

risk questionnaire

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 is your goal for your investments?

<input type="checkbox"/> To grow aggressively	(10)
<input type="checkbox"/> To grow significantly	(8)
<input type="checkbox"/> To grow moderately	(6)
<input type="checkbox"/> To grow with caution	(2)
<input type="checkbox"/> To avoid losing money	(0)

3. 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)

4. 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)

5. Which of these statements would best describe your attitude about losses:

<input type="checkbox"/> I can tolerate a loss	(10)
<input type="checkbox"/> I can tolerate a small loss	(5)
<input type="checkbox"/> I have a hard time tolerating any losses	(0)

6. 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)

7. If you are invested stocks and the market declines, which best describes you?

<input type="checkbox"/> High anxiety	(0)
<input type="checkbox"/> Little anxiety as stocks are long term investments	(5)
<input type="checkbox"/> Opportunistic	(10)

8. 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) |
9. 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: CONSERVATIVE (0-20 points)

Investment Objective: Capital Preservation

This is a very conservative strategy for the investor who is seeking a high level of current income and has a low tolerance for risk. The investor values capital preservation but understands the need of an equity position for capital appreciation to act as a hedge against loss of purchasing power over time. This portfolio is heavily weighted towards fixed-income securities but holds a moderate equity position as well. The asset allocation in this account will be: equities 10% or 20%, fixed-income 90% or 80%.

RISK PROFILE: MODERATELY CONSERVATIVE (21-30 points)

Investment Objective: Conservative Growth

This is a conservative strategy for the investor who is primarily income oriented, yet desires some ability for capital appreciation as a hedge against a loss of purchasing power. The investor is not typically a risk taker. The investor is willing to accept some possibility of a lower return in exchange for increased stability. The asset allocation in this account will be: equities 30% or 40%, fixed-income 70% or 60%.

RISK PROFILE: MODERATE (31-50 points)

Investment Objective: Balanced Growth

This is a balanced strategy between growth and income and is designed for the knowledgeable investor who understands the relationship between risk and reward. Income and growth are of equal importance and the investor is sensitive to real (adjusted for inflation) returns. The asset allocation in this account will be: equities 50%, fixed-income 50%.

RISK PROFILE: MODERATELY AGGRESSIVE (51-70 points)

Investment Objective: Growth

This strategy is aggressive and is designed for the experienced investor with a low need for current income and an ability to hold positions for longer time periods. The primary objective for this account is capital appreciation with a secondary emphasis on income. The asset allocation in this account will be: equities 60% or 70%, fixed-income 40% or 30%.

RISK PROFILE: AGGRESSIVE (71-85 points)

Investment Objective: Aggressive Growth

This strategy is very aggressive and is designed for the investor interested in achieving top returns over the long term. The investor should have little or no need for current income and the ability and willingness to realize losses or hold positions for longer time periods. The asset allocation in this account will be: equities 80% or 90%, fixed-income 20% or 10%.

Asset Allocation Strategy:

Conservative (0-20 points) Capital Preservation (E 10% or 20%, F 90% or 80%)
Moderately Conservative (21-30 points) Growth (E 30% or 40%, F 70% or 60%)
Moderate (31-50 points) Balanced Growth (E 50%, F 50%)
Moderately Aggressive (51-70 points) Growth (E 60% or 70%, F 40% or 30%)
Aggressive (71-85 points) Aggressive Growth (E 80% or 90%, F 20% or 10%)

Deviation: _____

Client: _____

Account #: _____

Date: _____