



ROI* PROFILE™

The New *Reliability of Income Profile™



For many years you have likely heard and used the term **ROI**, meaning your return on investment. Now, as you move to the next phase of your life, your focus will begin to shift from rate of return on your investments to how those investments will produce income for you. A **NEW ROI** will become important – your **reliability of income**.

This unique profile is designed to help you and your advisor develop the most reliable income plan designed for your needs. The questionnaire part of this profile will measure two key factors, the value you place on a guaranteed income stream (your **Guarantee Factor**[†]) and your sensitivity to volatility within your retirement investment portfolio (your **Volatility Factor**).

Take a few moments to complete the profile's questionnaire, and then calculate your scores on the results pages. Your **Guarantee Factor** and **Volatility Factor** scores can be used to help develop strategies for your customized income plan.

Please answer the following 17 questions.

- (1) The amount of investable assets we plan to commit to produce retirement income is:
 - A. more than 75% of our investable assets
 - B. 50% to 75% of our investable assets
 - C. 25% to 50% of our investable assets
 - D. less than 25% of our investable assets

- (2) An individual's total desired retirement income is made up of basic necessities (food, housing, healthcare, utilities, etc.) and discretionary wants (travel, leisure, entertainment, etc.) When examining our total desired retirement income, the percentage of the total made up of basic necessities is:
 - A. 80% or more of our total living needs
 - B. 60% to 80% of our total living needs
 - C. 40% to 60% of our total living needs
 - D. less than 40% of our total living needs

- (3) Over the course of our retirement we expect our monthly income needs to:
 - A. Decrease significantly
 - B. Stay the same
 - C. Increase at the rate of inflation
 - D. Increase significantly

- (4) The income we will receive from guaranteed sources (i.e. pensions, social security, etc.) equal:
 - A. Less than 25% of our desired income
 - B. 25% to 50% of our desired income
 - C. 50% to 75% of our desired income
 - D. More than 75% of our desired income

- (5) Guaranteeing a lifetime income stream is more important than inflation-adjusting a lifetime income stream:
 - A. Strongly agree
 - B. Somewhat agree
 - C. Disagree
 - D. Strongly disagree

(6) Leaving a significant portion of this investment to your heirs (non-spouse) is important:

- A. Strongly disagree
- B. Disagree
- C. Somewhat agree
- D. Strongly agree

(7) Health permitting, how do you feel about work during retirement?

- A. I would only return to work if it were an economic necessity
- B. I might enjoy part-time work the first few years of my retirement
- C. I might enjoy part-time work throughout my retirement
- D. I plan on working significant amounts of time throughout my retirement

(8) I am worried that I will outlive my income stream:

- A. Strongly agree
- B. Agree
- C. Disagree
- D. Strongly disagree

(9) If the balance of the assets we used to generate retirement income dropped to 75% of their original value because of market performance, I would still feel comfortable with my income plan if:

- A. 75% of the initial income stream were guaranteed
- B. 50% of the initial income stream were guaranteed
- C. 25% of the initial income stream were guaranteed
- D. I would be comfortable without any guarantee and view this decline as being in the range of normal market activity.

(10) How experienced are you in managing investments?

- A. Not experienced
- B. Less experienced
- C. Somewhat experienced
- D. Very experienced

(11) In my retirement accounts, I am more concerned with maintaining principal than I am with achieving additional growth over and above my annual income need:

- A. Strongly agree
- B. Somewhat Agree
- C. Disagree
- D. Strongly disagree

(12) If you needed \$10,000 due to an unexpected financial obligation, would you need to liquidate a portion of this account?

- A. Yes. This is my only source of liquid assets
- B. Maybe. I do have other sources of liquid assets, but this is my primary source
- C. Probably Not. I have several other sources of liquid assets that I would likely utilize
- D. No. I have several other sources of liquid assets that I would use first

(13) Which statement best describes your attitude toward price fluctuations in your investments?

- A. I am willing to forgo the potential of large returns for the stability of knowing my portfolio is protected against large decreases in value
- B. I don't want my portfolio to fluctuate as much as the general financial markets, but I can withstand some up and down variances in my portfolio over time
- C. I am willing to accept a modest amount of price fluctuation to attempt to achieve a return modestly higher than that available without risk of price fluctuations
- D. I am willing to accept a high level of volatility for the potential to realize maximum returns

(14) A reasonable time to commit to an equity mutual fund investment is:

- A. 1 to 3 years
- B. 3 to 5 years
- C. 5 to 10 years
- D. more than 10 years

(15) If I invested 100% of my retirement assets to produce a non-guaranteed income stream, I would abandon the plan if the value of my account declined:

- A. 10%
- B. 20%
- C. More than 20%
- D. I would not abandon the plan

(16) I expect future market returns to be less than historic long term averages

- A. Strongly agree
- B. Somewhat Agree
- C. Disagree
- D. Strongly disagree

(17) I believe my retirement income will need to last beyond twenty-five years:

- A. Strongly agree
- B. Somewhat Agree
- C. Disagree
- D. Strongly disagree

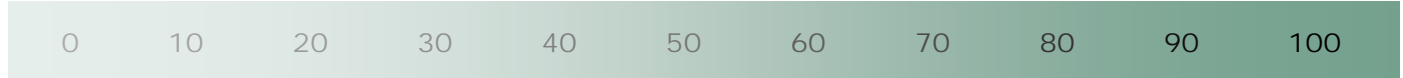
YOUR RESULTS

Tally your score by counting the number of answers marked for choices A, B, C and D. Multiply the number of responses times their score factor in the table below and total each column.

Questions 1 through 9 <i>Guarantee Factor</i>	Questions 9 through 17 <i>Volatility Factor</i>
___ # of A responses x 11 = _____	___ # of A responses x 11 = _____
___ # of B responses x 7 = _____	___ # of B responses x 7 = _____
___ # of C responses x 3 = _____	___ # of C responses x 3 = _____
___ # of D responses x 0 = _____	___ # of D responses x 0 = _____
Total Score: _____	Total Score: _____

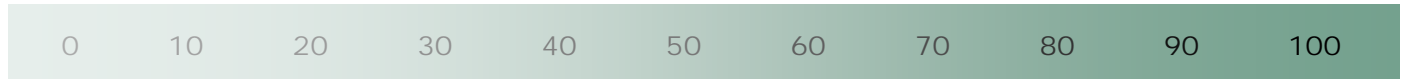
Place an “X” on the scale below for each factor to show where your score lies on each spectrum.

GUARANTEE FACTOR



- 0 to 37The value of a guaranteed income stream is **MINIMAL**
- 37 to 62The value of a guaranteed income stream is **MODERATE**
- 62-87The value of a guaranteed income stream is **MODERATELY HIGH**
- 87+The value of a guaranteed income stream is **HIGH**

VOLATILITY FACTOR



- 0 to 37The sensitivity to volatility in the portfolio is **MINIMAL**
- 37 to 62The sensitivity to volatility in the portfolio is **MODERATE**
- 62-87The sensitivity to volatility in the portfolio is **MODERATELY HIGH**
- 87+The sensitivity to volatility in the portfolio is **HIGH**

† Guaranteed income strategies employ investments in annuities which are long-term investments designed for retirement purposes. Guarantees are based on the claims paying ability of the issuer subject to their terms and conditions.