

EDUCATION SAVINGS RISK QUESTIONNAIRE

THE FOLLOWING QUESTIONNAIRE HAS BEEN DESIGNED TO HELP YOU BEGIN THE PLANNING PROCESS. CIRCLE THE NUMBER ASSOCIATED WITH THE ANSWER THAT BEST DESCRIBES YOUR SITUATION.

What is your child's current age? (If saving for multiple children, what is their average age?)

- Over 17 0
- 14 - 17 1
- 7 - 13 3
- Under 7 5

Of the following groups of investments, which have you typically purchased in the past or would you consider purchasing? (Choose all that apply.)

- Bank CDs, T-Bills, Bonds 1
- Balanced (fixed-income and equities) 2
- Equities (blue chip Fortune 500 companies) 3
- Equities (international and small stocks) 4

How many children will be attending college simultaneously?

- 1 1
- 2 2
- 3 3
- More than 3 4

Which statement best describes you?

I would invest in something that offered:

- Some current income and is very safe 1
- High current income and has some risk 2
- Some current income, some appreciation and moderate risk 3
- A little income, high appreciation and high risk 4

The primary goal of this account is to:

- Pay for all of your child(ren)'s college expenses 1
- Assist your child(ren) with expenses, room and board, and tuition 2
- Assist your child(ren) with expenses and room and board 3
- Assist your child(ren) with ancillary expenses 4

How much do you expect your household income to change in the next few years?

- I expect it to decrease 1
- I expect it to be unchanged 2
- I expect it to increase moderately 3
- I expect it to increase dramatically 4

What type of college do you plan for your child(ren) to attend?

- In state public school 1
- Out of state public school 2
- Private school 4

How much do you expect your investments to attain annually?

- 2 - 4% 1
- 4 - 6% 2
- 6 - 9% 3
- More than 9% 4

Over what time period do you judge investment performance?

- Monthly 1
- Quarterly 2
- Annually 3
- Over 5 years 4

If you invested \$100,000 and shortly thereafter the market declined, at what point would you liquidate and move to a more stable investment?

- Immediately 1
- At \$90,000 2
- At \$75,000 3
- I would not sell and would wait for the market to turnaround regardless of the losses 4

SCORING: To compute your score, add all of the circled numbers together and refer to the range on the right to determine a suggested model portfolio. The Portfolio Mixes presented are a guide to investing and should not be considered investment advice. You may choose to allocate your assets based on these portfolio illustrations or design a portfolio mix of your own. Your investment professional can provide details regarding the specific allocation of these Portfolio Mixes. In applying any particular asset allocation model to your individual situation, you should consider all of your assets, income and investments.

TOTAL SCORE _____

SCORE	PORTFOLIO MIX
9-13	INCOME
14-20	INCOME & GROWTH
21-27	BALANCED
28-33	GROWTH & INCOME
34-38	GROWTH
39-41	AGGRESSIVE GROWTH

DISCLOSURE

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