAQ Composite	12.25%	22.50%	25.24%	85.58%	108.55%	82.25%	67.50%	12.67%	-16.07%	-1.43%	-31.65%	-11.05%	
S&P 500 Industrial Index	4.77%	12.08%	6.90%	24.52%	26.94%	22.95%	15.71%	3.29%	-11.56%	-4.85%	-19.24%	-9.82%	
Shearson T-Bond Index	-4.29%	-6.61%	-6.76%	-8.70%	-1.54%	-0.39%	2.25%	9.66%	11.49%	9.69%	16.90%	14.66%	
ALLOCATIONS													
Cash and Equiv.	11.46%	8.55%	14.01%	10.60%	3.74%	4.50%	12.36%	3.22%	1.59%	11.22%	2.31%	18.77%	0.05%
Growth	65.69%	89.49%	84.21%	39.76%	76.86%	85.11%	68.81%	55.84%	56.50%	44.18%	56.80%	42.33%	89.09%
Income	9.96%	1.96%	1.78%	49.64%	19.39%	10.39%	18.83%	33.06%	41.92%	44.60%	40.89%	38.90%	2.82%
Blended	9.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.88%	0.00%	0.00%	0.00%	0.00%	8.03%
Inflation Hedge	3.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TOTAL ALLOCATIONS	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

*The accuracy of this report should be reconciled by you with the statements provided by the appropriate broker/dealer.