



Krosnowski & Scott LLC
Investment & Retirement Planning Specialists

Verizon Associate Savings Plan Review

For:

Andrew J. Krosnowski
Melissa Scott Paine

Senior Financial Consultant
Financial Consultant

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Investment Policy Statement:

Investment Objective:

Risk Tolerance:

Time Horizon:

I. EXISTING BALANCE

Fund Options	Current Allocation	Recommended Adjustments	Recommended Allocation	Your Decision
<i>STOCK INVESTMENTS</i>				
Active Int'l Equity	%	%	%	%
Active U.S. Equity	%	%	%	%
Active U.S. Small Cap	%	%	%	%
Aggressive Growth	%	%	%	%
Clipper Fund	%	%	%	%
Fidelity REIT Coll. Pool	%	%	%	%
Fidelity Div'd Growth	%	%	%	%
Fidelity Divers. Int'l	%	%	%	%
Fidelity Magellan	%	%	%	%
Passive Int'l Equity Index	%	%	%	%
Passive U.S. Equity Index	%	%	%	%
TCW Galileo Select Equity I	%	%	%	%
Verizon Co. Stock	%	%	%	%
<i>BALANCED INVESTMENTS</i>				
Long Term Growth	%	%	%	%
Moderate Growth	%	%	%	%
Conservative Growth	%	%	%	%
<i>BOND INVESTMENTS</i>				
Conservative	%	%	%	%
Pimco Real Return Bond I	%	%	%	%
Pimco Total Return Inst.	%	%	%	%
<i>SHORT TERM INVESTMENTS</i>				
Inst. Gov't Money Market	%	%	%	%



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I. FUTURE CONTRIBUTIONS

Fund Options	Current Allocation	Recommended Adjustments	Recommended Allocation	Your Decision
<i>STOCK INVESTMENTS</i>				
Active Int'l Equity Index	%	%	%	%
Active U.S. Equity	%	%	%	%
Active U.S. Small Cap	%	%	5%	%
Aggressive Growth	%	%	%	%
Clipper Fund	%	%	%	%
Fidelity REIT Coll. Pool	%	%	%	%
Fidelity Div'd Growth	%	%	%	%
Fidelity Divers. Int'l	%	%	%	%
Fidelity Magellan	%	%	%	%
Passive Int'l Equity Index	%	%	%	%
Passive U.S. Equity Index	%	%	%	%
TCW Galileo Select Equity I	%	%	%	%
Verizon Co. Stock	%	%	%	%
<i>BALANCED INVESTMENTS</i>				
Long Term Growth	%	%	%	%
Moderate Growth	%	%	%	%
Conservative Growth	%	%	%	%
<i>BOND INVESTMENTS</i>				
Conservative	%	%	%	%
Pimco Real Return Bond I	%	%	%	%
Pimco Total Return Inst.	%	%	%	%
<i>SHORT TERM INVESTMENTS</i>				
Inst. Gov't Money Market	%	%	%	%

Savings Plan Balance available for transfer or withdrawal, prior to age 59½: \$ _____

*Recommended funds may not be appropriate for all investors and does not constitute a general recommendation for the investing public.

Savings Plan Review Comments:

The above mentioned investment recommendations will enable you to increase diversification to better manage risk and improve your return potential.

I look forward to reviewing this report with you in the near future.

Sincerely,

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