

Investor Questionnaire

Answer the questions on the following pages with one specific financial goal in mind, such as retirement. Do not use this questionnaire for goals that require you to spend all your money for the goal within the next two years. Savings for short-term objectives should be in more stable investments- primarily short-term reserves.

To determine your investment approach for other goals, fill out the questionnaire as many times as you like, with a different goal in mind each time.

Terms and Conditions of Use for SJ Capital Management LLC's Investor Questionnaire:

This questionnaire is designed to help you decide how to allocate the assets in your retirement Plan and other liquid assets among different classes (stocks, bonds and short terms reserves) and among different funds available through your plan. You are under no obligation to accept the suggestions provided by the questionnaire.

The suggestions provided are based on generally accepted investment principles. There is no guarantee, however, that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of retirement income. All investments involve risks, and fluctuations in the financial markets and other factors may cause declines in the value of your plan account or other account. Investments in bonds are subject to interest rate, credit, and inflation risk.

Please bear in mind that if this tool suggests funds, the fund or mix of funds suggested for each asset allocation is only one of many possible ways to implement the allocation. Other funds available, or different percentages of the funds, could also be used. You should carefully consider all of your options. This investment planning tool is provided to you at no charge by SJ Capital Management LLC. It does not provide comprehensive investment or financial advice. In applying the suggestions to your particular situation, you should consider your other assets and investments. As your financial circumstances or goals change, it may be helpful to complete the Investment Questionnaire again to see if your suggested asset allocation has changed. **SJ Capital Management LLC is not responsible for reviewing your financial situation or updating the suggestions contained here. By using this investment planning tool, you acknowledge that you have read and understood the information above and that you agree to these terms and conditions.**

All Advisory services are provided by SJ Capital Management LLC, a Registered Investment Adviser.

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