



PortfolioPlus Application



Enrollment Type: New Re-enroll (Select one)

Model Portfolio: 1 2 3 4 5 (Select one)

Office Use Only
Investment Menu: _____
Date Enrolled: _____

Plan Information

Plan Number: _____ Plan Number (if applicable): _____

Entity Name: _____ State: _____

Client Information

Employee Name: _____ Email: _____

Date of Birth: _____ SSN: _____

Mailing Address: _____

City: _____ State: _____ ZIP Code: _____

Home Phone: _____ Work Phone: _____ Cell Phone: _____

General Information

Occupation	Annual Income	Net Monthly Take Home Pay	Investable Net Worth
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Investment Experience: (0 = None, 1 = Limited, 2 = Good, 3 = Extensive)

CDs	Bonds	Annuities	Mutual Funds	Stocks
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Is there any other information we should know that would provide a clearer picture of your financial situation?
(For example: Special needs children? Dependent parents? Inheritance?)

Mail completed application to RPA Service Center, 3121 Emerald Lane, Suite 500, Jefferson City, MO 65109 or fax to (573) 659-7734.
Questions? Contact our Service Center at (877) 284-6837.



Risk Tolerance Questionnaire

Choosing one appropriate answer for each question, write the numerical value for the choice which best describes you in the provided space. Total your answers and compare your result to the Model Portfolio Objectives on the following page to determine a basis for your recommended portfolio.

1: YOUR AGE IS AN IMPORTANT FACTOR IN YOUR ABILITY TO TAKE ON INVESTMENT RISK. YOUR AGE IS:

- (1) 60 and over (2) 50 – 59 (3) 40 – 49 (4) 30 – 39 (5) Under 30

1: _____

2: GIVEN YOUR OBJECTIVES, WHEN WILL YOU BEGIN WITHDRAWING YOUR MONEY?

- (1) 5 years or less (2) 6 to 10 years (3) 11 to 15 years
(4) 16 to 20 years (5) 21 to 25 years (6) More than 25 years

2: _____

3: WHAT IS YOUR RISK TOLERANCE?

- (1) I am very risk averse. I am not comfortable taking on risk that might result in losses of more than 2.5% over any one-year period.
(2) I am risk averse. I am not comfortable taking on risk that might result in losses of more than 5% over any one-year period.
(3) I am moderately risk averse. I am not comfortable taking on risk that might result in infrequent losses of more than 10% over any one-year period.
(4) I am reasonably comfortable with risk. I am willing to take on risk that might result in losses of up to 15% over any one-year period as long as these losses are infrequent.
(5) I am not at all concerned with short-term risk. I understand that financial markets are volatile and may lose up to 20% of their value over a one-year period.
(6) I am not concerned with annual loss thresholds.

3: _____

4: WHAT IS YOUR RETURN OBJECTIVE?

- (1) I am willing to accept lower long-term returns in order to preserve capital.
(2) I am willing to accept moderate long-term returns because I am concerned with short-term risk.
(3) I am looking for moderate to high long-term returns and I am somewhat concerned with short-term risk.
(4) I am looking for high returns and I am not concerned with short-term risk.
(5) I am looking for maximum returns and I am not concerned with short-term risk.

4: _____

5: ONCE YOU BEGIN MAKING WITHDRAWALS, HOW LONG WILL THE MONEY NEED TO LAST?

- (1) I will need it all at once in one lump sum (2) 1 to 5 years (3) 6 to 10 years
(4) 11 to 15 years (5) 16 to 20 years (6) 21 years or more

5: _____

Score Suggested Model Portfolio: _____ =
Total Score

If suggested model portfolio is not selected, please state considerations in choosing an alternative portfolio.
(Example: Previous investment experience, assets outside the retirement savings plan, expectations, family obligations)



Selecting a Model Portfolio

Note: These are benchmark allocations. Your portfolio's actual allocation will often vary from the benchmark based on our tactical asset allocation discipline when we have identified compelling risk/reward opportunities.





Model Portfolio Objectives

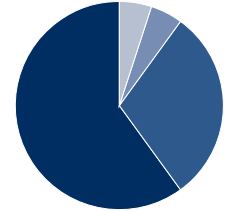
(1) Conservative Balanced Total Score: 5 – 9

The client seeks income consistent with preservation of capital and modest exposure to stocks. This portfolio is designed for clients concerned with short-term risk and greater stability of principal and/or higher current income than can be expected from investing only in stocks. It is appropriate for clients with time horizons of 5 years or less.

While there are no guarantees, this portfolio seeks average annual returns of 5-6% over the long term with losses, in most cases, not to exceed 5% in any given year.

Portfolio Construction:

	Investment Grade Bonds	60%
	Domestic Large Cap Stocks	30%
	Domestic Small Cap Stocks	5%
	International Stocks	5%






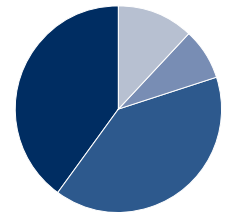
(2) Balanced Total Score: 10 – 14

The client seeks a balance of current income and moderate growth with some tolerance for short-term fluctuations in the portfolio's value. This portfolio is designed for clients who are concerned with short-term risk but want to be exposed to stocks. It is appropriate for clients with time horizons of more than 5 years.

While there are no guarantees, this portfolio seeks average annual returns of 6-7% over the long term with losses, in most cases, not to exceed 10% in any given year.

Portfolio Construction:

	Investment Grade Bonds	40%
	Domestic Large Cap Stocks	40%
	Domestic Small Cap Stocks	8%
	International Stocks	12%







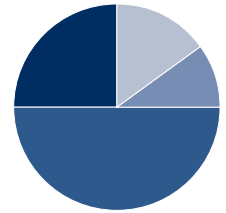
(3) Equity-Tilted Balanced Total Score: 15 – 19

The client seeks capital growth with only moderate concern about short-term fluctuations in the portfolio's value. This portfolio is appropriate for clients with time horizons of more than 10 years.

While there are no guarantees, this portfolio seeks average annual returns of 7-8% over the long term with losses, in most cases, not to exceed 15% in any given year.

Portfolio Construction:

	Investment Grade Bonds	25%
	Domestic Large Cap Stocks	50%
	Domestic Small Cap Stocks	10%
	International Stocks	15%







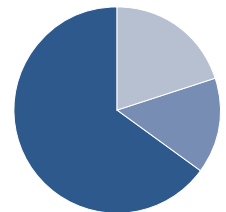
(4) Equity Total Score: 20 – 24

The client seeks long-term capital growth by investing primarily in stocks and is not concerned about short-term losses or fluctuations in the portfolio's value. This portfolio is appropriate for clients with time horizons of more than 15 years.

While there are no guarantees, this portfolio seeks average annual returns of 8-9% over the long term with losses, in most cases, not to exceed 20% in any given year.

Portfolio Construction:

	Investment Grade Bonds	0%
	Domestic Large Cap Stocks	65%
	Domestic Small Cap Stocks	15%
	International Stocks	20%





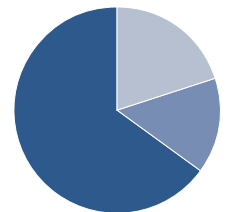
(5) Aggressive Equity Total Score: 25 or more

The client seeks long-term capital growth by investing primarily in stocks and is not concerned about significant short-term losses or fluctuations in the portfolio's value. This portfolio is appropriate only for clients with time horizons of more than 20 years.

While there are no guarantees, this portfolio seeks average annual returns in excess of the S&P 500 Index benchmark over the long-term without concern for potential losses in any given year.

Portfolio Construction:

	Investment Grade Bonds	0%
	Domestic Large Cap Stocks	65%
	Domestic Small Cap Stocks	15%
	International Stocks	20%



Selected Model Portfolio:

For Plan Types: 457 401(a) 403(b) Other _____ (Choose all that apply)

Investment Management Services Agreement

- (1) Investment advisory fees of **1.00% per year** are deducted quarterly in arrears from your account(s). Fees are based on the market value of the portfolio, including cash. A portion of the investment advisory fees may be retained by a third party as compensation for performing administrative services. This investment advisory fee is in addition to any mutual fund or variable sub-account management fees, other internal expenses and the product provider's/custodian's recordkeeping fee. Additionally, there may be a **\$15 annual maintenance fee for each participant account**: \$3.75 is billed and deducted quarterly in arrears from your account(s). If applicable, the Client **authorizes the deduction of all fees related to this service** from their account(s).
- (2) Retirement Plan Advisors, LLC ("Firm"), a Federally Registered Investment Adviser, or its Advisors will not have custody of the Client's assets. The Client must open an account through their employer-sponsored retirement plan(s) or custodian that will hold all cash and securities. Sole responsibility for the safekeeping of the Client's assets shall rest upon the product provider/custodian. Any withdrawals on Client's account(s) will be at the Client's instructions only. All transactions will be confirmed on customary statements provided by the product provider/custodian. The Client will receive quarterly account statements detailing the prior quarter's account results. Client understands that the confirmations and statements provided by the product provider/custodian are the only accurate representation of the Client's account activity and holdings. Client should not rely on reports or statements prepared or provided by the Firm or its Advisor.
- (3) The Client grants a limited power of attorney to the Firm to, at its discretion, make exchanges and allocation changes to the Client's account(s) in accordance with Client information provided and model portfolio selected. This authority does not include the ability to make distributions or withdrawals on the account(s).
- (4) In accordance with the Investment Advisers Act of 1940, this contract cannot be assigned without obtaining Client's consent. Client agrees that the Firm may use a negative response letter delivered to Client's most recent address of record on file to obtain Client's consent to an assignment. The Client will be deemed to have consented to the assignment if the Client does not object in writing within the number of days specified in the written notice.
- (5) Nothing herein shall in any way constitute a waiver or limitation of any rights the undersigned may have under the Investment Advisers Act of 1940.
- (6) Client understands and agrees that any controversy, claim or dispute that may arise between the Client and the Firm, its Advisors and/or any third party performing services for the Firm and/or its Advisors, including but not limited to any broker/dealer affiliated with the Firm and/or its Advisors, in connection with or arising out of this Investment Management Services Agreement ("Agreement") shall be submitted to and resolved by binding arbitration under the rules of the Financial Industry Regulatory Authority. The award of the arbitrators shall be final and binding on the parties and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Client further understands that: (a) the parties are waiving their right to seek remedies in court, including the right to jury trial; (b) pre-arbitration discovery is generally more limited than and different from court proceedings; and (c) the arbitrator's award is not required to include factual findings for legal reasoning and any party's right to appeal or to seek modifications of rulings by the arbitrators is strictly limited.
- (7) Client understands the agreement to arbitrate does not entitle Client to obtain arbitration of claims that would be barred by the relevant statute of limitations if such claims were brought in a court of competent jurisdiction. This Agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such waiver would be void under the federal securities laws. If litigation is initiated between the Client and the Firm, its Advisors and/or any third party performing services related to, in connection with or arising out of this Agreement, it is agreed that the sole venue and jurisdiction for any litigation shall be exclusively in the State of Illinois and no litigation or lawsuit shall be initiated by any party to this Agreement in any other court. Notwithstanding the foregoing, it is the intention of the parties to arbitrate all claims and controversies in accordance with the provisions of Section 6.
- (8) **This Agreement shall remain in effect from the date the Agreement is signed until the first business day of the month following cancellation by either party.** Upon receipt of cancellation, this Agreement will be terminated and any final fee owed may be charged at the end of the quarter. The Client may cancel this Agreement with the Firm through the submission of the Investment Management Service Cancellation Agreement (IMSCA). To obtain the IMSCA, the Client must contact the Advisor or the Firm. Until such agreement of cancellation shall be received by the Firm, the Firm shall rely upon this Agreement to provide the Firm with authority to continue to invest Client's assets as determined by the Firm and/or to continue to provide portfolio advisory and management services.
- (9) The Client's death, disability or incompetence does not terminate or change the terms of this Agreement.
- (10) All information and advice furnished by either party and their respective Advisors and employees shall be treated as confidential and shall not be disclosed to third parties other than the product provider, in their capacity as plan record keeper, and any third party performing services in connection herewith, except as required by law. Investment advice will be based on each Client's individual financial situation and investment objectives. Advisors will be available to meet with each Client at least annually to discuss changes in the Client's financial situation and investment objectives and Advisors will be available at reasonable times during the year for Client consultations.
- (11) The Firm will not be required to take any action or render any advice with respect to the voting or proxies solicited by or with respect to the issuers of securities of any issues based on any such information as may come into its possession.
- (12) The Client acknowledges they understand the risks associated with these investment services and that there is no guarantee their investment objectives will be achieved. Although the Firm endeavors to control risk and increase return, the Firm cannot guarantee investment results and the Client's portfolio(s) may lose value. The Firm, its Advisors and any third party performing services in connection herewith shall not be liable to Client for any loss Client may experience by reason of any investment decision made or other action taken or omitted to be taken by the Firm, its Advisors and any third party performing services in connection herewith. The Firm and Advisor have discussed the risks inherent with these investment services and the Client understands that all investments involve risk (the amount of which may vary significantly), that performance cannot be predicted or guaranteed and that the value of Client's account(s) will fluctuate.
- (13) Portfolio and investment recommendations are based on information provided by the Client, including financial data, risk tolerance and investment objectives. The Client confirms that information provided is both complete and accurate and the Client agrees to promptly notify the Firm and/or Advisor of any significant change in the Client's financial circumstances and/or investment objectives. Additionally, the Client is encouraged to meet with the Advisor on an annual basis to review their current financial situation and account(s).
- (14) This Agreement shall be construed, and the legal relations between the Client, the Firm and its Advisor hereto shall be determined, in accordance with the laws of the State of Illinois, without giving effect to the conflicts of law provisions thereof.
- (15) The Client has received the Firm's ADV Part 2A and Form CRS with included Privacy Policy. In addition, the Firm will notify the Client of any change in Firm ownership within a reasonable time of such change.
- (16) If any provision of this Agreement shall be held or made non-enforceable by a statute, rule, regulation, decision of a tribunal or otherwise, such provision shall be automatically reformed and construed so as to be valid, operative and enforceable to the maximum extent permitted by law or equity while most nearly preserving its original intent. The invalidity of any part of this Agreement shall not render invalid the remainder of this Agreement.

The individual whose signature appears below warrants that he/she has full authority to execute this Agreement on behalf of the Client (where applicable) on whose behalf they have affixed their signature to this Agreement. **THIS AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION IN SECTION 6.**

Client Name (Please print)

Client Signature

(Date)

By execution of this Agreement, the Advisor of Retirement Plan Advisors, LLC, represents and confirms that he/she is registered as an Investment Advisor Representative under applicable state laws, rules and regulations.

Advisor Signature

Advisor Name (Please print)

(Date)

Officer Signature

(Retirement Plan Advisors, LLC)

(Date)