

FUTURE RETIREMENT 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 current age?

- Over 65 0
- 51-65 1
- 36-50 3
- Under 36 5

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

When do you plan to begin taking distributions from an IRA or 401K?

- Within 3 years 1
- Between 3 and 5 years 2
- Between 5 and 15 years 3
- More than 15 years 4

Do you expect to withdraw or borrow money from your retirement savings within the next few years?

- Yes, within 3 years 0
- Yes, in more than 3 years 1
- Maybe, I don't have emergency assets 2
- No 3

Over what time period do you judge investment performance?

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

How much do you expect your investments to attain annually?

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

What percentage of your retirement spending do you expect to be covered by a pension, Social Security, benefits, and/or other funds?

- Less than 25% 0
- Between 26% and 50% 1
- Between 51% and 75% 2
- More than 75% 3

Which statement best describes you?

I would:

- Keep my retirement assets safe and wait longer to retire 1
- Place some of my retirement assets in more volatile investments if it meant I could potentially retire earlier 2
- Place most of my retirement assets in more volatile investments if it meant I could potentially retire earlier 3
- Retire as soon as possible and to invest in vehicles with significant risk 4

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

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
7-10	INCOME
11-15	INCOME & GROWTH
16-22	BALANCED
23-29	GROWTH & INCOME
30-35	GROWTH
36-39	AGGRESSIVE GROWTH

DISCLOSURE

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