

# risk questionnaire

## PRISM INVESTMENTS

Please answer the following:

1. What age range are you in?

<input type="checkbox"/> 35 and under	(10)
<input type="checkbox"/> 36-45	(8)
<input type="checkbox"/> 46-55	(6)
<input type="checkbox"/> 56-65	(4)
<input type="checkbox"/> 66-75	(2)
<input type="checkbox"/> 76+	(0)
  
2. What would you prefer to do with the money earned on your savings or investments?

<input type="checkbox"/> reinvest all money earned	(10)
<input type="checkbox"/> spend a portion of the money and reinvest a portion	(5)
<input type="checkbox"/> spend all money earned	(0)
  
3. How much money do you have set aside for emergency financial needs?

<input type="checkbox"/> I have more than 6 months of after-tax income set aside.	(4)
<input type="checkbox"/> I have <6 months of after-tax income set aside.	(2)
<input type="checkbox"/> I do not have any emergency funds set aside.	(0)
  
4. How important is the safety of your principal?

<input type="checkbox"/> I am not willing to risk safety of principal at all.	(0)
<input type="checkbox"/> I am willing to risk some safety for the potential of a conservatively higher amount of return.	(5)
<input type="checkbox"/> I am willing to risk more safety of principal for the potential of a higher rate of return.	(10)
<input type="checkbox"/> I am willing to risk all safety of principal for the potential of a higher rate of return.	(15)
  
5. When do you plan to use a significant portion (over one-third) of your savings/investment portfolio? (i.e., to buy a home, pay for college tuition)

<input type="checkbox"/> More than 15 years	(10)
<input type="checkbox"/> 11-15 years	(8)
<input type="checkbox"/> 6-10 years	(6)
<input type="checkbox"/> 1-5 years	(2)
<input type="checkbox"/> Less than one year	(0)
  
6. What do you expect to happen with your total earnings (from jobs, investments and other sources) over the next five years? I expect my earnings to:

<input type="checkbox"/> far outpace inflation (due to promotion, new job, etc)	(6)
<input type="checkbox"/> increase somewhat ahead of inflation	(4)
<input type="checkbox"/> keep pace with inflation	(2)
<input type="checkbox"/> decrease (due to retirement, part-time work, etc.)	(0)

Points Scored \_\_\_\_\_

**RISK PROFILE: INCOME**

**(0-15 points)**

**Investment Objective: Capital Preservation**

This portfolio seeks income and modest capital appreciation through investing in a portfolio of domestic and international securities. The portfolio's investments focus on fixed income securities. This portfolio is suitable for investors who are either very conservative or require a significant level of income from their investments. They want low volatility and a low probability of substantial capital losses. The asset allocation in this account will be: equities 26% fixed-income 74%.

**RISK PROFILE: CONSERVATIVE GROWTH**

**(16-25 points)**

**Investment Objective: Balanced Growth**

This portfolio seeks to provide income and capital appreciation through investing in a diversified portfolio of domestic and international fixed income and equity securities. The portfolio pursues current income through a variety of bonds; growth is pursued through carefully selected stocks. This portfolio is suitable for investors who place considerable value on a significant and relatively stable income stream with a secondary requirement for wealth enhancement. The asset allocation in this account will be: equities 50%, fixed-income 50%.

**RISK PROFILE: MODERATE Growth Portfolio**

**(26-37 points)**

**Investment Objective: Balanced Growth**

This portfolio seeks to provide long-term capital growth with a modest level of current income through investing in a diversified portfolio of domestic and international equity and fixed income securities. This portfolio is suitable for investors who want the potential for capital appreciation and some growth, and who can withstand moderate fluctuations in market value. The asset allocation in this account will be: equities 68%, fixed-income 32%.

**RISK PROFILE: GROWTH PORTFOLIO**

**(38-49 points)**

**Investment Objective: Growth**

This portfolio seeks to provide long-term capital growth through a portfolio of domestic and international securities. Income is a secondary consideration. This portfolio is suitable for investors who have a preference for growth and who can withstand significant fluctuations in market value. The asset allocation in this account will be: equities 85%, fixed-income 15%.

**RISK PROFILE: AGGRESSIVE Growth Portfolio**

**(50-55 points)**

**Investment Objective: Aggressive Growth**

This portfolio seeks to provide long-term growth of capital through a portfolio of domestic and international securities. Equity securities providing growth of capital will be the emphasis in this portfolio. This portfolio is suitable for growth-oriented investors willing to assume relatively high risk for potentially greater returns. This investor should have a long time horizon and be able to resist overreacting to inevitable market fluctuations. The asset allocation in this account will be: equities 100%, fixed-income 0%.

**Asset Allocation Strategy:**

Conservative (0-15 points) . . . . .	Capital Preservation (E 74%, F 26%)
Moderate (16-25 points) . . . . .	Balanced Growth (E 50%, F 50%)
Moderate Growth (26-37 points) . . . . .	Growth (E 68%, F 32%)
Moderately Aggressive (38-49 points) . . . . .	Aggressive Growth (E 85%, F 15%)
Aggressive (50-55 points) . . . . .	Aggressive Growth (E 100%, F 0%)

Deviation: \_\_\_\_\_

Client: \_\_\_\_\_

Account #: \_\_\_\_\_

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