Participant Questionnaire

***Please check each corresponding box to confirm you have read and understand the statements below. Without initialing each box you will not be able to receive your customized retirement plan. If you have questions please feel free to contact us.

☐ 1. I understand that my contributions to my Company's retirement plan are made before tax. The money will not be taxed until I withdraw money.

☐ 2. This account is intended for retirement, which means I plan to keep this money in a retirement account until I reach at least 59 ½ years of age. If I attempt to withdraw this money before 59 ½ years of age, I will be assessed an additional penalty by the government.

☐ 3. Any money, which I place into this account, is always mine. If I leave my Company I will be able to roll this money into another qualified retirement account. If for some reason troubled times happen at my Company, this money will not be able to be accessed by my Company or any of its creditors. Simply put, any dollars I put into this plan will always be mine.

☐ 4. Any money in which my employer puts into the plan may or may not be placed on a vesting schedule. This means if I were to leave my Company within "X" number of years for whatever reason I may not be eligible to withdraw the complete portion of my Company's match. This vesting schedule is plan specific and is different from company to company.

☐ 5. The plan sponsor (my Company) can chose to qualify the plan as an ERISA 404(c) plan. This means the plan fiduciary should not be liable for any investment losses that result from participant's investment control. The plan sponsor intends to comply with ERISA 404(c) requirements by providing information for you to make informed investment decisions and by letting you direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly. I understand that some of the information provided by the plan sponsor is being provided through E&M Consulting of Raymond James & Associates, Inc., as one of the plan's consultants (the "Plan Consultant"). I further understand that the recommendation the Plan Consultant provides to me is based on the responses I send to the Plan Consultant in this Participant Questionnaire and that any guidance given by the Plan Consultant is not a comprehensive financial plan. The Plan Consultant is neither my "broker" nor my "broker-dealer." I understand and agree that I do not have to follow the Plan Consultant's guidance, that I control the investment decisions related to my account and that I, and not the Plan Consultant, am responsible for my investment decisions.

☐ 6. I understand that by investing in this retirement plan I will be subject to market fluctuations. This means the account value from day to day could go up or down based on how the investments perform in the day's market.

☐ 7. I understand this test is intended to show that I have read the vital information about my retirement plan. This shows I have been educated as to the basic information about my plan. It also helped me better understand what the purpose of a retirement plan is and the benefits it provides to me as an employee.

Name: ___________________________ Signature: ______________________

Employer: ________________________ Date: __________________________

Birth Date: ________________________ Phone: _________________________

Age: _____ Email: _________________________

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In how many years until you expect to retire

☐a.1-5 ☐b. 5-10 ☐c. 10-20 ☐d. 20+

EX: Many people make this calculation by taking 65 minus your current age. If you plan on retiring sooner or later make sure to adjust your calculation. Don't forget you can't withdraw money from your qualified retirement account before age 59 ½.

1. Based on my understanding of this account being specifically designed for retirement, **I can easily resist** the temptation to pull money out to purchase things or for unexpected bills.

   ☐ a. I Agree ☐b. I Disagree ☐c. I am Neutral

2. The value of most investments change from year to year as well as over shorter periods of time. How would you feel if an investment you chose lost 20% of its value during the 1st year?

   ☐a. I would sell it ☐ b. I would worry, but not sell it. ☐c. I understand that there are bad years.

3. Realizing that any investments may move up or down in value over time, with which of the hypothetical portfolios below do you feel most comfortable with?

Your Choice	*Year 1*	*Year 2*	*Year 3*	*Year 4*	*Year 5*	*Average*
A. ☐	2%	5%	6%	0%	7%	4%
B. ☐	9%	-11%	26%	3%	18%	9%
C. ☐	-21%	14%	40%	-4%	31%	12%

4. What is your overall knowledge of investments?

   ☐a. Low ☐b. Medium ☐c. High

5. What word most accurately describes the type of investor you are?

   ☐a. Conservative ☐b. Moderate ☐c. Aggressive

6. How much money do you currently have in your retirement plan? $______________
7. How much money do you expect to contribute to your retirement plan annually? $___________

Based on your *thorough completion* of this questionnaire we will return your retirement plan within 2 weeks. This will include specific investment recommendations for your retirement plan. You can choose to utilize those recommendations or choose your own strategy. If you have any questions you can contact us at 1-866-224-1855 or at emrja@raymondjames.com. You can also visit our plan participant site at www.yourplanonline.com.