

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.