NESTEGG IRA
RISK TOLERANCE QUESTIONNAIRE

After completing the questionnaire, my investment strategy will be:

☐ Conservative
☐ Conservative Growth
☐ Moderate Growth
☐ Growth
☐ Aggressive Growth

I absolve INTRUST as the Trustee of my NestEgg IRA from any and all liability or responsibility for any loss in my NestEgg IRA account by reason of any investment decisions made or other action taken pursuant to and in accordance with the Investment Strategy selected above. I understand:

1) INTRUST will invest my NestEgg IRA account according to my Investment Strategy as soon as administratively feasible after funds and this Risk Tolerance Questionnaire are received.
2) Trustee will from time to time rebalance the asset allocation in my NestEgg IRA to conform to my Investment Strategy without notice to or approval by me.
3) My Investment Strategy will not be changed unless or until I notify the Trustee in writing of my decision to change my Investment Strategy.
4) I agree to promptly inform the Trustee of any material change in my circumstances, or of any change in the information I have previously provided to Trustee that might affect the manner in which my account should be invested, including, but not limited to, changes in my financial circumstances, investment objectives or risk tolerance.
5) Trustee will invest any addition to my NestEgg IRA in accordance with the Investment Strategy that is in place at the time any addition is made.

IRA Holder Signature

Date

This investment strategy accepted by Trustee this ______ day of _______ 20____

INTRUST Bank, N.A.

20140213
NESTEGG IRA
RISK TOLERANCE QUESTIONNAIRE

Name: ________________________________________________________________
SSN: ________________________________________________________________ Age: ___________

Time Horizon

Understanding your time horizon is a very important part of choosing an investment strategy. How long will it be before you plan to use the funds in your NestEgg IRA? How long do you believe your NestEgg IRA will last?

1. How long before you plan to begin withdrawing money from this IRA?
   Less than 1 year (0)  1–2 years (1)  3–4 years (2)  5–7 years (3)  8–10 years (4)  11 years ++ (5)
   (SCORE) __________

2. After you begin withdrawing money from this IRA, how long do you expect your IRA investments to last?
   I plan to take a lump sum distribution (0)  1–4 years (1)  5–7 years (2)  8–10 years (3)  11 years ++ (4)
   (SCORE) __________

   TIME HORIZONS TOTAL SCORE (Add the total of questions 1 and 2 of this section and enter the number on the last page on the Time Horizons score line) __________

Risk Tolerance

Investments can be unpredictable. Investments tend to react to their current economic environment. Your risk tolerance is important to know in choosing an investment strategy. Your risk tolerance is a gauge that lets INTRUST know how much market risk you are willing to accept at any given point in time.

1. Please read the following statements about the relationship between risk and return. Which statement best represents your investment goals?
   Protect the value of my account. In order to minimize the chance for loss, I am willing to accept the lower long-term returns provided by conservative investments. (1)
   Keep risk to a minimum while trying to achieve slightly higher returns than the returns provided by investments that are more conservative. (5)
   Balance moderate levels of risk with moderate levels of returns. (9)
   Maximize long-term investment returns. I am willing to accept large and sometimes dramatic fluctuations in the value of my investments. (12)

   (SCORE) __________

3. If you owned an investment that lost 20% of its value in one year (i.e. your $10,000 initial investment would be worth $8,000), what would you do? Assume you don’t plan to use the money for 10 years.
   I would not change my portfolio. (12)
   I would wait at least one year before changing to options that are more conservative. (8)
   I would wait at least three months before changing to options that are more conservative. (4)
   I would immediately change to options that are more conservative. (1)

   (SCORE) __________

4. Account as a % of Total Retirement Assets
   A. Less than 25% (5)  B. 25% to 75% (3)  C. More than 75% (1)

   (SCORE) __________

5. NestEgg IRA Account Size
   A. Less than $100,000 (1)  B. $100,000—$250,000 (3)  C. $250,000—$500,000 (5)  D. $500,000+ (7)

   (SCORE) __________

6. Do you have any other investment or financial concerns INTRUST should consider when helping you decide on an investment strategy?

   +/- (SCORE) __________

   RISK TOLERANCE TOTAL SCORE (Add the total of questions 1–5 of this section and enter the number on the Risk Tolerance score line on the next page) __________

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