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RISK TOLERANCE QUESTIONNAIRE

1. Which of the statements below best describes your purpose for this investment account?
- I want to minimize potential declines and significant fluctuations in the value of my account by investing in lower risk, more conservative investments.
 - I want a moderately high level of income (interest and dividends) from the account, with some modest growth opportunity over the long-term.
 - I prefer a balance of income (interest and dividends) with longer-term growth.
 - My primary goal is to maximize the value of my account as much as possible over a long-term timeframe.

2. When will you begin withdrawing money from this specific investment account?

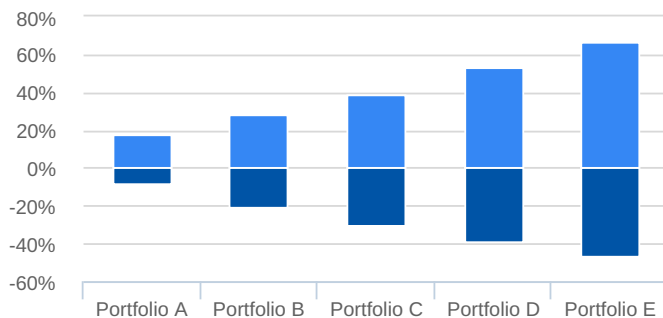
- 10+ years.
- 5-10 years.
- 3 to 5 years.
- 1 to 3 years, (for supplemental income needs, such as retirement).
- I plan on immediately withdrawing money from this account.

3. Over the next several years, you expect your annual income (salary, rental properties, pensions, social security, etc.) to:

- Stay about the same
- Grow moderately
- Grow substantially
- Decrease moderately
- Decrease substantially

4. Which of the five sample portfolios best represents your goals for this investment account and the most acceptable range of outcomes over a 1 year period?

The figures presented are hypothetical and do not represent actual returns of an investment portfolio. No guarantee is made regarding future performance.



- Portfolio A: Average Return 4% Best Return 18% Worst Return -8%
- Portfolio B: Average Return 5% Best Return 28% Worst Return -21%
- Portfolio C: Average Return 7% Best Return 39% Worst Return -30%
- Portfolio D: Average Return 8% Best Return 53% Worst Return -39%
- Portfolio E: Average Return 10% Best Return 67% Worst Return -47%

5. If your investments were to decline in value significantly over a three month period, how might you react?

- I would consider this decline as an opportunity to add to my investments
- Because I invest for long-term growth, I can accept temporary fluctuations
- Although I invest for long-term growth, a short-term decline would concern me
- I would be very concerned because I can't accept my account losing value

6. In recent years, how have your personal investments changed?

- My investments have shifted towards lower risk, lower return profile.
- No meaningful change in the risk profile of my investments.
- I have shifted my investments towards a higher risk, higher return profile