

ASSET ALLOCATION QUESTIONNAIRE

SECTION I - Contact Information

- i** The following questions will enable you to determine your time horizon and risk tolerance levels so that you can select a suggested asset allocation strategy. Please answer all of the questions and then calculate your score as indicated and select the corresponding asset allocation strategy from the provided table. Please remember these are only suggested allocations; the final decision is up to you.

First Name

Last Name

SECTION II - Your Personal Financial Situation

Your Investment Goal (please select those that apply)

What is the primary goal of this investment?

- Education Funding
- Retirement Funding
- Estate planning or inheritance for my heirs
- Funding for another goal (long or short time frame, e.g. down payment on a house)

Your Time Horizon

The amount of time that you can let your investments grow until you need them can impact the amount of risk you should take with the money. Please select an answer here that reflects the time you have until you need your money.

1. How many years remain before you plan to take a significant disbursement from this account?

- A. Less than 5 years
- B. 5 to 9 years
- C. 10 to 20 years
- D. Over 20 years or I plan to leave this money to my heirs

2. Which of the following statements best describes the stability of your annual income from all other sources without consideration of this investment?

- A. It's stable and I expect it to increase more than the rate of inflation for the foreseeable future.
- B. It's stable and I expect it to keep pace with inflation for the foreseeable future.
- C. It's stable, but I don't expect it to keep pace with inflation.
- D. My income can vary widely from year to year.
- E. I need to prepare for a substantial permanent decline in my income at some point in the next five years.



3. Do you intend to withdraw any of your retirement savings to pay for non-retirement expenses?

- A. Yes, if immediate goals become a priority I would make significant withdrawals.
- B. Yes, but only in limited amounts and only in case of personal financial emergency.
- C. Yes, but only once and very limited in quantity.
- D. No, I have no intention of ever making such a withdrawal.

4. How long would your long-term savings last in the event of a personal financial emergency?

- A. 0 - 3 months
- B. 4 - 6 months
- C. 7 - 12 months
- D. More than 12 months

5. About how much of your monthly income do you use to pay installment debt (auto loans, credit cards, etc., but not mortgages) ?

- A. I have no installment debt.
- B. Less than a quarter of my monthly income is used to pay installment debt.
- C. Between a quarter and a half of my monthly income is used to pay installment debt.
- D. More than half of my monthly income is used to pay installment debt.

SECTION III - Your Investment Experience and Risk Tolerance

① Understanding your overall appetite and attitude for dealing with the various aspects of investment risk – such as loss of principal, volatility/fluctuation of values of your investments, and other factors will have an influence on the suggested asset allocation strategy that makes sense for you. Please carefully read and answer the following questions.

6. Inflation, currently running at 2.0% - 3.0% can erode the future purchasing power of the funds invested in your portfolio. What is your attitude about your portfolio and inflation? Are you:

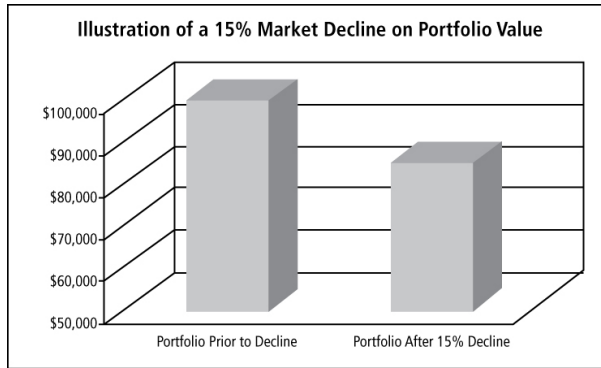
- A. More concerned about the risk of short-term loss – I would be satisfied to just keep up with inflation.
- B. Anticipating a return that modestly exceeds the rate of inflation and willing to accept some fluctuation in my account to achieve that return.
- C. Anticipating a return that significantly exceeds the rate of inflation. I understand that short and intermediate term volatility in my account is required to achieve these goals.

7. While past performance is no guarantee of future results, the S&P 500 has averaged an annual total return of 10% over the last 25 years. Occasionally there have been protracted periods of steep decline, such as the 57% drop in the S&P 500 Index from October 2007 to March 2009. How would you react to a substantial decline in the equity market?

- A. I would be comfortable and would see it as a buying opportunity.
- B. I would be comfortable but would do nothing.
- C. I would be uncomfortable but would do nothing.
- D. I would be uncomfortable and would switch to less volatile investments.



8. Which of the following statements best describes your reaction if the value of your portfolio suddenly declined 15% as part of a similar decline in the financial markets?



- A. I would consider it an opportunity and invest more to take advantage of lower market prices.
- B. I would be somewhat concerned or disappointed but take no action on my portfolio.
- C. I could not take the risk of an additional decline and would transfer a portion of the assets to investments that have less risk.

9. How would you best describe the depth and length of your experience as an investor?

- A. I have no experience.
- B. I have some experience investing in mutual funds or individual stocks and bonds.
- C. I have extensive experience investing and have a broad understanding of capital markets.

Calculate Your Score

The first step in selecting an asset allocation strategy is to calculate your score. Select the numerical score that corresponds to the answer you selected for each of the questions on the questionnaire and write it in the indicated box for each question. Add up your score as indicated to arrive at your total risk tolerance score.

Question	A	B	C	D	E	Your Score
1	0	5	10	15	n/a	
2	10	7	5	3	0	
3	0	1	2	3	n/a	
4	0	1	2	3	n/a	
5	5	4	2	0	n/a	
6	0	5	10	n/a	n/a	
7	5	3	1	0	n/a	
8	12	7	0	n/a	n/a	
9	0	1	2	n/a	n/a	
Add the scores to get your risk tolerance score						

Look Up Your Suggested Strategy

Total Score	Suggested Strategy
0 - 11	Income
12 - 22	Income & Growth
23 - 38	Growth & Income
39 - 52	Moderate Growth
53 - 65	Growth

SECTION IV - Signatures

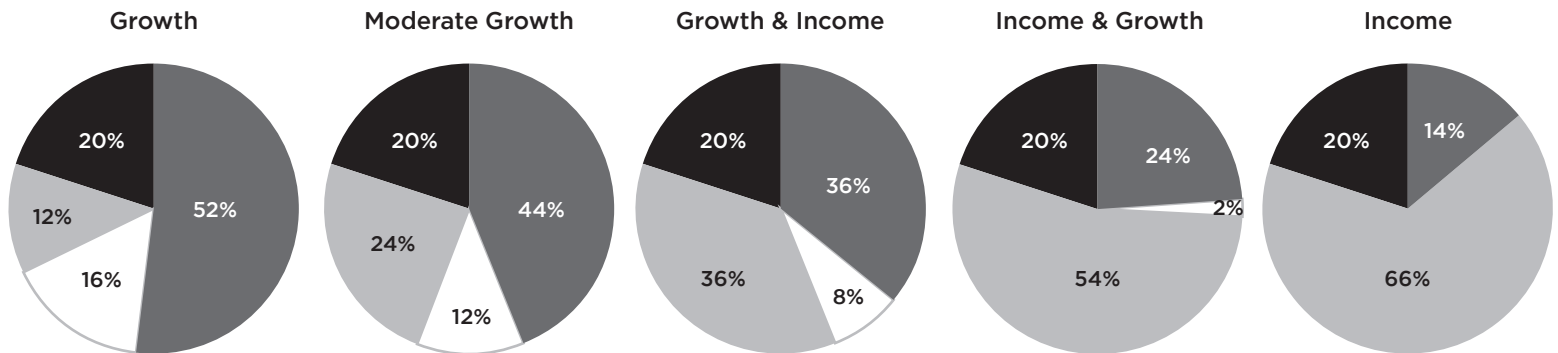
By signing below, I acknowledge that the answers on this questionnaire reflect my personal choices.

Signature _____ Date _____

Signature _____ Date _____

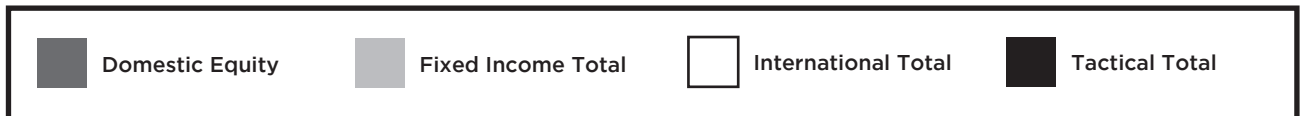


SECTION V - Asset Allocation Models



*Sample Allocations for Illustrative Purposes Only.

Legend



STRATEGIC ALLOCATION	GROWTH	MODERATE GROWTH	GROWTH & INCOME	INCOME & GROWTH	INCOME
S & P 500	16%	12%	12%	7%	4%
S & P 500 Low Volatility	16%	20%	16%	13%	8%
Mid Cap	12%	8%	6%	4%	2%
Small Cap	8%	4%	2%	0%	0%
Domestic Equity Total	52%	44%	36%	24%	14%
Intl. Developed Mkts	12%	8%	6%	2%	0%
Emerging Markets	4%	4%	2%	0%	0%
International Total	16%	12%	8%	2%	0%
U.S. Treasury Bond	0%	10%	12%	16%	20%
Corp Bond	4%	10%	8%	12%	12%
Preferred Stocks	0%	0%	6%	0%	8%
High Yield Bond	4%	0%	0%	0%	6%
Sr. Floating Rate Loan	4%	5%	10%	16%	20%
Fixed Income Total	12%	24%	36%	54%	66%
Strategic Total	80%	80%	80%	80%	80%
TACTICAL ALLOCATION	GROWTH	MODERATE GROWTH	GROWTH & INCOME	INCOME & GROWTH	INCOME
Bond Short 20+ Year	0	5%	10%	15%	20%
Energy ETF	4%	5%	4%	3%	0%
Industrial ETF	4%	2%	0%	0%	0%
Healthcare ETF	4%	4%	3%	2%	0%
Pharmaceuticals ETF	4%	4%	3%	0%	0%
Finance ETF	4%	0%	0%	0%	0%
Tactical Total	20%	20%	20%	20%	20%
Portfolio Total	100%	100%	100%	100%	100%

**SECTION VI - Disclaimer**

There are no warranties implied.

An investment in the fund(s) is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Any opinions expressed are the opinions of WT Wealth Management and its associates only. Information is neither an offer to buy or sell securities nor should it be interpreted as personal financial advice. You should always seek out the advice of a qualified investment professional before deciding to invest. Investing in stocks, bonds, mutual funds and ETF's carry certain specific risks and part or all of your account value can be lost.

In addition to the normal risks associated with investing, narrowly focused investments, investments in smaller companies, sector ETF's and investments in single countries typically exhibit higher volatility. International and Emerging Market ETF's investments may involve risk of capital loss from unfavorable fluctuations in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations. Emerging markets involve heightened risks related to the same factors as well as increased volatility and lower trading volume. Bonds and bond funds will decrease in value as interest rates rise. A portion of a municipal bond fund's income may be subject to federal or state income taxes or the alternative minimum tax. Capital gains, if any, are subject to capital gains tax.

Diversification and asset allocation may not protect against market risk or a loss in your investment.

At WT Wealth Management we strongly suggest having a personal financial plan in place before making any investment decisions including understanding your personal risk tolerance and having clearly outlined investment objectives.

WT Wealth Management is a registered investment adviser located in Jackson, WY. WT Wealth Management may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. Any subsequent, direct communication by WT Wealth Management with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of WT Wealth Management, please contact the state securities regulators for those states in which WT Wealth Management maintains a registration filing.

A copy of WT Wealth Management's current written disclosure statement discussing WT Wealth Management's business operations, services, and fees is available at the SEC's investment adviser public information website – www.adviserinfo.sec.gov or from WT Wealth Management upon written request. WT Wealth Management does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to WT Wealth Management's web site or incorporated herein, and takes no responsibility therefor. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.

An investment based upon any of these asset allocation models should only be made after consulting with a registered

representative and with an understanding of the risks associated with any investment in securities, including, but not limited to, market risk, currency risk, political and credit risks, the risk of economic recession and the risk that issuers of securities or general stock market conditions may worsen, over time. As with any investment, investment returns and principal value will fluctuate, so that when redeemed, an investor's shares may be worth more or less than their original cost. While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to one of these asset allocation models neither guarantees a profit nor prevents the possibility of loss. B. Bond and other fixed-income securities involve both credit risk and market risk, which includes interest rate risk. Credit risk is the risk that the security's issuer will not pay the interest, dividends or principal that it has promised to pay. Market risk is the risk that the value of the security will fall because of changes in market rates of interest or other factors. Interest rate risk reflects the fact that the values of fixed-income securities tend to fall as interest rates rise. When interest rates go down, interest earned on fixed-income securities will tend to decline. F. Foreign securities pose additional risks that are not associated with U.S. domestic issues, such as changes in currency exchange rates and different governmental regulations, economic conditions and accounting standards. G. Invests in growth stocks, the prices of which may be more sensitive to changes in current or expected earnings than the prices of other stocks. Growth stocks may not perform as well as value stocks or the stock market in general. H. Lower rated high yield, high risk securities generally involve more credit risk. These securities may also be subject to greater market price fluctuations than lower yielding, higher rated debt securities. L. Invests in the common stock of large capitalization companies. These investments may not be able to attain the growth rates as high as those of successful smaller capitalization companies, especially during extended periods of economic expansion. M. The common stocks of medium-sized companies may be more volatile than those of larger, more established companies. R. Investing in real estate involves special risks, which may not be associated with investing in stocks, including possible declines in real estate values, adverse economic conditions, and changes in interest rates. S. Investments in small capitalization and emerging growth companies involve greater than average risk. Such securities may have limited marketability and the issuers may have limited product lines, markets and financial resources. The value of such investments may fluctuate more widely than investments in larger, more established companies. V. Invests in stocks that tend to trade at lower prices relative to their fundamental financial characteristics and are therefore considered undervalued. Value stocks can perform differently than other categories of stocks (e.g., growth stocks) and can continue to be undervalued by the market for long periods of time. Z. An investment in the Portfolio is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Portfolio seeks to preserve the value of your investment, it is possible to lose money by investing in the Portfolio.