

RISK QUESTIONNAIRE

Your answers to these questions were used to choose your target asset allocation, taking into account your investment goals and your tolerance for risk.

(Question 1 of 8) What is the major purpose of your investment?

- Use the funds for a large purchase or expense within 1 - 3 years
- Capital preservation and regular income
- Capital growth and regular income
- Long term growth, I am not concerned with current income
- Aggressive growth over a long term investment horizon

(Question 2 of 8) When do you anticipate needing these funds?

- Less than 3 years
- 3-6 years
- 7-10 years
- Longer than 10 years

(Question 3 of 8) Over how long a period will you withdraw funds once you begin?

- One year or less
- 1-5 years
- 6-10 years
- 11-15 years
- 16+ years

(Question 4 of 8) Have you ever invested in individual bonds or bond mutual funds?

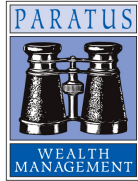
- No, and I would be uncomfortable with the risk
- No, but I would be comfortable with the risk
- Yes, but I was uncomfortable
- Yes, and I was comfortable

(Question 5 of 8) Have you ever invested in individual stocks or stock mutual funds?

- No, and I would be uncomfortable with the risk
- No, but I would be comfortable with the risk
- Yes, but I was uncomfortable
- Yes, and I was comfortable

(Question 6 of 8) Which statement explains your greatest concern when selecting an investment?

- Potential for loss
- Mostly potential for loss, but some concern about potential for gain
- Mostly potential for gain, but some concern about potential for loss
- Potential for gain



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(Question 7 of 8) Which statement best identifies your feelings about investment risk?

- I would only choose investments with low risk associated with them
- A mix of investments, most having low risk and the minority having high risk, with potentially greater returns
- An aggressive mix of investments, some with a low degree of risk, but the majority having higher risk that may yield higher returns
- Higher risk investments that had greater potential for higher returns

(Question 8 of 8) If the stock market were to drop 25% in value over three months, and one of your stocks did the same, what would you do with your shares?

- Sell them immediately
- Sell a portion of them
- Hold them, the market and my stock value will turn around soon
- Purchase more shares