

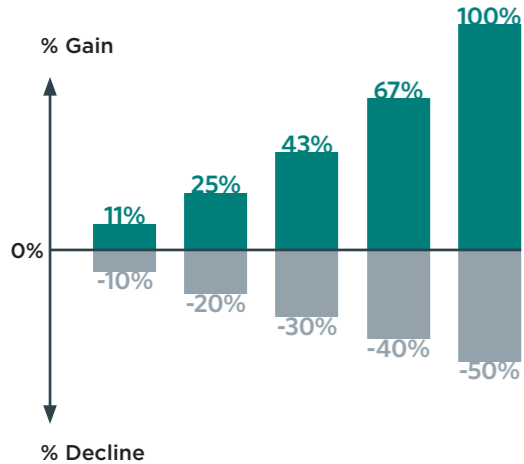
Because everyone's vision of their future is different. And so are the financial needs to get there. Your views are our focus. Together, we'll get you there.

Which is better: accumulating reasonable yearly gains or having years with exceptional returns combined with years of losses? While occasional large, positive returns may look attractive, more consistent performance may ultimately provide the consistent returns to meet your objectives.

As your advisor, I can help make the process easier, working with you to help ensure that your views about investing are taken into consideration. Together we can determine what is the best use of your assets according to your primary objectives and help make it easier to manage your funds.

An independent method of helping to address market volatility and your risk tolerance is to base your financial time horizon on life expectancy. You may use this method now and each subsequent year as you grow older to manage market risk while addressing your current needs. Going through this brochure and answering the questions in Steps 1 through 3 will help us get started.

This chart shows that the larger a loss, the greater the subsequent recovery would have to be to reach a positive return.



This chart is for illustration purposes only and does not reflect the past or future performances of any specific investment.

Referred by _____

Branch/Office _____

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Staple your business card here

YOUR VIEWS MATTER



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CTBC Wealth Management

Tell Me About You

Name _____ Date of Birth _____

Spouse's Name _____ Date of Birth _____

Phone Number _____

Financial Objectives

- Maximize income Low Med High
- Reduce taxes¹ Low Med High
- Pass money to heirs Low Med High
- Gift money to charity Low Med High
- Protect assets Low Med High

Interest Level

Areas of Interest (choose all that apply)

- Investment services
- Retirement planning
- 401(k) rollovers
- College funding
- Life insurance
- Long-term care
- Wealth transfer

Yes, please contact me regarding my financial objectives or areas of interest.

Signature _____

Date _____

¹For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera nor any of its representatives may give legal or tax advice.

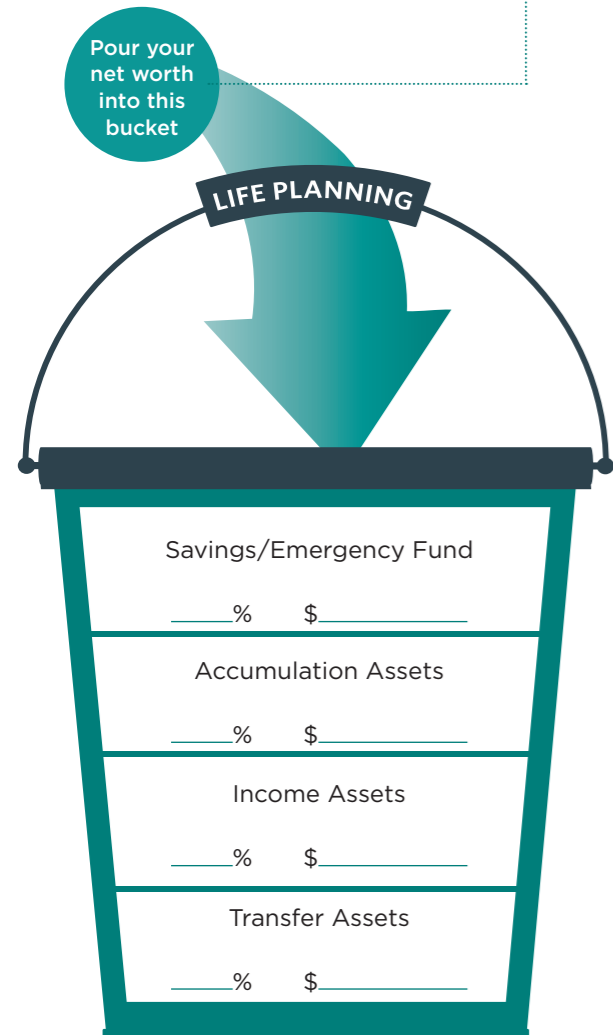
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Step 1 Taking a Look at Your Assets

Let's begin by taking a look at your assets and divide the funds according to your needs and concerns.

YOUR NET WORTH \$

Exclude primary residence, automobile and furnishings.



Step 2 Your Views on Life Expectancy



- Points of Reference:**
- How old are your parents or at what age did they pass on?
Mother _____ Father _____
 - Based on life expectancy tables, what is your life expectancy?
_____ (See Life Expectancy Tables)
 - Based on your answers to questions 1 and 2, what do you believe is your reasonable life expectancy?
_____ (This is your view of your life expectancy. Use this number for **A** in Step 3.)

Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy
40	83.6	64	85.8	88	94.3
41	83.7	65	86.0	89	94.9
42	83.7	66	86.2	90	95.5
43	83.7	67	86.4	91	96.2
44	83.8	68	86.6	92	96.9
45	83.8	69	86.8	93	97.6
46	83.9	70	87.0	94	98.3
47	84.0	71	87.3	95	99.1
48	84.0	72	87.5	96	99.8
49	84.1	73	87.8	97	100.6
50	84.2	74	88.1	98	101.4
51	84.3	75	88.4	99	102.1
52	84.3	76	88.7	100	102.9
53	84.4	77	89.1	101	103.7
54	84.5	78	89.4	102	104.5
55	84.6	79	89.8	103	105.3
56	84.7	80	90.2	104	106.1
57	84.9	81	90.7	105	106.9
58	85.0	82	91.1	106	107.7
59	85.1	83	91.6	107	108.5
60	85.2	84	92.1	108	109.4
61	85.4	85	92.6	109	110.2
62	85.5	86	93.1	110	111.1
63	85.7	87	93.7		

Source: Publication 590 (2008) Individual Retirement Arrangements, Dept. of the Treasury, Internal Revenue Service

Step 3 Your Age Matters²

Your view of your life expectancy age (from Step 2) _____ **A**

Your current age _____ **B**

Current age equivalent percentage (**B** / **A** = **C**, i.e., 62 / 95 = 0.653, or 65%) Use the answer in **C** for your low market risk amount below.

Your low market risk
The amount to be invested in no direct market risk or low market risk.
Your low market risk amount _____ % **C**

Your market risk
The amount to invest in market risk, based on your risk profile and diversification is:
100 - _____ **C** = _____ %
(i.e., 100 - 65 = 35%)

²This calculation does not constitute investment advice and is not a measure of suitability of an investment.

