

INVESTMENT POLICY STATEMENT

This statement will help you establish your investment philosophy and strategy, as well as set standards for choosing an appropriate investment mix for your long-term goals. This statement will also:

1. Help you make sound investment decisions
2. Help you avoid reactionary changes to your Deseret 401(k) Plan account
3. Provide a foundation for you to periodically review
4. Act as a "liahona" or compass on your journey toward retirement

Fixed Retirement Income Sources

Projected pension income:	\$ _____
Your full retirement age Social Security income:	\$ _____
Your spouse's full retirement age Social Security income:	\$ _____
Total	\$ _____

Current Net Worth

Deseret 401(k) Plan balance(s):	\$ _____
Deseret Retirement <i>PLUS</i> Plan balance(s):	\$ _____
Other investments	\$ _____
Liquid assets:	\$ _____
Minus your total debt:	\$ _____
Total net worth:	\$ _____

Investment Time Horizon

Your anticipated retirement age – your current age = _____

Number of years until the earliest date that you may need to start using your money.

Investment Attitude

- Aggressive—I don't panic at market volatility.
- Moderately aggressive—I worry about market volatility, but don't make changes.
- Moderate—I call and talk to a financial advisor about market volatility.
- Moderately conservative—I'm very concerned about market volatility.
- Conservative—Market volatility makes me queasy.

Investment Experience

- None
- Very little
- Moderate
- Significant
- Extensive

Investment Objectives

- Growth of assets
- Preservation of assets
- Income
- Tax advantages
- Speculation

Deseret 401(k) Plan Investment Allocation

- My own investment mix
- Current income preset mix
- Short-term preset mix
- Intermediate preset mix
- Long-term preset mix
- Stock only preset mix

I will use this investment mix until _____, after which date I will review my long-term investment plan.

Deseret 401(k) Plan Contributions

_____ % 401(k) before tax

_____ % Roth 401(k) after tax

_____ % 401(a) after tax

_____ % Scheduled increase every _____ (time period)

I will contribute in this manner and in these amounts until _____.

My Commitment as an Investor

I will keep to my chosen investment mix and contribution amounts until _____, after which date I will review my philosophy and create a new investment policy statement.

_____ INVESTOR	_____ SIGNATURE	_____ DATE
_____ INVESTOR	_____ SIGNATURE	_____ DATE
_____ FINANCIAL PLANNER OR WITNESS	_____ SIGNATURE	_____ DATE

Please be aware: *this document is not a legal contract and has not been reviewed by legal counsel. It's intended to help generate a summary of your personal investment philosophy and investment procedures, which in turn provides general guidance. There is no guarantee that you will attain the investment goals or objectives outlined herein.*