

DEVELOP A COMPLETE INVESTMENT APPROACH

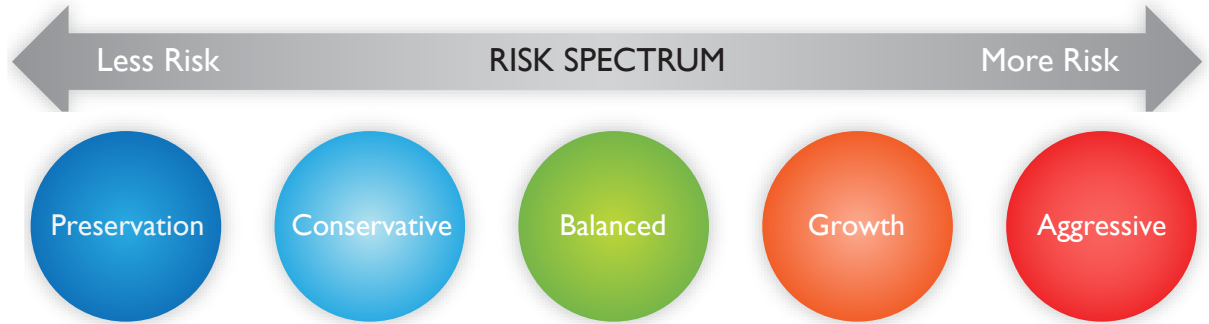
Staying on track to a secure financial future doesn't have to be complicated with the right tools, expertise, and help. A qualified financial professional can work one-on-one with you to understand your personal investment needs to recommend the most suitable investment strategy and best mix of investments.

Regardless of your objective, understanding your risk profile is the first step to success. The following questions are designed to find your ability and willingness to take investment risk.

ANSWER THESE QUESTIONS AND TOTAL YOUR SCORE AT THE BOTTOM	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	
The investment I am now considering represents the following percentage of my total investment portfolio.	80-100% 1	60-80% 2	60-40% 3	20-40% 4	< 20% 5	
In how many years do you expect to start spending the money you're investing.	1 Year 1	2-5 Years 2	6-10 Years 3	11-20 Years 4	21+ Years 5	
I do not foresee any major expenses that might cause me to make withdrawals from this investment before that time.	5	4	3	2	1	
When I start making withdrawals from this investment, they will be used to fund my living expenses.	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 always choose investments with the highest possible return.	5	4	3	2	1	
I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.	1	2	3	4	5	
To meet my financial goals, my investments must grow at a high rate of return.	5	4	3	2	1	
I am unwilling to wait several years to recover from losses I incur in an extended down market.	1	2	3	4	5	
I prefer investments that are low risk, even if returns are lower than the rate of inflation.	1	2	3	4	5	
					SCORE TOTAL	

Please refer to the back for a full description of the portfolio model that most closely matches your risk and return parameters.

PORTFOLIO MODEL DESCRIPTIONS



SCORE TOTAL	10-19	20-26	27-33	34-40	41-50
Objective	Seeks to achieve a moderate total rate of return through low capital appreciation and reinvestment of a high level of current income.	Seeks to achieve moderate, long-term capital appreciation with high current income, while recognizing the possibility of moderate fluctuations in year-to-year market values.	Seeks to achieve a moderate level of current income and, over time, above average capital appreciation with moderate risk.	Seeks to achieve high, long-term capital appreciation with low current income, while recognizing the possibility of substantial fluctuations in year-to-year market values.	Seeks to achieve high, long-term capital appreciation, while recognizing the possibility of high fluctuations in year-to-year market values.
Growth Objective	Low	Moderate	Moderate	High	High
Income Objective	High	High	Moderate	Low	Low
Risk Tolerance	Low	Moderate	Moderate	High	High
Time Horizon	1 year	2-5 years	6-10 years	11-20 years	21+ years

Please remember that all investments carry some level of risk. They do not typically grow at an even rate of return and may experience negative growth. Investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Diversification does not assure a profit or guarantee against declining markets.

CLIENT SIGNATURE

I/We have reviewed the results of this questionnaire with my financial advisor and agree that this reflects my risk and return parameters.

Client Signature	Printed Name	Social Security/Tax ID #	Date
_____	_____	_____	_____
Client Signature	Printed Name	Social Security/Tax ID #	Date
_____	_____	_____	_____