

- A. *Of my gross household income, the following percentage is spent on debts like credit cards, car payments, and rent or mortgage payments:*
- More than 33%
  - Between 10% and 33%
  - Less than 10%
- B. *In case of an emergency, household savings would be available to pay:*
- Less than two (2) months of living expenses
  - Two (2) to four (4) months of living expenses
  - Five (5) months of living expenses
- C. *This managed portfolio will represent:*
- More than 75% of my total investments
  - Approximately 50% of my total investments
  - Less than 25% of my total investments
- D. *In October 2008, some stocks lost more than 25%. If I owned a stock investment that fell more than 25% in 1 month, I would...*
- Sell the remaining balance
  - Sell part of the balance
  - Buy more/Do nothing
- E. *The majority of household investments are currently in:*
- CD's, Passbook Savings, Money Market Funds or Treasury Bonds
  - Stocks from large corporations, mutual funds that are pretty reliable, or high-quality corporate bonds
  - Predominantly small company stocks or aggressive mutual funds
- F. *Regarding investment objectives:*
- Preference for a mix of investments that exhibit the least amount of risk, where principal investment is stable, even if it means a lower rate of return is earned
  - Preference for investments that show steady long-term growth, assuming some risk for the potential of long-term gain
  - Preference for a more aggressive mix of investment, some with moderate growth, but mostly those that carry higher risk and the chance for the maximum capital appreciation.
- G. *Time Horizon*
- Less than 2 years (short term)
  - At least two (2) years, but less than five (5) years (short term)
  - At least five (5) years, but less than 10 years (Intermediate term)
  - At least 10 years, but less than 15 years (long term)
  - At least 15 years (extended term)
- H. *I Plan to begin taking withdrawals from this account in:*
- |                     |               |
|---------------------|---------------|
| 0. Less than 1 year | 3. 6-10 years |
| 1. 1-2 years        | 4. 10+ years  |
| 2. 3-5 years        |               |
- I. *When the market goes down I tend to ...*
- Sell most of my investments and buy safe investments
  - Sell only my high risk investments
  - Do nothing
  - Add to my portfolio

YOUR SCORE	REGISTRATION TYPE	
A. _____	<input type="checkbox"/> IRA	<input type="checkbox"/> Roth IRA
B. _____	<input type="checkbox"/> SEP IRA	<input type="checkbox"/> Simple IRA
C. _____	<input type="checkbox"/> Individual	<input type="checkbox"/> Individual TOD
D. _____	<input type="checkbox"/> Joint TOD	<input type="checkbox"/> Joint Tenant
E. _____	<input type="checkbox"/> Trust	<input type="checkbox"/> Non Qualified VA
F. _____	<input type="checkbox"/> 403 (B)	<input type="checkbox"/> 457
G. _____	<input type="checkbox"/> Corporate Plan:	
H. _____	Type _____	
I. _____		
<b>Total Score</b> _____		

Match your total score with your profile (If you do not agree with the scoring please mark your final portfolio choice and explain)

SCORE	RISK PROFILE
7-13	<input type="checkbox"/> Income Portfolio
10-15	<input type="checkbox"/> Income & Growth Portfolio
12-17	<input type="checkbox"/> Balanced Portfolio
15-25	<input type="checkbox"/> Growth & Income Portfolio
20-30	<input type="checkbox"/> Growth Portfolio
25-30	<input type="checkbox"/> Aggressive Growth Portfolio
14-20	<input type="checkbox"/> Custom Income

\_\_\_\_\_ I am in agreement with the recommendation(s) that have been presented to me. Please place my account in the strategy matching my profile that I have indicated above.

\_\_\_\_\_ I DO NOT agree with the results of my score as it did not fall within the risk profile that meets my objectives. I have therefore chosen the risk profile indicated above for the reasons listed below. I attest to my awareness of the risk of this investment strategy and should objectives change, I will contact Lorence & Vander Zwart.

**Please explain why you feel the recommendation(s) do not suit you:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

<b>Marital Status:</b> Married <input type="checkbox"/> Single <input type="checkbox"/>	<b>Tax Bracket:</b> <input type="checkbox"/> 0% to 15% <input type="checkbox"/> 16% to 31% <input type="checkbox"/> > 31%
<b>Current annual income from all sources?</b> <input type="checkbox"/> <\$25,000 <input type="checkbox"/> \$25,000 to \$70,000 <input type="checkbox"/> > \$70,000	
<b>What is your level of investment experience?</b> <input type="checkbox"/> Limited (1-5 yrs) <input type="checkbox"/> Average (5-10 yrs) <input type="checkbox"/> Extensive (10+)	
<b>Estimated Net Worth (excluding primary residence):</b> \$ _____	

While risk measures of investments tend to persist, there can be no guarantee of an investment's future risk characteristics.

**PORTFOLIO DESCRIPTIONS** (Circle the investment portfolio that meets your risk profile on page 1)

INCOME	An Income portfolio may be comprised of 100% fixed income securities, with the remainder allocated to cash equivalents.
INCOME & GROWTH	An Income & Growth portfolio may be comprised of approximately 40% equities, with the remainder allocated to fixed income securities or cash equivalents.
BALANCED	A Balanced portfolio may be comprised of approximately 60% equities, with the remainder allocated to fixed income securities or cash equivalents.
GROWTH & INCOME	A Growth & Income portfolio may be comprised of approximately 80% equities, with the remainder allocated to fixed income securities or cash equivalents.
GROWTH	A Growth portfolio may be comprised of up to 100% equities and at times, a portion may be allocated to fixed income or cash equivalents.
AGGRESSIVE GROWTH	An Aggressive Growth portfolio may be comprised of up to 100% equities with higher concentration in certain sectors of the market and at times, a portion may be allocated to fixed income or cash equivalents.
CUSTOM INCOME	Seeks a high income stream by using a diversified portfolio of dividend paying ETF's and Mutual Funds. Seeking a high yield may cause a portfolio to have an increased amount of risk and volatility.
TARGET DATE PORTFOLIO	Diversified asset allocation strategy that is dynamically managed towards a specific target date, such as when the investor intends to take a full withdrawal.

Based on your risk profile and portfolio description chosen, please indicate the type of investment you would like Lorence & Vander Zwart to manage.

<b>ASSET ALLOCATION PORTFOLIO</b> <input type="checkbox"/> ETF <input type="checkbox"/> Mutual Fund <input type="checkbox"/> Variable Annuity ** Custodian: _____	<b>TACTICAL ALLOCATION PORTFOLIO</b> <input type="checkbox"/> ETF/Mutual Fund <input type="checkbox"/> Variable Annuity** Custodian: _____	<input type="checkbox"/> Mutual Fund/Faith Based <input type="checkbox"/> Custom Income <input type="checkbox"/> All CAP Equities Portfolio Custodian: Fidelity Investments
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Please include a statement or provide estimated account value. \$ \_\_\_\_\_

\*\*VA Insurance Company \_\_\_\_\_ \*\*VA Product Name \_\_\_\_\_

\*\*Riders \_\_\_\_\_ \*\*Riders \_\_\_\_\_

Please be aware that withdrawing advisory fees from your variable annuity could adversely impact the riders on your contract or cause a contingent deferred sales charge (CDSC) on the contract. It is the responsibility of the owner and/or annuitant to evaluate the suitability or effects of advisory fees on the variable annuity contract.

I represent that the information in this Client Suitability Questionnaire is accurate. I agree with the Risk Profile set forth on the first page of this Questionnaire and, if not, I have stated the reasons why the Risk Profile should not be considered in the investment of my account. I have reviewed and agree with Lorence & Vander Zwart's recommendation for the investment of my account in accordance with this Suitability Questionnaire.

**SOLICITOR/ADVISOR INFORMATION**

Solicitor/Advisor Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
 E-mail: \_\_\_\_\_

Rep # \_\_\_\_\_

**PORTFOLIO COMMENTS**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Client Signature

Date