

RISK MANAGEMENT PLAN

(Portfolio Strategy)

PART 1. ACCOUNT WITHDRAWALS

1. When do you expect to begin withdrawing money from this account?

- A Less than 1 year (1)
- B Between 1 to 5 years (3)
- C After 5 years or longer (5)

2. Will your annual withdrawals exceed 3% of the account value?

- A Yes (0)
- B No (3)

3. Once you begin withdrawing money, how long will the withdrawals last?

- A I plan to take a lump sum distribution (0)
- B 1 to 5 years (1)
- C 5 to 10 years (3)
- D 10 years or more (5)

PART 2. RISK TOLERANCE

4. Investing involves a trade-off between risk and return. The higher the return, the more the risk of drops in value. What is your objective for this account?

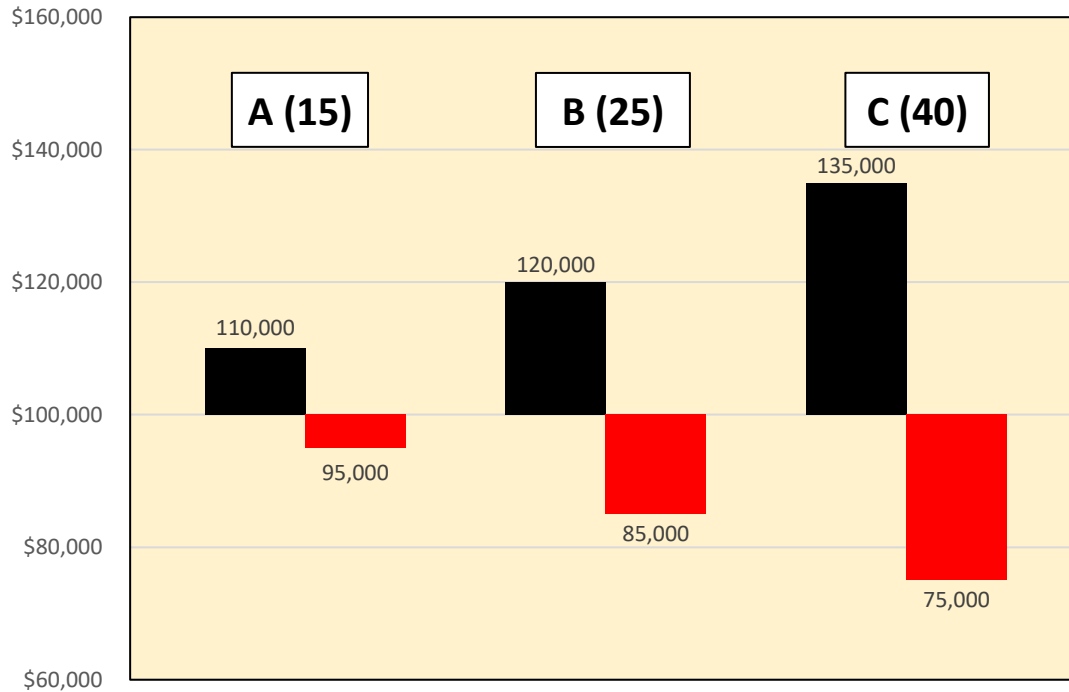
- A Protect the value of this account. My primary objective is to preserve the account's current value. (0)
- B Balance between risk and return. My objective is to minimize drops in value while growing the account's future value. (15)
- C Maximize long-term account return. My main objective is to grow the account value, and can stay invested through large drops in its value. (30)

5. How concerned are you about inflation?

- A My goal is to minimize drops in the account's value, even if the account's growth does not keep up with inflation. (10)
- B My goal is for account growth to keep up with inflation, with the risk of modest drops in account value. (20)
- C My goal is for account growth to exceed inflation, with the risk of having to endure larger drops in account value. (30)

PART 2. RISK TOLERANCE (continued)

6. Assuming a starting account value of \$100,000, this chart shows the potential range of account values over the next 12 months. Which value range are you the most comfortable with?



PART 3. RESULTS

Determining your MONEY MIX© (Portfolio Strategy):

1. ACCOUNT WITHDRAWALS

(SCORE)	(1-5)	(6-7)	(8-10)	(11+)
(0-25)	20/80	20/80	20/80	35/65
(26-50)	20/80	35/65	35/65	50/50
(51-75)	20/80	50/50	50/50	65/35
(76-100)	35/65	50/50	65/35	80/20

Implementing your Portfolio Strategy:

- o Circle the numbers in the white box, matching the yellow heading row & column.
- o The green numbers show the MONEY MIX© suggested percentages for Growth/Income.