



SOLTIS

Investment Advisors

What Type of Investor Are You?

Your risk tolerance is a critical component in determining which asset allocation strategy is most suitable for you. The following questionnaire will help you evaluate your attitude towards risk and determine what type of investor you are. After you answer the questions below, add up the points at the bottom. Your profile will be used later to help you identify a range of potential asset allocation strategies.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Your Answers:
1. Risk Tolerance. I am willing to accept above-average investment risk that may result in occasional years of negative investment returns.	5	4	3	2	1	_____
2. Expected Return. Based on historical returns from different types of investments, my desired level of investment return is above average.	5	4	3	2	1	_____
3. Liquidity. I have an adequate amount of assets available to meet major short-term expenses, and would not need to convert my investment holdings into cash.	5	4	3	2	1	_____
4. Investment Experience. I have prior investing experience with stocks, bonds, and international investments, and am aware of the risk associated with each.	5	4	3	2	1	_____
5. Holding Period. I am willing to maintain investment holdings for 10 years or more.	5	4	3	2	1	_____
6. Income Source. My source(s) of income is reliable and growing steadily at or above the pace of inflation.	5	4	3	2	1	_____
7. Ease of Management. I want to play an active role in managing my investments.	5	4	3	2	1	_____
8. Dependents. I have no more than one dependent who relies on my income and investment holdings for financial support.	5	4	3	2	1	_____
9. Insurance Coverage. I have adequate insurance coverage to meet the requirements of those who depend on me financially.	5	4	3	2	1	_____
10. Debt/Credit. I maintain a low amount of debt and have a good/excellent credit rating.	5	4	3	2	1	_____

INVESTOR PROFILE					
	Score: 10-15	Score: 16-24	Score: 25-34	Score: 35-44	Score: 45-50
	Income With Growth	Balanced Conservative	Balanced Moderate	Balanced Growth	Global Growth
RISK LEVEL	Avoids risk	Tolerates some risk	Tolerates risk	Comfortable with risk	Risk-taker
SAMPLE ASSET ALLOCATIONS					
INVESTMENT STRATEGY	Bonds 85% Stocks 15%	Bonds 75% Stocks 25%	Bonds 60% Stocks 40%	Bonds 40% Stocks 60%	Bonds 25% Stocks 75%



TOTAL

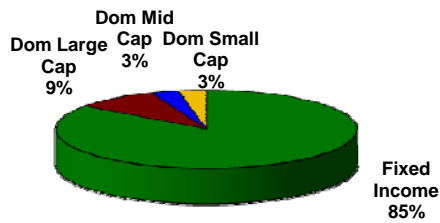


PROFILE

Match your score with the appropriate lifestyle portfolio

If your point total is between 10-15:

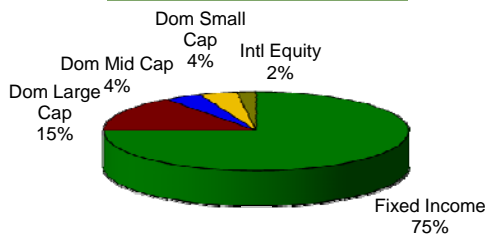
Income With Growth



Income With Growth Portfolio seeks to provide current income combined with conservative capital appreciation. The portfolio includes short-term investments to provide liquidity and capital preservation, while providing intermediate and convertible bonds to provide somewhat higher returns. The portfolio includes a modest exposure to equities to provide partial protection from inflation. This Portfolio is **appropriate only for those who cannot tolerate moderate swings in value, or who expect to withdraw a significant portion in the next two to three years.**

If your point total is between 16-24:

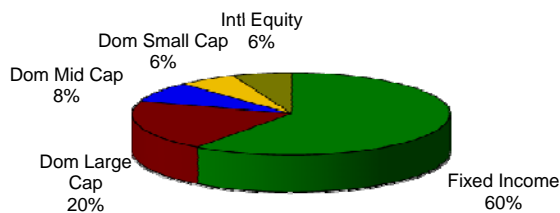
Balanced Conservative



Balanced Conservative Portfolio seeks to maximize total return through a dynamic global portfolio of fixed income and equity securities. This portfolio is invested in growth and value style equities with a secondary component of both government and corporate bonds. This Portfolio provides opportunity for growth over time. This Portfolio is **appropriate for investors who can tolerate substantial fluctuation in value and who have at least a five-year time horizon.**

If your point total is between 25-34:

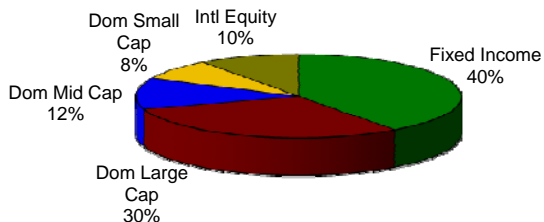
Balanced Moderate



Balanced Moderate Portfolio seeks to maximize total risk-adjusted return by strategically employing a dynamic mix of domestic and international fixed income and equity securities. This portfolio is invested more in growth/equity investments, while providing a significant bond component with short-term investments. This Portfolio is **appropriate for investors who can tolerate significant swings in value and who have at least a five-year time horizon.**

If your point total is between 35-44:

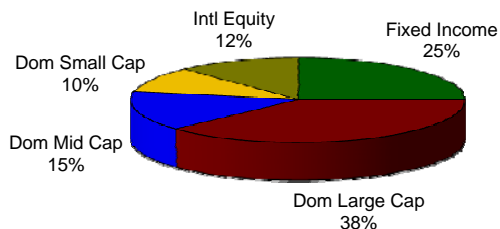
Balanced Growth



Balanced Growth Portfolio seeks to maximize total return through a dynamic global portfolio of fixed income and equity securities. This portfolio is invested primarily in growth-oriented investments with a secondary component of both domestic and international bonds. This Portfolio provides greater opportunity for growth over time. This Portfolio is **appropriate for investors who can tolerate substantial fluctuation in value and who have at least a five-year time horizon.**

If your point total is between 45-50:

Global Growth



Global Growth Portfolio seeks to maximize growth in total return through a dynamic portfolio of domestic and international equity securities. This portfolio features the top Soltis growth managers representing domestic large, mid, and small capitalization sectors as well as international fund managers. This portfolio maximizes the opportunity for capital growth over time. This Portfolio is **appropriate for investors who can tolerate substantial fluctuations in value and who have at least a five-year time horizon.**