

**ONE TIME USE WHEN OPENING QUALIFIED ACCOUNT,
UNLESS CHANGE IN CLIENT RISK TOLERANCE.**

Retirement Risk Tolerance Questionnaire

	1 Year	2 - 4 Years	5 - 7 Years	8 - 10 Years	11+Years	
I expect to begin withdrawing money from my retirement assets in:	1	2	3	4	5	Score

		2 - 4 Years	5 - 7 Years	8 - 10 Years	11+ Years	
I want a lump sum distribution						Score
Once I begin withdrawing money from my retirement assets, I expect the withdrawals to last:	1	2	3	4	5	

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
I would take money out of my retirement assets to pay for a large, unexpected expense.	1	2	3	4	5	Score
To meet my retirement goals, my investments must grow at a high rate of return.	1	2	3	4	5	
I prefer investments that are a low risk, even if the returns are lower than the rate of inflation (the rise in prices over time).	1	2	3	4	5	
I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs	1	2	3	4	5	
When it comes to investing, protecting the money I have is my highest priority.	1	2	3	4	5	
I am unwilling to wait several years to recover from losses I could incur in an extended down market.	1	2	3	4	5	
I always choose investments with the highest possible return, even if the investments may frequently experience large declines in value because of higher risk.	1	2	3	4	5	
If I had \$1,000.00 invested in an account, and its value dropped to \$850.00 after six months, I would move all my money to a more conservative investment	1	2	3	4	5	

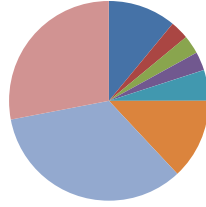
TOTAL

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Conservative

Score 10 – 19

20% Stocks
80% Bonds

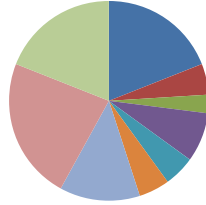


- Large-Cap Stocks 11%
- Mid-Cap Stocks 3%
- Foreign Stocks 3%
- World Stocks 3%
- High Yield Bonds 5%
- Intermediate-Term Bonds 13%
- Short-Term Bonds 34%
- Cash Equivalents 28%

Moderately Conservative

Score 20 - 26

40% Stocks
60% Bonds

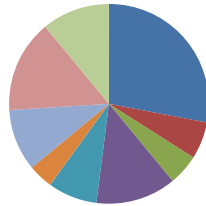


- Large-Cap Stocks 19%
- Mid-Cap Stocks 5%
- Small-Cap Stocks 3%
- Foreign Stocks 8%
- World Stocks 5%
- High Yield Bonds 5%
- Intermediate-Term Bonds 13%
- Short-Term Bonds 23%
- Cash Equivalents 19%

Moderate

Score 27 - 33

60% Stocks
40% Bonds

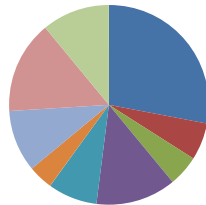


- Large-Cap Stocks 28%
- Mid-Cap Stocks 9%
- Small-Cap Stocks 5%
- Foreign Stocks 13%
- World Stocks 8%
- High Yield Bonds 4%
- Intermediate-Term Bonds 10%
- Short-Term Bonds 15%
- Cash Equivalents 11%

Moderately Aggressive

Score 34 - 40

80% Stocks
20% Bonds

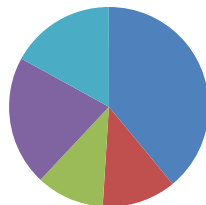


- Large-Cap Stocks 28%
- Mid-Cap Stocks 9%
- Small-Cap Stocks 5%
- Foreign Stocks 13%
- World Stocks 8%
- High Yield Bonds 4%
- Intermediate-Term Bonds 10%
- Short-Term Bonds 15%
- Cash Equivalents 11%

Aggressive

Score 41 - 50

100% Stocks
0% Bonds



- Large-Cap Stocks 39%
- Mid-Cap Stocks 12%
- Small-Cap Stocks 11%
- Foreign Stocks 21%
- World Stocks 17%