

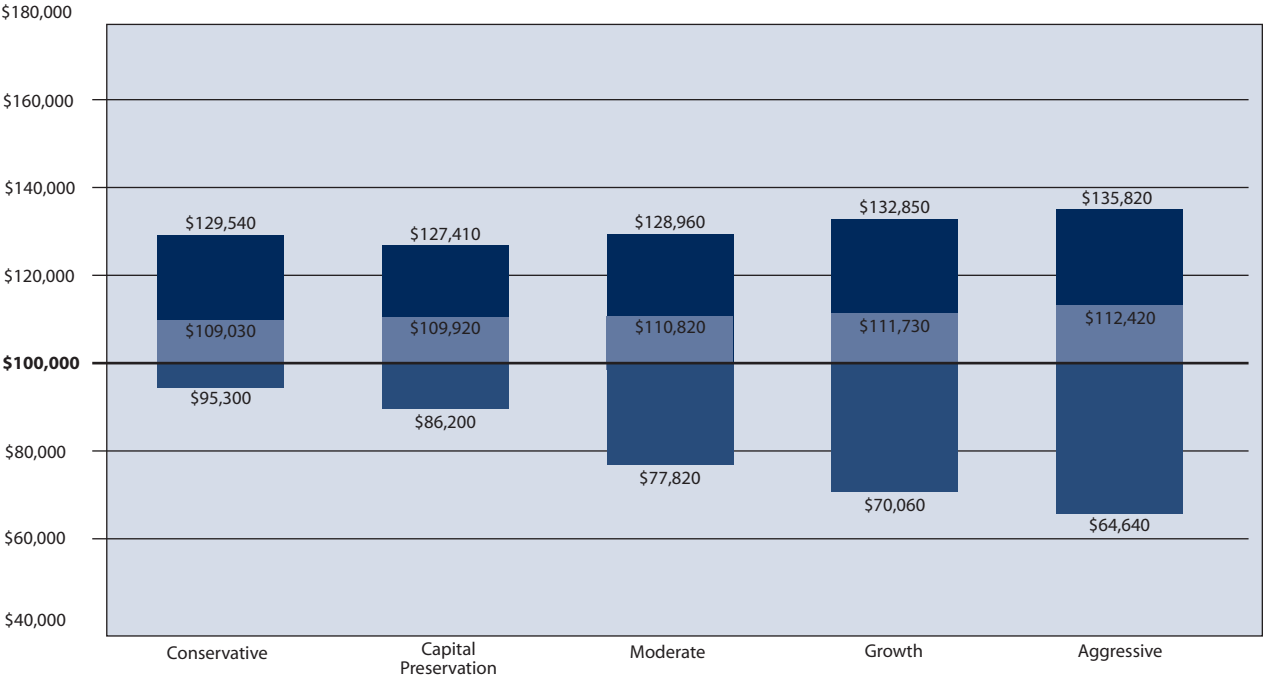
UNDERSTANDING YOUR RISK TOLERANCE

There are several methods of measuring your risk tolerance. We have found that one of the primary concerns of our clients in relation to risk involves historical portfolio return.

The chart below illustrates the high, average, and low returns for different styles of portfolios over time. Understanding which set of returns feels most comfortable to you is one tool to gauge your risk tolerance and begin constructing a portfolio that is aligned with your goals and risk tolerance.

Which range of returns would you feel most comfortable with?

Time period: 1/1/82-12/31/15



High Return	29.54%	27.41%	28.96%	32.85%	35.82%
Average Return	9.03%	9.92%	10.82%	11.73%	12.42%
Low Return	-4.70%	-13.78%	-22.18%	-29.94%	-35.36%

Source: MPI Stylus

Past performance does not guarantee future results, and current performance may be lower or higher than the performance data quoted. The chart summarizes the high rate of return, low rate of return, and average annual rate of return for the time period 1/1/82 through 12/31/15. Returns are based on the historical performance of the underlying indices associated with each asset class and are weighted according to the allocations identified below. Indices are unmanaged and it is not possible to invest directly in an index. Portfolios listed are made up of the following index mixtures: Conservative – 20% S&P 500 Index, 75% Barclays Capital U.S. Aggregate Bond Index, 5% Bank of America U.S. 3-Month Treasury Bill Index; Capital Preservation – 40% S&P 500 Index, 55% Barclays Capital U.S. Aggregate Bond Index, 5% Bank of America U.S. 3-Month Treasury Bill Index; Moderate – 60% S&P 500 Index, 35% Barclays Capital U.S. Aggregate Bond Index, 5% Bank of America U.S. 3-Month Treasury Bill Index; Growth – 80% S&P 500 Index, 15% Barclays Capital U.S. Aggregate Bond Index, 5% Bank of America U.S. 3-Month Treasury Bill Index; Aggressive Growth – 95% S&P 500 Index, 5% Bank of America U.S. 3-Month Treasury Bill Index.



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