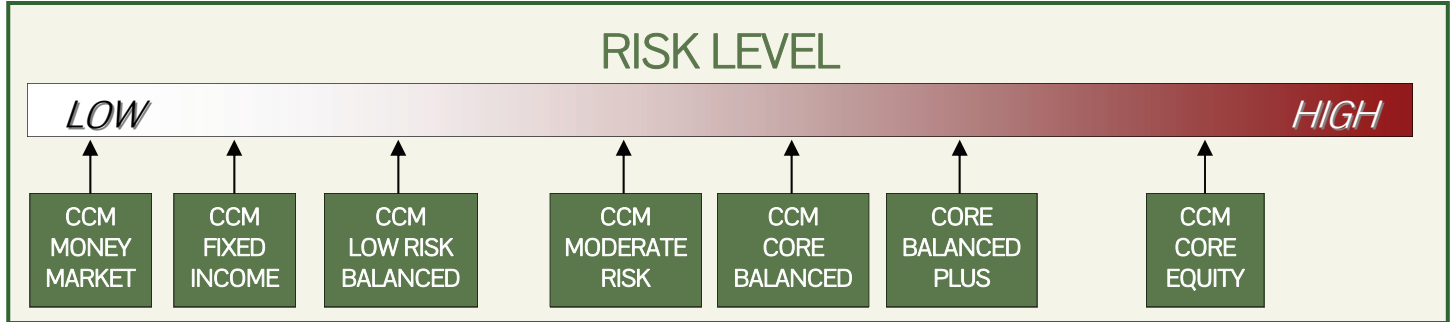


# CCM CLIENT INVESTMENT PARAMETERS

CLIENT:



Check  
your  
selection

## FIXED INCOME

**MONEY MARKET:** An approach to maximizing current income returns within a short-term time frame (one year or less). Invests in short-term fixed income instruments. Offers maximum security to invested principal.

**BONDS:** An approach consisting of government and investment grade corporate bonds and money market securities. For taxable accounts, the approach may include municipal securities. The maturity structure of the portfolio will change according to market conditions in order to maximize capital appreciation.

## BALANCED

CCM's balanced portfolios are equity/income approaches consisting of stocks, bonds and money market securities. The asset allocation (mix) is changed according to market conditions consistent with client's investment policy statement. Asset mix ranges for the various balanced portfolios are as follows:

	STOCKS	BONDS	MONEY MARKETS
Low Risk	0% - 40%	30% - 100%	0% - 50%
Moderate Risk	10% - 60%	30% - 90%	0% - 30%
Core Balanced	20% - 80%	20% - 80%	0% - 20%
Core Balanced Plus	20% - 80%	20% - 80%	0% - 20%

**LOW RISK BALANCED:** Lowest risk CCM balanced alternative. Asset mix averages 20% stocks/80% bonds.

**MODERATE RISK BALANCED:** Asset mix averages 40% stocks/60% bonds.

**CORE BALANCED:** Asset mix averages 50% stocks/50% bonds.

**CORE BALANCED PLUS:** Highest risk balanced alternative. Asset mix averages 60% stocks/40% bonds.

**STATIC ALLOCATION:** Maintain static asset allocation of \_\_\_\_\_% stocks / \_\_\_\_\_% bonds.

## EQUITY

**EQUITY:** Equity-only portfolio seeking high return by investing in the common stock of both "value" and "growth" companies. The approach seeks to limit risk to a rate lower than the stock market in general.

CCM CLIENT INVESTMENT PARAMETERS  
(Continued)

ACCOUNT CONSIDERATIONS

Purchase and Sale Restrictions (e.g. no alcohol, tobacco stocks)

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Tax Considerations

- Non-Taxable                       Taxable                      Marginal Tax Rate: \_\_\_\_\_ %
- Minimize capital gains
- Use tax-free municipal bonds                      State: \_\_\_\_\_
- Other: \_\_\_\_\_

Periodic Distributions Required (e.g. \$1,000/month on 30th day)

Amount \$ \_\_\_\_\_                      Frequency \_\_\_\_\_

For clients with multiple CCM accounts

- Manage each account so that it conforms to the selected CCM style
- Manage multiple accounts so the **combined** account conforms

Other Instructions

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Financial Consultant or Client—Please Sign Here

Name: \_\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_\_