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RISK PROFILE

Complete the following four-step process

This is the first step in "life planning". Review your information with your financial representative for recommendations.

Step 1 - Complete the Questionnaire		Score
Time Horizon	1. My current age is:	
	a) Less than 40. 5 points b) 40-50. 4 points c) 51-64. 3 points d) 64-75. 2 points e) More than 75. 1 point	
Time Horizon	2. I expect to start drawing income from this investment:	
	a) Not for at least 20 years. 5 points b) In 10. 20 years. 4 points c) In 5. 10 years 3 points d) Not now, but within 5 years. 2 points e) Immediately 1 point	

Step 2 – Review Your Answers for Consistency

Consistency Check	<p>** Before tallying the scores and choosing the appropriate asset allocation, review the questionnaire for internal consistency to ensure that your goals and expectations, attitudes, and time horizon are realistic for your financial situation. **</p>
	<p>Indicate Your Scores Using the Spaces Provided</p>
	<p>Number of questions with 1 point _____</p> <p>Number of questions with 2 points _____</p> <p>Number of questions with 3 points _____</p> <p>Number of questions with 4 points _____</p> <p>Number of questions with 5 points _____</p>

Review: If you have at least one 1-point or 2-point answer and one 5-point answer, stop and evaluate your answers. Your goals and expectations may be unrealistic. Proceed to the next step only after you have investigated inconsistencies and adjusted your goals and expectations, attitudes, or time horizon to be more realistic.

Step 3 – Map Your Portfolio - (Use scores from step 1 here)

Portfolio Mapping	Time Horizon . Questions 1 and 2
	<p>___2 (Conservative) ___3-5 (Moderate) ___6-8 (Moderate Growth) ___9-10 (Growth/ Mod. International Growth)</p>
	Long-Term Goals and Expectations . Questions 3,4 and 5
	<p>___3-4 (Conservative) ___5-9 (Moderate) ___10-13 (Moderate Growth) ___14-15 (Growth/ Mod. Intl Growth)</p>
	Short-Term Risk Attitudes . Questions 6 and 7
	<p>___2 (Conservative) ___4 (Moderate) ___6 (Moderate Growth) ___10 (Growth/ Mod. International Growth)</p>
Grand Total . Points:	
<p>___7-11 (Conservative) ___12-20 (Moderate) ___21-29 (Moderate Growth) ___30-35 (Growth/ Mod. Intl Growth)</p>	

Step 4 – Review Your Financial Situation

Review and Evaluation

If I lost my job tomorrow, I would:

- a) Have other sources of income to last me more than six months
- b) Have enough cash on hand to last three to six months

This investment represents:

- a) A minor part (less than 25%) of my overall investments.
- b) An important part (25%-75%) of my overall investments.
- c) The vast majority (more than 75%) of my overall investments.

Are you holding significant cash or money markets outside of this investment?

- a) Yes. b) No. Amount: _____

The majority of my other investments are in:

- a) My company 401(k) plan. _____%
- b) A Traditional IRA or Roth IRA. _____%
- c) Individual stocks. _____%
- d) Individual bonds. _____%
- e) Mutual funds. _____%
- f) Money markets. _____%
- g) Real estate (excluding my home). _____%
- h) Other _____%

In which of the following investments have you invested in the past?

- | | | |
|--------------------------------------|-----|----|
| a) Growth mutual funds | Yes | No |
| b) Growth and income mutual funds | Yes | No |
| c) International mutual funds | Yes | No |
| d) High-yield bond funds | Yes | No |
| e) Other bond funds | Yes | No |
| f) Individual stocks | Yes | No |
| g) Options or commodities | Yes | No |
| h) Real estate (excluding your home) | Yes | No |

Signature	I/we have reviewed the results of the risk profile and agree that this reflects my/our risk tolerance.	
	_____	_____
	Signature	Date

	Print Name	
	_____	_____
	Signature	Date

Print Name		

Financial planning can be complex and confusing at times. It is our responsibility to take the mystery out of investing. We accomplish this by explaining in layman's terms how rewarding opportunities as well as potential risks could affect your financial plan.

Most importantly, our objective is to establish a trusted, long-term relationship with our clients.

"Our goal is to provide our clients with solid, timely information and direction that will give them the best opportunity for financial success."



Craig A. Miller, President