EXHIBIT A

Life’s Plan Individual Trust
Investment Policy Statement Addendum
Investment Policy For: ____________________________________________
Date: ____________________________

1.)  **Investment Time Horizon:**
(please select one preferred investment time horizon and one preferred portfolio allocation within that time horizon)

☐ 1-5 Years

☐ Conservative (target allocation of 20% stocks/80% bonds)
  ➢ **potential loss in any given year:** -4.2%
  ➢ **potential dollar loss in any given year:** $4,200 or more
  ➢ **median annual return is 4.9%**

☐ Moderate (target allocation of 50% stocks/50% bonds)
  ➢ **potential loss in any given year:** -8.1%
  ➢ **potential dollar loss in any given year:** $8,100 or more
  ➢ **median annual return is 6.0%**

☐ 5-10 Years

☐ Moderate (target allocation of 50% stocks/50% bonds)
  ➢ **potential loss in any given year:** -8.1%
  ➢ **potential dollar loss in any given year:** $8,100 or more
  ➢ **median annual return is 6.0%**

☐ Growth & Income (target allocation of 60% stocks/40% bonds)
  ➢ **potential loss in any given year:** -10.8%
  ➢ **potential dollar loss in any given year:** $10,800 or more
  ➢ **median annual return is 6.6%**

☐ Greater than 10 years

☐ Growth & Income (target allocation of 60% stocks/40% bonds)
  ➢ **potential loss in any given year:** -10.8%
  ➢ **potential dollar loss in any given year:** $10,800 or more
  ➢ **median annual return is 6.6%**

☐ Growth (target allocation of 80% stocks/20% bonds)
  ➢ **potential loss in any given year:** -17.5%
  ➢ **potential dollar loss in any given year:** $17,500 or more
  ➢ **median annual return is 7.5%**

_____________________________________________________________________

Client Signature

** one year potential loss is 2 standard deviations (97th percentile of forecasted estimated outcomes) below the median estimated expected annual return
***assuming a beginning market value of $100,000
****annual estimated return expectation is based upon Callan’s 2013 Capital Markets Expectations

Past performance is no guarantee of future results.