AVIATION
RETIREMENT
STRATEGIES

Pilot Risk Tolerance Questionaire

Retirement ~~FLIGHT~~ PLANNING©

Building Your Financial Foundation

The ARS Pilot Retirement Wealth Planning Process (RWPP) is designed to help us build a comprehensive understanding of your financial situation. It also allows us to make objective and unbiased investment and account structure proposals, based on each Pilot's unique needs and goals. The RWPP process will determine your actual investment risk profile, as it applies to your specific situation. Completing this Pilot Risk Tolerance Questionnaire will help us reiterate our findings and our understanding of your investment objective, as required by our **fiduciary responsibility** to you, our client.

Your investment objective is based on many factors, including your time horizon, financial goals, and risk tolerance. To build your portfolio inside of each of your personalized retirement strategy "buckets", we must clearly define your financial goals, as they relate to your retirement.

Time Horizon

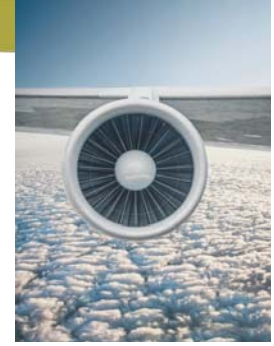
Your time horizon defines when you hope to achieve a goal. It could be 1 to 5 years, 5 to 10 years, 15 years, 30 years, or more. Short-term goals may include buying a house or financing a dream vacation or build an emergency cash reserve. Medium-term goals may include realizing the vision of what your **well-deserved and ideal retirement** might look like. Long-term goals may include saving for your grandchildren's education or planning for advanced age healthcare.

It Is a Starting Point

Over time, your goals and financial situation may change. It's important for us to discuss any changes, as your original investment objective may need to be re-evaluated. More than likely, this will happen multiple times over the course of your retirement years and **we will be there with you to implement any changes that might be needed.**

Determining Your Investment Objective

On the following pages, answer each question by writing the corresponding number in the box to the right of each question, then total the numbers for each section. Fill in the scorecard on the last page to determine your investment objective. These subsequent findings will be verified and incorporated into your **Handcrafted Retirement Wealth Plan** provided to you by Aviation Retirement Strategies, LLC



TIME HORIZON

Your Score

QUESTION 1

What is your age?

56 and over	1
46–55	2
36–45	3
20–35	4

QUESTION 2

What is your primary financial goal?

Wealth preservation	1
Retirement planning	2
Wealth accumulation	3

QUESTION 3

What is the time frame in which you hope to achieve your financial goals?

0–5 years	1
5–10 years	2
10 years or longer	3

Time Horizon Total ________

FINANCIAL GOALS

Your Score

QUESTION 4

Which of the following best describes your financial goals?

Preserving principal and earning a moderate amount of current income	1
Generating a high amount of current income	2
Generating some current income and growing assets over an extended time frame	3
Growing assets substantially over an extended time frame	4

QUESTION 5

In five years, how do you expect your standard of living to compare to what it is today?

Less than it is today	1
The same as it is today	2
Somewhat higher than it is today	3
Substantially greater than it is today	4

QUESTION 6

Five years from today, you expect your portiolio value to be:

Portiolio value is not my primary concern; I am more concerned with current income	1
The same as or slightly more than it is today	2
Greater than it is today	3
Substantially greater than it is today	4

QUESTION 7

Generating current income from your portiolio is:

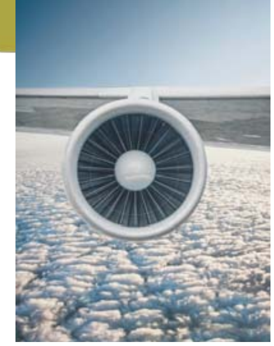
A primary concern (only if you are about to retire)	1
Not important	2

QUESTION 8

With the income generated from your portiolio, you plan to:

Use it for living expenses	1
Use some and reinvest some	2
Reinvest all income	3

Financial Goals Total ________



RISK TOLERANCE

Your Score

QUESTION 9

Imagine you've just received a large amount of money. How would you invest it?

I would invest in something that offered moderate current income and was very conservative. 1
I would invest in something that offered high current income with a moderate amount of risk. 2
I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk. 3
I would invest in something that offered substantial capital appreciation even though it has a high amount of risk. 4

QUESTION 10

Which of the following statements would best describe your reaction if the value of your portiolio were to suddenly decline by 15%?

I would be very concerned because I can't accept fluctuations in the value of my portfolio. 1
If the amount of income I receive was unaffected, it wouldn't bother me. 2
Although I invest for long-term growth, even a temporary decline would concern me. 3
Because I invest for long-term growth, I would accept temporary fluctuations due to market influences. 4

QUESTION 11

Which of the following investments would you feel most comfortable owning?

Certificates of deposit 1
U.S. Government securities 2
Blue-chip stocks 3
Stocks of new growth companies 4

QUESTION 12

Which of the following investments would you least like to own?

Stocks of new growth companies 1
Blue-chip stocks 2
U.S. Government securities 3
Certificates of deposit 4

QUESTION 13

Which of the following investments do you feel are the most ideal for your portiolio?

Certificates of deposit 1
U.S. Government securities 2
Blue-chip stocks 3
Stocks of new growth companies 4

QUESTION 14

How optimistic are you about the long-term prospects for the economy?

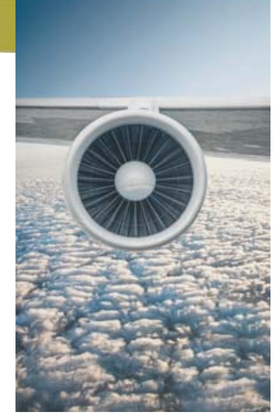
Very pessimistic 1
Unsure 2
Somewhat optimistic 3
Very optimistic 4

QUESTION 15

Which of the following best describes your attitude about investments outside the U.S.?

Unsure 1
I believe the U.S. economy and foreign markets are interdependent. 2
I believe overseas markets provide attractive investment opportunities. 3

Risk Tolerance Total ________



PILOT SCORECARD

Time Horizon Total		x 1 =	
Financial Goals Total		x 2 =	
Risk Tolerance Total		x 3 =	

The total for each section is multiplied by a number that represents the overall importance of that section when determining your investment objective.

TOTAL SCORE

Match your total score with one of the investment objectives listed below. If your score is near the top or bottom of an Adjusted Total Range, you may want to examine the next or previous objective to determine which represents your needs more accurately.

Adjusted Total Range	Investment Objective
34–57	Income with Capital Preservation
58–83	Income with Moderate Growth
84–99	Growth with Income
100–114	Growth
115–125	Aggressive Growth

The investment objectives shown are for illustrative purposes only. Your investment objective is based on many factors including your financial situation, tolerance for risk, time horizon, and other financial needs. Consult your financial advisor if you have any questions.

INCREASING RISK, VOLATILITY, AND RETURN EXPECTATIONS

Income with Capital Preservation	Income with Moderate Growth	Growth with Income	Growth	Aggressive Growth
Need for capital preservation and current income	Need for current income	Equal focus on growth and current income	Little need for current income	No need for current income
No focus on growth	Moderate focus on growth	Moderate tolerance for risk	Focus on growth	Focus on aggressive growth
Lowest tolerance for risk	Lowest tolerance for risk	Intermediate investment horizon	High tolerance for risk	Highest tolerance for risk
Shortest investment horizon	Short / intermediate investment horizon		Intermediate / long investment horizon	Long investment horizon

TRUST
PARTNERSHIP
OBJECTIVITY
INDEPENDENCE

Retirement ~~FLIGHT~~ PLANNING©

Please contact us for more information about Aviation Retirement Strategies, LLC. and our wide range of retirement wealth planning strategies for Airline Pilots.

LPL Financial | charles SCHWAB | Fidelity INVESTMENTS

ARS
AVIATION
RETIREMENT
STRATEGIES

17725 John F. Kennedy Blvd,
Houston, Texas 77032

KIAH	:	281-272-2229
TF	:	877-272-2201
FX	:	281-272-6807

Please visit our website for a complete list of services
www.PILOTMONEY.com