

**ENROLLMENT FORM: GOPPERT FINANCIAL CORP.  
401(k) / PROFIT SHARING PLAN**

Step-by-step instructions:

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| 1. Complete "Personal Information" section                | 4. Complete the "Risk Assessment Profile"                    |
| 2. Choose the amount (from your pay) you want to withhold | 5. Choose how you want your plan assets invested             |
| 3. Complete the "Beneficiary Designation" section         | 6. Sign and return this form to your plan sponsor / employer |

**1. Personal Information**

Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Address: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
 \_\_\_\_\_ Daytime Phone: ( \_\_\_\_\_ ) \_\_\_\_\_  
 Employer: \_\_\_\_\_ Email Address: \_\_\_\_\_  
 Date of Hire: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Sex: M F  
 Re-Hire Date (if applicable): \_\_\_\_ / \_\_\_\_ / \_\_\_\_ *(this only applies if you terminated employment and returned at a later date)*

**2. Contributions**

Reduce my current and future salaries by \_\_\_\_\_ (percentage) per pay period (enter "NONE" if you choose not to contribute).

My contributions should be (please check the appropriate box):

Pre-Tax (Normal Contribution) Contributions are made with pre-tax dollars, reduces taxable income

The above amount will be contributed by me to the salary deferral plan. This deferral applies to my total compensation, including bonus(es), unless explicitly noted here: \_\_\_\_\_. Changes to this agreement must be in writing. My plan sponsor may need to reduce my salary deferral amount as required by law to meet plan limits.

**3. Beneficiary Designation**

<p><u>Participant's Primary Beneficiary*</u></p> <p>Name: _____</p> <p>Address: _____</p> <p>_____</p> <p>Date of Birth: ____ / ____ / ____ Sex: M or F</p> <p>Social Security #: _____ - _____ - _____</p> <p>Relationship to Participant: _____</p>	<p>If you are married and you do NOT name your spouse as primary beneficiary, your spouse must sign the following consent. Their signature <b>must be notarized.</b></p> <p>Spouse's signature: _____</p> <p>Printed name: _____</p>
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Participant's Contingent Beneficiary\* \_\_\_\_\_%

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

Address: \_\_\_\_\_

\_\_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Sex: M or F

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Relationship to Participant: \_\_\_\_\_

Participant's Contingent Beneficiary\* \_\_\_\_\_%

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

Address: \_\_\_\_\_

\_\_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Sex: M or F

Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Relationship to Participant: \_\_\_\_\_

\*(If additional beneficiary space is needed or if you would like to name multiple beneficiaries, please use this back of this form to provide additional information. Combined percentages of multiple beneficiaries must equal 100%.)

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#### 4. Risk Assessment Profile

##### What is your investment temperament? (choose one)

- I am very conservative. Safety of principal is more important than growth. I want to take minimum risk.
- I want a liberal cash return from income producing investments that also offer a chance for capital gains in the future.
- I can accept a lower level of income now in order to try to achieve capital appreciation over the years and the growth of income in the future.
- I am willing to speculate and accept relatively high risk in exchange for the possibility of greater gains.

##### In how many years do you estimate that you will begin to need some of the money from this retirement plan?

- Immediately
- Within the next three years
- From 3 to 7 years
- From 7 to 12 years
- Longer than 12 years
- I will not personally need this money

##### Once you begin making withdrawals, over how many years do you expect to draw down the assets from this retirement plan?

- Over less than five years
- Over five to ten years
- Over more than 10 years
- I will take a lump sum withdrawal in \_\_\_\_\_ years

##### Do you generally find yourself more comfortable investing in things that have done well recently?

- Not sure / depends
- No
- Yes

##### Does your ability to accept risk differ after changes in the direction of the market? (Examples: Stock market weakness from 2000-2002. Stock market strength from 2003-2007)

- No. I understand the market rises and falls, and believe my overall risk profile will remain unchanged. The key is remaining flexible and managing the risk of my investment mix.
- Yes. I feel more comfortable taking less risk when the market is perceived to be weaker and more risk when the market is perceived to be stronger.
- Yes. I look for opportunities to become more aggressive when the market presents buying opportunities and want to take some profits (reduce my market exposure) when the market rallies.

##### Which of the following best describes your expectations for performance?

- My level of return doesn't matter as long as I don't lose money.
- I am willing to accept a lower return than the stock market in exchange for greater safety.
- I don't care what the stock market does as long as I can beat inflation at low risk.
- My performance should at least equal that of the stock market.
- I want to beat the stock market and am willing to assume above-average risk in pursuit of growth.

##### How would you most likely react to losses in your portfolio?

- I am not sure how I would react.
- During difficult periods, I have a difficult time remaining with my plan and feel safer taking a temporary defensive position until things improve.
- As long as the losses are in the range of what I knew was possible, I feel it is important to remain focused on my long-term objectives and stick to my developed, flexible plan.

##### What type of investor do you consider yourself? Please circle a number on the risk continuum below.

1	2	3	4	5	6	7	8	9	10
Conservative			Moderate				Aggressive		

##### Are there new or changing circumstances that will or potentially affect your desire or ability to take risk? (Ex: receiving an inheritance, retirement, starting a family, etc.)

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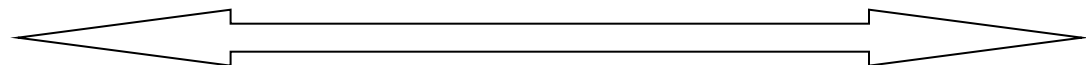
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**5. Investment Selection (Please select either option A or option B)**

Your plan / plan sponsor does not give investment advice to participants. Goppert Financial Corp. has engaged Creative Planning, Registered Investment Adviser, to provide professionally-managed, risk-based portfolios as one of your investment choices. Creative Planning is an ERISA §3(38) Investment Manager (a “designated investment manager”) and is an acknowledged fiduciary to the plan.

**OPTION A - Managed Model Service**

<b>Managed Model Service</b> (Please <b>select</b> the investment portfolio you choose by checking the green box)				
Short-Term Bond / Money Market	Low Volatility Portfolio	(default) Balanced Portfolio	Medium Volatility Portfolio	High Volatility Portfolio
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Your Investment Makeup:  
 Conservative ..... Moderate ..... Aggressive

Your Risk Tolerance:  
 Risk Averse ..... Moderate ..... Aggressive

**OPTION B – INDIVIDUALLY-DIRECTED ACCOUNT**

Participants who select the individually-directed account option are solely responsible for selecting, monitoring, and managing their investments. This selection requires indemnity paperwork to be completed by the participant, account opening paperwork to be completed by the participant, Trustee and Plan Sponsor approval of this election, and may require a minimum account balance.

NOTE: Creative Planning will construct the plan’s risk-based portfolios (“Managed Model Service”) from the investment choices listed in the Addendum. Plan participants who select an individually-directed account may construct their portfolio from the investments on this list, from other investments allowed on the custodian’s platform, or any combination thereof.

**6. Signature**

I have read the “Retirement Plan Guide” presented to me by my employer. The latest dated enrollment form revokes all prior designations. This is a:

- New hire election
- Name change only
- Change of salary deferral election % or Managed Model Service election
- Change of beneficiary(ies)

Participant’s Signature \_\_\_\_\_ Date: \_\_\_\_\_

(Changes to the Managed Model Service election and account balance are effective the 1<sup>st</sup> day of the following quarter from the date signed).

For questions, please contact our team directly:

Creative Planning  
 5454 W. 110<sup>th</sup> Street  
 Overland Park, KS 66211

Phone: (913) 681-0215  
 Email: SAteam@creativeplanning.com  
 (Subject Line: “Goppert Financial Corp.”)

**ADDENDUM**

<b>Cash Equivalents*</b>	<b>Symbol</b>	<b>Description</b>
Schwab Money Market Fund		Money Market Fund
Schwab Govt Money Fund	SNVXX	Money Market Fund
<b>Fixed Income*</b>	<b>Symbol</b>	<b>Description</b>
FPA New Income	FPNIX	Short-Term Bond
Vanguard Short-Term Bond	BSV	Short-Term Bond
iShares Barclays 20+ Year Treasury	TLT	Long-Term Treasuries
Metropolitan West Total Return Bond	MWTRX	Intermediate-Term Bond
SPDR Barclays High Yield	JNK	Corporate, High-Yield
iShares Barclays TIPS	TIP	Treasury Inflation Protected
Abbvie Inc 2.60% 11/21/2024	00xxxxBZ1	Corporate Bonds
Abbvie Inc 3.20% 5/14/2026	00xxxxAY5	Corporate Bonds
Anheuser-Busch Companies LLC 3.65% 2/1/2026	03xxxxAG5	Corporate Bonds
Bank Amer Corp Fr 4.20% 8/26/2024	06xxxxFH7	Corporate Bonds
Citigroup Inc Note Call Make Whole 3.20% 10/21/2026	17xxxxKY6	Corporate Bonds
Cvs Health Corp 3.875% 7/20/2025	12xxxxCL2	Corporate Bonds
Goldman Sachs Group Inc 4.00% 3/3/2024	38xxxxVM3	Corporate Bonds
Goldman Sachs Grp Inc Mtn Be 2.537% 11/29/2023	38xxxxB81	Corporate Bonds
JPMorgan Chase & Co 3.875% 9/10/2024	46xxxxJY7	Corporate Bonds
Microsoft Corp Note 3.30% 2/6/2027	59xxxxBY9	Corporate Bonds
Morgan Stanley Sr Nt 3.70% 10/23/2024	61xxxxVL0	Corporate Bonds
Oracle Corp Note Call Make Whole 2.50% 4/1/2025	68xxxxBT1	Corporate Bonds
Royal Bank Of Canada Bond 4.65% 1/27/2026	78xxxxAD5	Corporate Bonds
Visa Inc 3.15% 12/14/2025	92xxxxAD4	Corporate Bonds
Vodafone Group Plc New 4.125% 5/30/2025	92xxxxBJ8	Corporate Bonds
Wells Fargo & Co New Note 3.00% 4/22/2026	94xxxxRW3	Corporate Bonds
<b>Total Stock Market*</b>	<b>Symbol</b>	<b>Description</b>
Vanguard Total Market Index	VTI	Total U.S. Stock Market
<b>Large Cap*</b>	<b>Symbol</b>	<b>Description</b>
Invesco Equal Weight S&P	RSP	Large Cap Blend
iShares Core US Value	IUSV	Large Cap Value
American Century Equity Income	ACIIX	Large Cap Value
Selected American Shares	SLASX	Large Cap Growth
Vanguard High Dividend Yield	HYM	Large Value, Divided-Payers
American Funds Fundamental Investors	AFIFX	Large Blend
SPDR S&P 500	SPY	S&P 500 Index
Yacktman Focused Fund	YAFFX	Large Blend
Invesco S&P 500 Pure Growth	RPG	Large Growth
iShares S&P 500 Growth	IVW	Large Growth
American Century Focused Large Cap Value	FLV	Large Cap Value
Schwab US Dividend Equity	SCHD	Large Cap Value
iShares Core S&P 500	IVV	S&P 500 Index
<b>Mid Cap*</b>	<b>Symbol</b>	<b>Description</b>
SPDR Mid Cap 400	MDY	S&P Mid Cap 400 Index
Artisan Mid Cap Value	APDQX	Mid Cap Stocks
WisdomTree MidCap Earnings	EZM	Mid Cap Stocks
SPDR Portfolio S&P 400 Mid Cap	SPMD	Mid Cap Stocks
<b>Small Cap*</b>	<b>Symbol</b>	<b>Description</b>
SPDR S&P 600 Small Cap	SLY	S&P Small Cap 600 Index
Artisan Small Cap Value	ARTVX	Small Cap
Vanguard High Dividend Yield	VBR	Small Cap
DFA US Micro Cap	DFSCX	Micro Cap
DFA US Small Cap Value Instl	DFSVX	Small Cap
<b>International / Global*</b>	<b>Symbol</b>	<b>Description</b>
First Eagle Global	SGIIX	Global Allocation

<b>International / Global* (cont'd)</b>	<b>Symbol</b>	<b>Description</b>
First Eagle Overseas	SGOVX	International Allocation
Artisan International Value	APDKX	International Allocation
iShares MSCI EAFE	EFA	EAFE Index
iShares MSCI Emerging Markets	EEM	Emerging Markets Index
Matthews Pacific Tiger	MAPTX	Pacific/Asia (ex-Japan)
BlackRock Latin America	MDLTX	Latin America
Vanguard MSCI Europe	VGK	Europe
WisdomTree Emerging Mkts Small Cap Div	DGS	Emerging Markets
iShares Core MSCI Emerging Markets	IEMG	Emerging Markets
iShares MSCI Singapore	EWS	Singapore
iShares MSCI Australia	EWA	Australia
Vanguard Emerging Market	VWO	Diversified Emerging Markets
Vanguard Int'l High Div Yield	VYMI	International
Flexshares Intl Quality Dividend Index Fund	IQDF	International
DFA Int'l Small Company	DFISX	International - Small Cap
<b>Sector / Specialty*</b>	<b>Symbol</b>	<b>Description</b>
Consumer Staples Select Sector SPDR	XLP	Consumer Staples
iShares Global Consumer Staples	KXI	Global Consumer Staples
Financial Select Sector SPDR	XLFX	Financials
Energy Select Sector SPDR	XLE	Energy
Industrials Select Sector SPDR	XLI	Industrials
Materials Select Sector SPDR	XLB	Materials, Natural Resources
Vanguard Consumer Discretionary	VCR	Consumer Discretionary
First Trust Tech Dividend	TDIV	Technology
Vanguard Healthcare	VHT	Healthcare
Allianz RCM Wellness	DGHCX	Healthcare & Wellness
Permanent Portfolio	PRPEX	Diversified Allocation
Van Eck Global Hard Assets	GHAAX	Hard Assets
Hennessy Gas Utility	GASFX	Natural Gas
iShares Gold	GLD	Gold
iShares Silver	SLV	Silver
American Century Real Estate	REACX	Real Estate
iShares Real Estate	IYR	U.S. Real Estate
Health Care REIT	HCN	REIT, Health Care
iShares Dow Jones Transportation	IYT	Transports
iShares Global Energy	IXC	Energy
Vanguard Real Estate	VNQ	Real Estate
<b>Inverse</b>	<b>Symbol</b>	<b>Description</b>
ProShares UltraShort 20+ Year Treasury	TBT	Inverse 20+ Year Treasury
ProShares UltraShort S&P 500	SDS	Inverse S&P 500

**DISCLAIMERS:**

\* In the construction of the "Managed Model Service", Creative Planning may, at its sole discretion, utilize the individual securities and/or components of these funds or indices.

\*\* Participants that fail to make an investment election (either Option 1: "Managed Model Service" or Option 2: "Individually-Directed Account") will be invested by default in a diversified allocation.

Creative Planning may change the investment choices in this addendum at any time and at its sole discretion.