

Investor Suitability

	Retirement	Other Goal #1	Other Goal #2
1. The time your money will be invested is important in determining an asset allocation strategy. A longer time frame could help you ride out short-term declines and may provide better long-term returns. How long will this money be invested?	0-3 years 4-6 years 7-10 years 11-15 years 16+ years	0-3 years 4-6 years 7-10 years 11-15 years 16+ years	0-3 years 4-6 years 7-10 years 11-15 years 16+ years
2. Do you plan on withdrawing 30% or more of your original investment during the next 5 years?	Yes No	Yes No	Yes No
3. Since World War II, the worst 12-month period return for U. S. Stocks was -39% and for Long-Term U. S. Government Bonds was -17%. With this in mind, please answer the following question: I understand that the value of my portfolio will fluctuate over time. However, the maximum decline in the market value of my account that I am willing to tolerate over any 12-month period is:	-5% -10% -15% -20% -25%	-5% -10% -15% -20% -25%	-5% -10% -15% -20% -25%
4. Apart from the Great Depression, the longest time investors have had to wait for their investments to return to their prior levels from the beginning of a market decline has been 35 months for stocks and 22 months for bonds. With this in mind, please answer the following questions: For the assets investment for this goal, the longest I am prepared to wait for the market value of my accounts to return to prior levels following a decline is:	12 mos. Or less Up to 18 mos. Up to 24 mos. Up to 36 mos. Up to 48 mos.	12 mos. Or less Up to 18 mos. Up to 24 mos. Up to 36 mos. Up to 48 mos.	12 mos. Or less Up to 18 mos. Up to 24 mos. Up to 36 mos. Up to 48 mos.
5. Since 1926, the average annual return for U. S. Stocks has been 9.9% and for U. S. Government Bonds 5.5%. What is the average annual return you seek to generate from these assets?	5%-6% 7%-8% 9%-10% 11%-12% >12%	5%-6% 7%-8% 9%-10% 11%-12% >12%	5%-6% 7%-8% 9%-10% 11%-12% >12%

Investment Attitudes

How directly involved are you in managing and monitoring your investments? _____

Are there any investments you hold today that you feel especially tied to and would not want to reposition?

Are there any types of assets that you are not comfortable with? _____

How do you feel about the current economic outlook?

Are there any other issues concerning investments or insurance that we should be aware of as we develop?

Client Signature

Date

Client Signature

Date