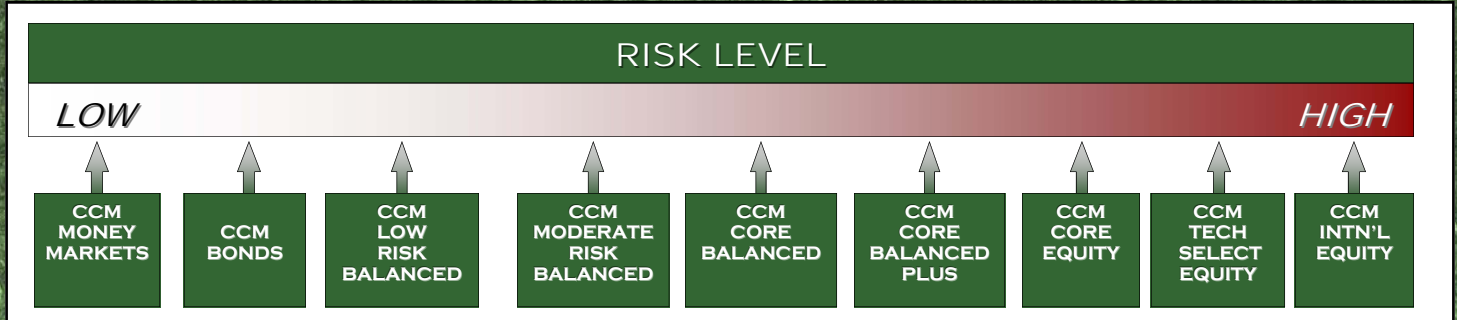


CCM CLIENT INVESTMENT PARAMETERS

CLIENT:



Please check your selection

FIXED INCOME

MONEY MARKETS: 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% - 30% | 30% - 100% | 0% - 50% |
| Moderate Risk | 10% - 60% | 30% - 90% | 0% - 30% |
| Core Balanced | 20% - 80% | 20% - 80% | 0% - 20% |
| Core Balanced Plus | 30% - 90% | 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.

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.

TECHNOLOGY SELECT: All-equity portfolio seeking high rates of return by investing in the common stock of companies in the computer hardware/software, biotechnology and telecommunications industries.

INTERNATIONAL EQUITY: All-equity portfolio seeking high rates of return by investing in single country ETFs of countries listed in the MSCI (Morgan Stanley Capital International) Developed, Emerging, and Frontier Universe.

CCM CLIENT INVESTMENT PARAMETERS (CONTINUED)

ACCOUNT CONSIDERATIONS

Purchase Restrictions (e.g. no alcohol, tobacco):

Sale Restrictions (e.g. do not sell IBM due to low cost basis):

Tax Considerations (for taxable accounts only, not applicable for IRA's)

Taxable Non-Taxable Marginal Tax Rate: _____%

Minimize capital gains

Use tax-free municipal bonds (subject to availability/ market conditions) 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 selected CCM style

Manage multiple accounts so the **combined** account conforms (preferable)

Other instructions (e.g. sell all IBM shares as soon as possible)

FINANCIAL CONSULTANT OR CLIENT—PLEASE SIGN HERE

Name: _____

Signed: _____ Date: _____