



Retirement Asset Management (RAM) Investor Suitability Questionnaire

YOUR FINANCIAL GOALS AND OBJECTIVES

The goals that you have set are very important when considering financial strategies for your future. Organizing your goals and objectives has many benefits for you:

- It gives you the opportunity to weigh your goals and put them in order of priority.
- It uncovers goals that may have been overlooked before.
- It helps to reveal methods of attaining your goals.
- It gives you a solid basis for evaluating your present and future investment opportunities.

WHAT IS IMPORTANT TO YOU?

Please review the following financial goals and rank them according to how YOU feel about them at this time.

| | Low | | | | | High | | | | |
|---|-----|---|---|---|---|------|---|---|---|----|
| Reduce Income Taxes | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Protection from Inflation | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Accumulation of Retirement Capital | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Maximum Investment Growth | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Maximum Current Income from Assets | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Build Investment Diversification | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| College Funding | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Money for a specific Near-Term Purpose (1) | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Balance the Budget/Control Cash Flow | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

1. How much will be needed? _____. When will it be needed? _____

Over...



And tell us how you feel about investments...

The following quiz is adapted from the Portfolio Allocation Scoring System (PASS)

Pass is a decision-making system for asset allocation developed by Dr. William G. Droms for his book, the Dow Jones-Irwin Mutual Fund Yearbook. The system is designed to measure the risk/reward propensity of the individual investor. The results of the test provide a rough guide for portfolio allocation and facilitate understanding of the risk/return trade off. It does not provide investment advice and should not be used without consideration of all individual investment constraints and opportunities.

CIRCLE THE NUMBER CORRESPONDING TO YOUR REACTION TO THE STATEMENTS AT LEFT

| Investment Objective | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|--|----------------|-------|---------|----------|-------------------|
| High Long-Term Total Return My most important objective is to earn a long term total return that will allow my money to grow faster than the rate of inflation | 5 | 4 | 3 | 2 | 1 |
| Deferring Taxes on Income & Gain I wish to defer taxes on interest and appreciation to a later date. | 5 | 4 | 3 | 2 | 1 |
| Major Investment Goals Long-Term I am willing to make long term, illiquid investments for greater long-term growth. | 5 | 4 | 3 | 2 | 1 |
| Volatility I am tolerant of sharp ups and downs in my investments because of their potential for greater long-term returns. | 5 | 4 | 3 | 2 | 1 |
| Avoidance of Short-Term Losses I am willing to risk a short-term loss for potential higher returns in the long run. | 5 | 4 | 3 | 2 | 1 |
| Liquidity I am not likely to need to sell my investments in the near future in order to spend the principal. | 5 | 4 | 3 | 2 | 1 |

Total Score from Above _____

? Yes or ? No - I plan to borrow against my retirement plan assets before retirement.

? Yes or ? No - I can't pay off my credit card balances completely every month.

? Yes or ? No - I own my own home.

| Risk Adjusted Portfolio Alternatives | | | |
|--------------------------------------|------------------|----------------------|----------------|
| Total Score | I'm Conservative | | I'm Aggressive |
| 30-35 | Moderate | Growth | Opportunity |
| 22-29 | Mid-Point | Moderate | Growth |
| 14-21 | Conservative | Conservative | Mid-Point |
| 7-13 | Money Market | Capital Preservation | Conservative |

This table is simply a guide. Your RFG advisor may recommend a portfolio which does not match the portfolio indicated by this table. The one criterion which **will not** be used in determining portfolio assignment is expectations for market performance, either negative or positive.