



RFG Risk-Adjusted Portfolio (RAP) Assignment or Management Waiver Form

The RAPs provide the participant with a combination of diversified funds which are managed to maintain a level of risk equal to a specified level relative to the S&P 500 Index. For example, the Moderate portfolio maintains an equity exposure of approximately 50% of the S&P 500 Index. Therefore, one might expect it to move up or down about 50% as much as the S&P 500. RFG retains discretion over the actual holdings within the portfolios.

I, _____ hereby elect to invest my account in the following portfolio:

_____ **Capital Preservation Portfolio** – Typically approximately **20% equity** (or risk of the S&P 500).

- Appropriate for investors who are looking for preservation of capital over growth.
- Time Horizon: < 3 Years

_____ **Conservative Portfolio** – Typically approximately **37% equity** or 37% of the risk of the S&P 500

- Appropriate for investors who are looking for preservation of capital with some growth too.
- Time Horizon: 2 – 7 Years

_____ **Mid-Point Portfolio** – Typically approximately **50% equity** or 50% of the risk of the S&P 500

- Appropriate for investors who are looking for some growth while not taking a lot of risk.
- Time Horizon: 5 – 10 Years

_____ **Moderate Portfolio** – Typically approximately **60% equity** or 60% of the risk of the S&P 500

- Appropriate for investors who are seeking moderate growth with less volatility than the market.
- Time Horizon: 10+ Years

_____ **Growth Portfolio** – Typically approximately **70% equity** or 70% of the risk of the S&P 500

- Appropriate for investors who are seeking growth with less volatility than the market.
- Time Horizon: 10+ Years

_____ **Opportunity Portfolio** – Typically approximately **80% equity** or 80% of the risk of the S&P 500

- Appropriate for investors who are seeking opportunistic growth with commensurate volatility.
- Time Horizon: 10 – 15+ Years

_____ **All-Equity Portfolio** – Typically nearly **100% equity** or 100% of the risk of the S&P 500

- Appropriate for investors who are looking to keep up with the market growth and volatility.
- Time Horizon: 10 – 15+ Years

_____ **I hereby waive professional portfolio management services AND;**

_____ **I choose to manage my retirement plan investments personally.**

- I am competent, capable and willing to engage in all the investment analysis and activities necessary to manage my account(s) in a manner suitable to meet my needs as a plan participant.
- I understand that I must make my own investment decisions and place my own trades. I am choosing to take responsibility for my investment costs, fees and results.
- With this election, I hereby hold harmless the retirement plan's fiduciaries, including the plan's sponsor, trustees and Responsive Financial Group, Inc. for my costs and investment results.
- I can get back into the RFG Risk-Adjusted Portfolios by calling Responsive Financial Group, Inc. at 888-594-7900 and speaking with an investment advisor.

Participant Signature

Date

RFG Advisor Signature

Date