

Questions Related To The New Account

Please find the answers for following questions before meeting the broker:

- How much do you expect your household income to change over the next three years?
- If you needed \$10,000 due to an unexpected financial obligation, would you have to redeem from this account?
- What is your primary investment goal?
- In approximately how many years do you expect to need the entire principle you are investing?
- What is the expected federal income tax rate on earnings from the account?
- Is tax-sensitive investing a primary goal?
- How much do you plan to invest in this account?
- How much money are you currently saving on an annual basis?
- The portfolio we recommend for you may fluctuate over the short term.
Hypothetically, if you invested \$100,000, and it was performing in line with world financial markets and lost value during a year, at what point would you sell?
- Are you prepared to sacrifice some safety for higher returns?
- Are you willing to accept some risk in an effort to stay ahead of inflation?
- Are you willing to accept fluctuating returns in order to achieve your goal?
- From time to time, can you tolerate negative returns?
- Are you willing to accept higher volatility to achieve above average returns?