



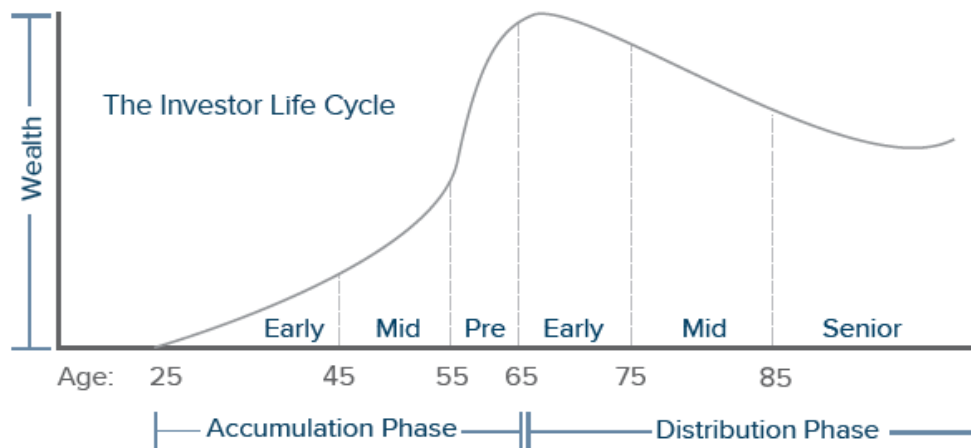
# BUSEY WEALTH MANAGEMENT | RETIREMENT PLAN SERVICES **RISK PROFILE**

## Life Cycle Position

Through the progression of age, the average individual advances through several investment phases while working towards the financial goal of getting to and then living in retirement. The illustration below diagrams the six different phases of an investor's life cycle based on age and wealth.

In the Accumulation Phase, the investor is making contributions to the portfolio in an effort to save for retirement. As time moves closer to that goal, larger relative contributions, as well as market performance and volatility have a significant effect on the portfolio's value.

In the Distribution Phase, the investor is taking distributions from the portfolio to fund expenses in retirement. While market volatility is still a factor, a larger focus should be on longevity risk and maintaining a proper allocation to ensure that the investor's assets last throughout retirement.



## Life Cycle Phase

1. Which phase below best represents your position in the investor lifecycle:

- A. Early Accumulation (20 - 40 years before retirement)
- B. Mid-Accumulation (10 - 20 years before retirement)
- C. Pre-Retirement (0 - 10 years before retirement)
- D. Early Retirement (0 - 10 years into retirement)
- E. Mid-Retirement (10 - 20 years into retirement)
- F. Senior Retirement (20 - 30 years into retirement)

## Risk Factor

2. Based on your feelings about risk and potential returns, what is your goal?

- A. Potentially increase my portfolio's value as quickly as possible while accepting higher levels of risk.
- B. Potentially increase my portfolio's value at a moderate pace while accepting moderate to high levels of risk.
- C. The safety of my investment principal is of primary concern while capital appreciation is secondary.
- D. The safety of my investment principal is my only concern.

## Investment Approach

3. Which of the following statements best describes your overall approach to investing as a means of achieving your goals?
- A. Having a relative level of stability in my overall investment portfolio.
  - B. Slightly increasing my investment value while minimizing the potential for loss of principal.
  - C. Pursue moderate investment growth, accepting moderate levels of risk and principal fluctuation.
  - D. Pursue investment growth, accepting moderate to high levels of risk and principal fluctuation.
  - E. Seek maximum long-term returns, accepting maximum risk with principal fluctuation.

## Volatility

4. How would you feel if a long-term asset allocation that you had committed to lost 15% - 20% of its value during the first year?
- A. I would be extremely concerned and would sell my investment.
  - B. I would be concerned and may consider selling my investment.
  - C. I would be concerned, but I would not consider selling my investment.
  - D. I would not be overly concerned given my long-term investment philosophy.

## Variation

5. Which of the hypothetical portfolios below do you feel most comfortable with?

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	AVG ANNUAL RETURN
A.	3%	3%	3%	3%	3%	3%
B.	2%	6%	6%	-1%	7%	4%
C.	-6%	7%	21%	2%	8%	6%
D.	14%	-9%	-4%	28%	18%	8.5%
E.	-15%	-9%	18%	40%	31%	11%

## Investment Experience

6. How would you rate your overall level of experience with investments?
- A. **None.**
  - B. **Low.** I have very little investment experience outside of bank savings accounts, money markets or certificates of deposit (CDs).
  - C. **Medium.** I have some experience investing in mutual funds or individual stocks / bonds.
  - D. **High.** I have been an active participant in the markets and understand that all investments can be volatile and unpredictable.

## General Investment Object Ranges and Descriptions

**Point Total** (adding up points from all questions)

Points	General Investment Objective	Risk Tolerance
<b>13-21</b>	<b>Conservative</b>	<b>Low</b>
You have selected an Income objective for this account. This objective primarily emphasizes current income generation with little or no concern for capital appreciation or inflation protection. Due to its fixed income nature, general stability of principal value should be obtained but is not guaranteed.		
<b>22-31</b>	<b>Moderate Growth</b>	<b>Low to Moderate</b>
You have selected an Income with Moderate Growth objective for this account. This objective emphasizes current income through a large allocation to fixed income securities, complemented by a secondary consideration for capital appreciation through a small allocation to equity securities.		
<b>32-41</b>	<b>Balanced</b>	<b>Moderate</b>
You have selected a Balanced objective for this account. This objective is designed to offer the potential for both capital appreciation and current income through an even mix of equities and fixed income.		
<b>42-51</b>	<b>Growth</b>	<b>Moderate to High</b>
You have selected a Growth objective for this portfolio. This objective emphasizes maximizing total return and protecting against inflation. The portfolio consists of primarily or all equity investments. A moderate exposure to fixed income investments, however, may provide a buffer for short-term fluctuations in performance while providing a small amount of current income.		
<b>52+</b>	<b>Aggressive Growth</b>	<b>High</b>
You have selected an Aggressive Growth objective for this account. The primary goal of this portfolio is long-term growth and maximum capital appreciation. The portfolio consists almost entirely of equity investments. This objective represents an aggressive strategy and while it strives for high returns, performance can be volatile from year to year.		

### Conclusion

To the best of my knowledge, the information contained in this investment policy questionnaire is both accurate and complete. I understand that any recommendations are based upon the information supplied by me.

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Client Signature

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Date