

Participant Suitability Profile

This form must be completed by all GWFS Equities, Inc., Registered Representatives during initial one-on-one meetings at account commencement or at later date to update the information contained therein.

City of Riverside Employee's Deferred Compensation Plan

98246-01

Participant Information

Last Name			First Name			MI			Social Security Number															
Address - Number & Street												E-Mail Address												
City				State				Zip Code				Mo			Day			Year			<input type="checkbox"/> Female		<input type="checkbox"/> Male	
()						()						Date of Birth						<input type="checkbox"/> Married		<input type="checkbox"/> Unmarried				
Home Phone						Work Phone																		

The Securities Exchange Act of 1934 requires that we have reasonable grounds to believe that your investment selections are suitable given your objectives and financial situation. We must base our decision on information you provide below. When selecting your contribution % and investment options, please also consider:

- your current tax status and what impact pre-tax Plan contributions and tax deferral on contributions and earnings would have on your tax status;
- your current liquid net worth (i.e., readily available assets set aside for short-term needs or emergencies), since withdrawals of funds from your retirement Plan are restricted by Plan provisions.

Investor Profile Quiz

	Strongly Disagree				Strongly Agree
1. I am a knowledgeable investor who understands the trade-off between risk and return, and I am willing to accept a greater degree of risk to gain the potential for higher returns.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
2. I am willing to invest on a long-term basis.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
3. If one of my investments dropped 20% in value over six months due to a stock market fluctuation, I would hold on to that investment, expecting to recover its value.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5
4. I have sources of savings other than my retirement Plan that make me feel secure about my financial future.	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5

Enter score at right ⇒ My total score is: _____

5. Time Horizon (Number of years until you expect to retire and/or take distributions) More than 30 years 11 to 29 years 10 or fewer years

Using your results from the Investor Profile Quiz and the number of years you have remaining until retirement, use the chart below to determine which investment profile best suits your needs.

Years to Retirement	Quiz Score 15-20	Quiz Score 9-14	Quiz Score 4-8
30 or more	Aggressive	Moderately Aggressive	Moderate
11-29	Moderately Aggressive	Moderate	Moderately Conservative
10 or fewer	Moderate	Moderately Conservative	Conservative

6. What is your overall investment profile?
- | Aggressive | Moderately Aggressive | Moderate | Moderately Conservative | Conservative |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> |

See last page for Required Signatures.



_____ Last Name	_____ First Name	_____ MI	_____ Social Security Number
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Required Signatures

My initials acknowledge that the investment allocation I've chosen is not in accordance with my investor profile, and that I'm willing to take on the associated risks with my investment selection. _____ (initial)

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information you may obtain mutual fund prospectuses from your registered representative. Read them carefully before investing.

Participant Signature _____
Date

My signature acknowledges that I have made a "good faith" reasonable effort to obtain all required customer account/profile information and have explained that failure to reply to any questions may cause a processing delay or rejection, or result in an incomplete suitability evaluation of the investments selected.

GWFS Equities, Inc.
8515 E. Orchard Rd.
Greenwood Village, CO 80111

Registered Representative Signature _____
Date

Registered Representative - Print Name

Securities, when offered, are offered through GWFS Equities, Inc., and/or other broker dealers.