



MEANS

— WEALTH MANAGEMENT —

Risk Profile Questionnaire

Means Wealth Management

Name: _____

Email: _____

Phone: _____

Income and Expenses

1. Income Source

- Employed
- Unemployed
- Investments
- Social Security
- Inheritance

2. Annual Income (AGI)

- Under \$25,000
- \$25,00 - \$50,000
- \$50,000 - \$100,000
- \$100,000 - \$500,000
- \$500,000+

3. Estimated Net Worth Liquid

- Under \$25,000
- \$25,00 - \$50,000
- \$50,000 - \$100,000
- \$100,000 - \$500,000
- \$500,000+

4. Assets

- Under \$25,000
- \$25,00 - \$50,000
- \$50,000 - \$100,000
- \$100,000 - \$500,000
- \$500,000+

5. Estimated Annual Expenses

- Under \$25,000
- \$25,00 - \$50,000
- \$50,000 - \$100,000
- \$100,000 - \$500,000
- \$500,000+

6. Tax Bracket

- 0% - 15%
- 15% - 25%
- 25% - 28%
- 28%+

7. Account Funding Source

- Savings
- Sale of assets
- Inheritance
- Business
- Other

8. Investment Purpose

- Save for education
- Save for retirement
- Generate income
- Accumulate wealth
- Preserve wealth
- Market speculation

9. Investment Objective: Preservation of Capital

- Unimportant
- Low importance
- Neutral
- Important
- Very important

10. Investment Objective: Income

- Unimportant
- Low importance
- Neutral
- Important
- Very important

11. Investment Objective: Capital Appreciation

- Unimportant
- Low importance
- Neutral
- Important
- Very important

12. Investment Objective: Speculation

- Unimportant
- Low importance
- Neutral
- Important
- Very important

13. Investment Objective: Trading Profits

- Unimportant
- Low importance
- Neutral
- Important
- Very important

Time Horizon

14. What is your age?

- 56 and over (1)
- 46-55 (2)
- 36-45 (3)
- 20-35 (4)

15. What is your primary financial goal?

- Wealth preservation (1)
- Retirement planning (2)
- Wealth accumulation (3)

16. What is the time frame for you to achieve your financial goals?

- 0-5 years (1)
- 5-10 years (2)
- 10 years or longer (3)

Financial Goals

17. Which of the following best describes your financial goals?

- To preserve principal and earn a moderate amount of current income (2)
- To generate a high amount of current income (4)
- To generate some current income and grow assets over time (6)
- To grow assets significantly over an extended period of time (8)

18. How do you expect your standard of living five years from now to compare to your standard of living today?

- Less than it is today (2)
- The same as it is today (4)
- Somewhat higher than it is today (6)
- Substantially higher than it is today (8)

19. Five years from now, you expect your portfolio value to be?

- My primary concern is current income, not portfolio value (2)
- The same as or slightly more than it is today (4)
- Higher than it is today (6)
- Significantly greater than it is today (8)

20. Generating current income from your portfolio is:

- A primary concern (2)
- Not important (4)

21. With the income generated from your portfolio, you plan to:

- Use it for living expenses (2)
- Use some and reinvest some (4)
- Reinvest all income (6)

22. You just received a large amount of money. How would you invest it?

- In something that offers moderate amount of current income and is conservative (3)
- In something that offers high current income and a moderate amount of risk (6)
- In something that offers high total return (principal growth plus income) (9)
- In something that offers substantial capital appreciation with a high degree of risk (12)

23. Which of the following would best describe your reaction if the value of our account suddenly dropped by 20%?

- I would be very concerned because I cannot accept fluctuations in my portfolio value. (3)
- If the amount of income was unaffected it would not bother me. (6)
- Although I invest for long term growth even a temporary decline would concern me. (9)
- I can accept high degrees of fluctuation because I am investing for long term growth. (12)
- I would invest available cash into the portfolio. (15)

24. Which of the following would you feel most comfortable owning?

- Certificates of deposit (3)
- US government securities (6)
- Blue chip stocks (9)
- Stocks of new growth companies (12)

25. Which of the following investments would you least like to own?

- Stocks of new growth companies (3)
- Blue chip stocks (6)
- US government securities (9)
- Certificates of deposit (12)

26. Which of the following investments do you feel are the most ideal for your current portfolio?

- Certificates of deposit (3)
- US government securities (6)
- Blue chip stocks (9)
- Stocks of new growth companies (12)

27. How optimistic are you about the long-term prospects for the economy?

- Very pessimistic (3)
- Unsure (6)
- Somewhat optimistic (9)
- Very optimistic (12)

Total Score of All Answers: _____

Your Risk Score

Associated Portfolio

27-43	20/80 Preservation of Capital
44-52	30/70 Conservative
53-61	40/60 Conservative Growth
62-70	50/50 Balanced
71-80	60/40 Moderate Income
81-89	70/30 Moderate Growth and Income
90-99	80/20 Growth and Income
100-110	90/10 Growth
111-125	100/0 Aggressive Growth

Client Acknowledgement

I understand that the above-referenced Risk Questionnaire acts as a guide only to building an overall financial solution. I recognize that there are other factors to consider besides my score on this questionnaire when making portfolio decisions. I understand that my responses to the Risk Questionnaire provided by my investment advisor indicate that my loss tolerance is: _____%

I disagree with this assessment and would like to invest in the following Portfolio Allocation: _____

My reasoning for disagreeing with this assessment is: _____

Please provide any additional details for your decision (if needed): _____

Client Signature Date

Client Signature Date

Wealth Advisor Signature Date

Wealth Advisor Signature Date

INITIAL_____

DATE_____

Means Wealth Management Regulatory Disclosure

Means Wealth Management

Business Continuity Plan

Privacy Policy

National Financial Services/Fidelity Investments

Business Continuity Plan

Privacy Policy

Customer Identification Program Notice

SIPC Notice:

The securities in your account are protected in accordance with the Securities Investor Protection Corporation (SIPC). For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8300.

Means Wealth Management

Privacy Policy

The following describes how Means Wealth Management (Means) handles your personal information, and what steps we take to protect your privacy. We do not use your personal information for marketing purposes.

Who We Are

Means Wealth Management (Means) is a Maine Corporation with offices at 802 Stillwater Avenue, Bangor, Maine.

We are a full service Securities Broker/Dealer and state registered Investment Advisor.

Accessing Information

Access to customer information is authorized for Means' business purposes only. It is based on our need to know such information in order to provide products and services to you. We require our employees who have access to customer information to protect it and keep it confidential.

Collecting Information to Conduct Business

Means collects information about you to help your Investment Advisor serve your financial needs, provide customer service, offer new products or services, and fulfill legal and regulatory requirements. The type of information that we collect varies according to the products or services you request and may include:

- information included on your application and related forms (such as name, address, Social Security number, assets and income);
- Information about your relationships with us (such as products or services purchased, account balances and payment history).

Security Standards

Means continues to assess new technology to evaluate its ability to provide additional protection of your personal information. We safeguard this information in accordance with federal standards and established security standards and procedures.

Sharing Information

In the course of conducting business, we may disclose some or all of the previously described information about you to our Clearing Agent, National Financial Services, LLC, and its parent company, Fidelity Investments, to non-broker businesses, and to other businesses including non-affiliated third parties, as allowed by law, for the purpose of:

- providing customer service or account maintenance;
- in response to a subpoena, to prevent fraud, or to comply with an inquiry by a government agency or regulator, and
- to perform services for us or on our behalf to develop or maintain software.

In Summary

We do not disclose any nonpublic personal information about you to anyone, except as allowed by law. Your confidence in us is important and we want you to know that your personal and account information is safe. If you have questions or concerns, please contact us.

Means Wealth Management Business Continuity Plan Customer Disclosure Statement

Means Wealth Management (Means) plans to quickly recover and resume business operations after a Significant Business Disruption (SBD) and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our company's Business Continuity Plan (BCP) is designed to permit us to resume operations as quickly as possible, given the scope and severity of the SBD.

The BCP addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, National Financial Services (NFS), backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within the same business day. Your orders and requests for funds and securities could be delayed during this period.

The product sponsor or issuer maintains all records related to your investments and account holdings and backs up important records in accordance with their business continuity plan. For more information on their contingency plan, please contact the sponsor or issuer directly at the telephone number provided on your statements or through their website.

Significant Business Disruptions: The Company's plan takes into account two kinds Significant Business Disruptions (SBDs), internal and external. Internal SBDs affect only the Company's ability to communicate and do business, such as a fire or loss electrical power in the office or building.

External SBDs prevent the operation of the securities markets or a number of firms, such as a terrorist attack, a natural disaster, or another event that causes a wide-scale, regional disruption in essential services.

Internal SBDs: In the event of a disruption in the Company's business operations due an internal SBD, the Company will attempt to continue to conduct business as usual by utilizing alternative communication methods (if available), such as the Internet, cell phones, etc., or by moving its operations to an alternative location.

If personnel or operations must be moved to an alternate location, the Company anticipates that it will resume regular operations within 2-4 hours.

External SBDs: In the event of a disruption in the Company's business operations due to an external SBD, the Company will attempt to continue to conduct business as usual by moving its operations to an alternative location outside the affected area, if possible, or by providing customers with alternative communication arrangements, as indicated below, to conduct business or to access their funds and securities.

The Company will attempt to resume business within 24-48 hours and to keep its customers informed regarding relevant events to the best of its ability based on the circumstances.

In all cases, the Company will resume normal business operations as soon as it is able to do so, based on the type and the extent of the disrupting event.

If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

Communications: In the event you are unable to reach the Company at our main number, please proceed as follows:

1. Contact the Company at the following alternate telephone numbers: (207) 942-5746, (207) 944-5834, (207) 659-7520, (207) 751-2265, (207) 659-9598.
2. Contact the Company by email at info@meanswealth.com.
3. Access the Company's website at www.meanswealth.com.
4. Contact the clearing firm directly at the following telephone numbers to process transactions or for information on your holdings: (800) 544-6666.

5. Contact the product sponsor directly at the number listed on your most recent statement.

6. Access the clearing firm, product sponsor or issuer website for more information on contacting this entity and their business continuity plans. The website address can generally be found on your statement or offering documents.

7. Contact the FINRA's District office at the following telephone number for more information on the company's status and additional instructions: (617) 532-3400.

Contact information: Any questions regarding the Company's Business Continuity Plan should be addressed to: John R. Dudley, 802 Stillwater Ave., Bangor, ME 04401, (207) 947-6763.

Notice of Business Continuity Plans

Fidelity Brokerage Services LLC and National Financial Services LLC

October 2012

Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS") are committed to providing continuous customer service and support; however, we recognize that there are potential risks that could disrupt our ability to serve you. We are confident that we have taken the necessary steps that will allow us to reduce or eliminate the impact of a business disruption.

FBS and NFS recognize the responsibility we have to our customers. We have implemented a business continuity management program with a strong governance model and commitment from senior management. Our continuity program's primary objectives are to meet the needs of our customers, maintain the well-being and safety of our employees and meet our regulatory obligations. The planning process is risk based and involves the understanding and prioritization of critical operations across the firm, the anticipation of probable threats, and the proactive development of strategies to mitigate the impact of those events.

Our continuity planning teams work closely with local governments and officials in the event of an outage impacting our operations.

Additionally, FBS and NFS have identified three large-scale scenarios that require particular focus: pandemics, events impacting stock and bond market operations, and cyber events. Detailed response plans have been developed and cross-discipline teams have been trained to address day-to-day disruptions as well as these specific events.

All FBS and NFS departments have developed the capability to recover both operations and systems. All continuity plans are designed to account for disruptions of various lengths and scopes, and to ensure that critical functions are recovered to meet their business objectives. Critical business groups operate from multiple sites. Dedicated teams within our technology organizations ensure that critical applications and data have sufficient redundancy and availability to minimize the impact of an event. Key components of FBS's and NFS's continuity and technology recovery plans include:

- Alternate physical locations and preparedness
- Alternative means to communicate with our customers
- Back-up telecommunications and systems
- Employee safety programs

Plans are tested regularly to ensure they are effective should an actual event occur. FBS's and NFS's Business Continuity Plans are reviewed no less than annually to ensure that the appropriate updates are made to account for operations, technology, and regulatory changes. To obtain a copy of this notice at any time, contact NFS directly.

Fidelity Brokerage Services LLC, Member NYSE, SIPC

Customer Identification Program Notice

Important Information You Need to Know about Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account.

This notice answers some questions about your firm's Customer Identification Program.

What types of information will I need to provide?

When you open an account, your firm is required to collect the following information:

- Name
- Date of birth
- Address
- Identification number:
 - U.S. citizen: taxpayer identification number (Social Security number or employer identification number)
 - Non-U.S. citizen: taxpayer identification number; passport number and country of issuance; alien identification card number; or government-issued identification showing nationality, residence and a photograph of you.

You may also need to show your driver's license or other identifying documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement.

U.S. Department of the Treasury, Securities and Exchange Commission, and FINRA rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation,

employment information, investment experience and objectives and risk tolerance.

What happens if I don't provide the information requested or my identity can't be verified?

Your firm may not be able to open an account or carry out transactions for you. If your firm has already opened an account for you, they may have to close it.

Fidelity Investments Privacy Policy

Our Commitment to Privacy

Fidelity Investments and the Fidelity Funds are committed to maintaining the confidentiality, integrity, and security of personal information about our current and prospective customers.

Please note that certain details of this policy may depend on whether you deal with us through an investment professional, directly as an individual investor, or whether Fidelity provides services to your employer or plan sponsor.

The privacy policies of Fidelity Investments and the Fidelity Funds are reviewed annually. Our printed and online notices are then updated to reflect any changes.

How and why we obtain personal information

Fidelity takes great care to protect personal information about you and when we use it, we do so with respect for your privacy. We may use personal information about you to service, maintain, and protect your account; process transactions in your account; respond to inquiries from you or your representative; develop, offer, and deliver products and services; or to fulfill legal and regulatory requirements. Fidelity may collect public and non-public personal information about you from any of the following sources:

- You or your representative on applications or forms (for example, name, address, Social Security number, birth date, assets and income)
- You or your employer or plan sponsor if Fidelity provides them with recordkeeping services (for example, payroll, human resources, or benefits information)
- Transactional activity in your account (for example, trading history and balances)
- Other interactions with Fidelity (for example, discussions with our customer service staff or information you enter into our websites)
- Information from consumer reporting agencies (for example, to assess your creditworthiness for margin products)
- Information from other third-party data services (for example, to verify your identity and to better understand your product and service needs)
- You or your representative regarding your preferences (for example, your choice of electronic statement delivery, or the screen layout you specify if you use our Internet sites)
- Other sources with your consent or with the consent of your representative (for example, from other institutions if you transfer positions into Fidelity)

How we protect information about you

Fidelity considers the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic and procedural controls and we regularly adapt these controls to respond to changing requirements and advances in technology.

At Fidelity, we restrict access to personal information to those who require it to develop, support, offer and deliver products and services to you.

How we share information about you with third parties

Fidelity does not share personal information about our customers with unaffiliated third parties for use in marketing their products and services. We may share personal information with the following entities:

- Unaffiliated service providers (for example, printing and mailing companies, securities clearinghouses, marketing service providers, and other entities who may provide services at Fidelity's direction)
- Government agencies, other regulatory bodies and law enforcement officials (for example, for tax purposes or for reporting suspicious transactions)
- Other organizations, with your consent or as directed by your representative (for example, if you use Fidelity as a financial reference in applying for credit with another institution), or as permitted or required by law (for example, for fraud prevention)

Our service providers are obligated to keep the personal information we share with them confidential and use it only to provide services specified by Fidelity.

Based on the nature of your relationship with Fidelity, we may exchange information with other third parties as described below:

- If Fidelity provides workplace services to your employer or plan sponsor, such as payroll, human resources or benefits recordkeeping services, Fidelity may exchange any information received in connection with such services with your employer or plan sponsor or others they may authorize.
- If you conduct business with Fidelity through your investment professional, we may exchange information we collect with your investment professional or with others they may authorize.
- If you transact business through Fidelity's life insurance companies, we may validate and obtain information about you from an insurance support organization. The insurance support organization may further share your information with other insurers, as permitted by law. We may also share medical information about you to learn if you qualify for coverage, to process claims, to prevent fraud, or otherwise at your direction, as permitted by law.

How we share information about you within Fidelity

We may share personal information about you with various Fidelity corporate affiliates including internal service providers which perform, for example, printing, mailing, and data processing services.

Additionally, if you interact with Fidelity directly as an individual investor (including joint account holders) or if Fidelity provides

services to your employer or plan sponsor, we may exchange certain information about you with Fidelity financial services affiliates, such as our brokerage and insurance companies, for their use in marketing products and services as allowed by law. Information collected from investment professionals' customers is not shared with Fidelity affiliates for marketing purposes, except with your consent and as allowed by law.

Privacy Online

Privacy, security and service in Fidelity's online operations are just as critical as in the rest of our business. We use firewall barriers, encryption techniques and authentication procedures, among others, to maintain the security of your online session and to protect Fidelity accounts and systems from unauthorized access.

When you interact with us through online channels (for example, websites and mobile applications) owned and controlled by Fidelity Investments ("Fidelity websites"), Fidelity manages personal information in accordance with all of the practices and safeguards described previously.

When you visit Fidelity websites, we may collect technical and navigational information, such as device type, browser type, Internet protocol address, pages visited, and average time spent on Fidelity websites. We use this information for a variety of purposes, such as maintaining the security of your online session, facilitating site navigation, improving Fidelity website design and functionality, and personalizing your experience on Fidelity websites. Additionally, the following policies and practices apply when you are online.

Cookies and similar technologies

Fidelity and our third-party service providers may use cookies and similar technologies to support the operation of Fidelity websites. Cookies are small amounts of data that a website exchanges with a web browser or application on a visitor's computer or mobile device. Cookies help us to collect information about visitors to Fidelity websites, including date and time of visits, pages viewed, amount of time spent on our sites, or general information about the device used to access the site. Fidelity cookies are also used for security purposes and to personalize your experience, such as customizing your screen layout.

You can refuse or delete cookies. Most browsers and mobile devices offer their own settings to manage cookies. If you refuse a cookie when on a Fidelity website, or if you delete cookies, you may experience some inconvenience in your use of Fidelity websites. For example, you may not be able to sign in and access your account, or we may not be able to recognize you, your device or your online preferences.

Both Fidelity and third-party service providers we hire may use cookies and other technologies, such as web beacons or pixel tags, in online advertising as described below.

Advertising on Fidelity websites

Fidelity advertises on its own websites (including our mobile applications), and when we do, we may use information about your relationship with us, such as the types of accounts you have, to tailor advertisements about Fidelity and third-party products and services that may be of interest to you.

We may also use third-party service providers to help us determine which Fidelity products and services may be of interest to you. These service providers may collect information about your activity on Fidelity websites using cookies and other technologies to analyze, for example, pages visited, search engine referrals, browsing patterns, and responses to advertisements and promotions. Such service providers may only collect and use such information for purposes specified by Fidelity and not for their own purposes.

Advertising on Non-Fidelity websites

Fidelity also advertises our products and services on websites not affiliated with Fidelity and we contract with third-party advertising companies to display these ads. These third-party advertising companies may use cookies and similar technologies to collect technical and web navigational information, such as device type, browser type, Internet protocol address, and pages visited. Fidelity and these third-party online advertising companies may use the data collected, along with other information we have about you and your Fidelity relationships, to serve relevant ads to you. The advertisements may be relevant to your interests, as determined by your activity on Fidelity and non-Fidelity websites. These advertisements are known as "interest-based advertisements".

You may opt-out of receiving interest-based advertisements from online advertising companies by clicking on the AdChoices icon (which appears on all Fidelity interest-based ads) and following the opt-out instructions. For more information about interest-based advertising please see http://www.networkadvertising.org/managing/opt_out.asp.

Non-Fidelity websites and mobile applications are not subject to Fidelity's Privacy Policy. You may visit the individual sites for additional information on their privacy practices.

Connecting with Fidelity on social media sites

Fidelity provides experiences on social media platforms that enable online sharing and collaboration among users who have registered to use them. We may collect information you provide by interacting with us via social media, such as photographs, opinions, or Twitter handle. Any content you post, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms, is also subject to the terms of use and privacy policies of those platforms. Please refer to them to better understand your rights and obligations with regard to such content.

Fidelity's mobile® apps

Fidelity Mobile® applications ("apps") allow you to access your accounts, trade securities, move money, and access news and research using wireless or mobile devices. Our privacy practices apply to any personal information or other information that we may collect through the apps.

Protecting children's privacy online

Fidelity websites are not directed to individuals under the age of thirteen (13). Fidelity does not intentionally collect information on Fidelity websites from those we actually know are under 13, and we request that these individuals do not provide personal information through the sites.

Additional Information

If you are a former customer, these policies also apply to you; we treat your information with the same care as we do information about current customers.

Fidelity offers several options for accessing and, if necessary, correcting your account information. You can review your information using your statements, or through our automated telephone or Internet services. You may also write or call us with your request for information. If you transact business through Fidelity's life insurance companies, you are entitled to receive, upon written request, a record of any disclosures of your medical record information. If we serve you through an investment professional, please contact them directly. Specific Internet addresses, mailing addresses and telephone numbers are listed on your statements and other correspondence.

The Fidelity Investments Privacy Policy is provided on behalf of:

- Fidelity Brokerage Services LLC
- Fidelity Distributors Corporation
- Fidelity Workplace Services LLC
- Fidelity Investments Institutional Operations Company, Inc.
- Fidelity Investments Institutional Services Company, Inc.
- Fidelity Management Trust Company
- Fidelity Personal Trust Company, FSB
- Fidelity Stock Plan Services, LLC
- Fidelity Investments Life Insurance Company
- Empire Fidelity Investments Life Insurance Company
- Fidelity Insurance Agency, Inc.
- National Financial Services LLC
- Strategic Advisers, Inc.
- Pyramis Global Advisors, LLC
- Other companies owned by Fidelity Investments using the Fidelity name to provide financial or payroll services to customers

Fidelity Funds Privacy Policy

Protecting your personal information is an important priority for the Fidelity Funds. The Funds' privacy policy is designed to support this objective. The Funds collect non-public personal information concerning you in the following ways:

- Information provided by you or your representative on applications or other forms furnished to the Funds or through other interactions that you or your representative have with the Funds
- Information arising from your investments in or accounts with the Funds
- Information the Funds receive from a consumer reporting agency

The Funds employ physical, electronic, and procedural controls to safeguard your information. For example, the Funds authorize access to your personal and account information only for personnel who need that information in order to provide products or services to you.

The Funds do not disclose any non-public personal information about you, except as permitted by law. For example, the Funds have entered into a number of arrangements with Fidelity Investments to provide for investment management, distribution and servicing of the Funds.

If you decide to close your account, the Funds will continue to adhere to the privacy policies and practices as described in this notice. Please read the Fidelity Funds Privacy Policy in conjunction with the Privacy Policy for the Fidelity Investments companies of which you are also a customer.

The Fidelity Funds Privacy Policy is provided on behalf of the Fidelity Investments family of mutual funds.

Effective June 2015