

Step 1: RISK TOLERANCE QUESTIONNAIRE

DIRECTIONS: For each question, select the answer that most closely corresponds to your situation, then circle the number that appears in the Score Column next to your answer. Please note that this questionnaire is only intended to be a rough guide. For guidance with your specific financial situation, you should consult a qualified tax advisor and/or investment professional.

How many years until you plan on withdrawing regular income from your retirement account?	Score
A. Less than 5 years	0
B. Between 5-10 years	8
C. Between 10-15 years	17
D. Between 15-20 years	26
E. More than 20 years	35

What is your current Retirement Savings-to-Income ratio? (E.g. If you earn \$50,000 annually and have \$250,000 of retirement assets, then you have saved 5x your annual income.)	Score
A. Less than 1x	13
B. Between 1x-5x	10
C. Between 5x-10x	7
D. Between 10x-20x	3
E. Greater than 20x	0

If the stock market were to suffer a decline of 20% over a 3 month period, what would you do with the investments in your retirement account?	Score
A. I would <i>sell all</i> of my stock investments and move into fixed income or cash.	0
B. I would <i>sell some</i> of my stock investments and move into fixed income or cash.	3
C. I would <i>not change</i> my portfolio.	7
D. I would <i>move some</i> of my cash and fixed income into stocks.	10
E. I would <i>move all</i> of my cash and fixed income into stocks.	13

How much short-term investment risk are you willing to take in order to achieve larger long-term investment returns?	Score
A. I am <i>not</i> willing to take any risk.	0
B. I am willing to take a small amount of risk with my investments.	4
C. I am willing to take a moderate amount of risk with my investments.	8
D. I am willing to take as much risk as is needed with my investments.	13

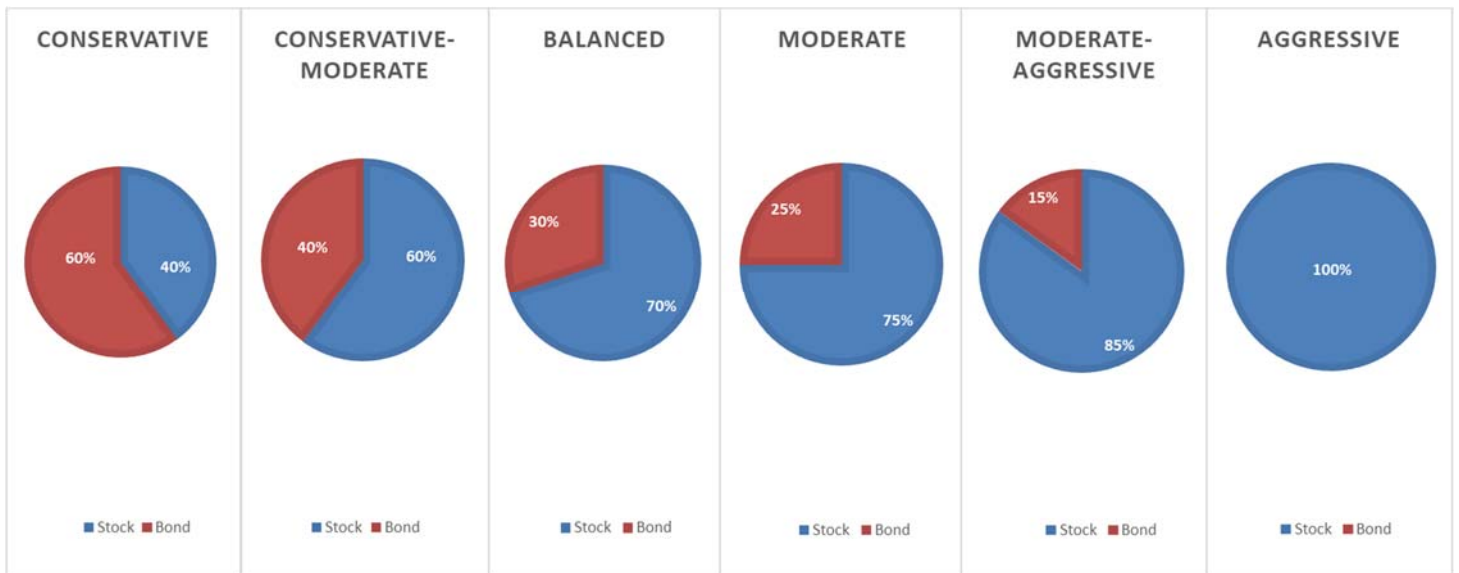
While reviewing your retirement account statements, you discover that your account has had negative returns for several months in a row. What are you most likely to do with your account?	Score
A. I would <i>sell all</i> of my stock investments and move into fixed income or cash.	0
B. I would <i>sell some</i> of my stock investments and move into fixed income or cash.	3
C. I would <i>not</i> change my portfolio.	7
D. I would <i>move some</i> of my cash and fixed income into stocks.	10
E. I would <i>move all</i> of my cash and fixed income into stocks.	13

	What is the approximate loss in any one year period that you would be willing to accept before deciding to change your investments?			Score
	One-year loss you would be willing to accept	One-year return in an exceptional year	Expected long-term annualized return	
A.	> 8%	8 - 9%	4 - 5%	0
B.	11 - 15%	11 - 12%	6 - 7%	3
C.	18 - 25%	18 - 25%	8 - 9%	6
D.	28 - 32%	28 - 32%	10 - 12%	10
E.	34% & higher	34% & higher	12 - 14%	13

TOTAL SCORE (From all 6 questions):	
--	--

Step 2: INVESTMENT ALLOCATION

SAMPLE ASSET ALLOCATION PROFILES					
SCORE:0-39	SCORE 40-49	SCORE 50-59	SCORE 60-69	SCORE 70-79	SCORE 80-100
CONSERVATIVE	MODERATE CONSERVATIVE	BALANCED	MODERATE	MODERATE AGGRESSIVE	AGGRESSIVE



SOURCE OF ANNUAL RETURNS INFORMATION: Charts are for illustrative and educational purposes only. Investments cannot be made directly into indices, which are unmanaged and do not incur any fees or expenses. Investment returns and principal values will fluctuate over time, so that an investor's shares, when redeemed, may be worth more or less than their initial costs. Asset allocations should be rebalanced on a regular basis. Please read the prospectus carefully prior to making an investment into any mutual fund or security.

Email the advice team at:
ab401kadvice@creativeplanning.com