

## Risk Profile

The questions below are designed to obtain a general assessment of your risk tolerance.

1. Before you make a decision on any investment, you need to consider how you feel about the prospect of potential loss of principal. This is a basic principle of investing: *the higher return you seek, the more risk you face*. Based on your feelings about risk and potential returns, your goal is to:

- \_\_\_\_\_ A. Potentially increase my portfolio's value as quickly as possible while accepting higher levels of risk.
- \_\_\_\_\_ B. Potentially increase my portfolio's value moderately while accepting moderate to high levels of risk.
- \_\_\_\_\_ C. Income is of primary concern while capital appreciation is secondary.
- \_\_\_\_\_ D. The safety of my investment principal.

2. Which of the following statements best describes your overall approach to investing as a means of achieving your goals?

- \_\_\_\_\_ A. Having a relative level of stability in my overall investment portfolio.
- \_\_\_\_\_ B. Moderately increasing my investment value while minimizing potential for loss of principal.
- \_\_\_\_\_ C. Pursue investment growth, accepting moderate to high levels of risk and principal fluctuation.
- \_\_\_\_\_ D. Seek maximum long-term returns, accepting maximum risk with principal fluctuation.

3. The value of most investments fluctuates from year to year as well as over the short term. How would you feel if an investment you had committed to for ten years lost 20% of its value during the first year?

- \_\_\_\_\_ A. I would be extremely concerned and would sell my investment.
- \_\_\_\_\_ B. I would be concerned and may consider selling my investment.
- \_\_\_\_\_ C. I would be concerned, but I would not consider selling my investment.
- \_\_\_\_\_ D. I would not be overly concerned given my long-term investment philosophy.

4. Realizing that any market-based investments may move up or down in value over time, with which of the hypothetical portfolios below would you feel most comfortable?

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Annual Return</u>
_____	3%	3%	3%	3%	3%	3%
_____	2%	5%	6%	0%	7%	4%
_____	-6%	7%	21%	2%	8%	6%
_____	9%	-11%	26%	3%	18%	9%
_____	14%	-21%	40%	-4%	31%	12%

5. Please describe your general expectations of your investments.

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## Time Horizon

The following questions are designed to obtain a general assessment of your investment period required.

1. Please indicate approximately how many years from today until you intend to liquidate or begin talking withdrawals from your account.

- \_\_\_\_\_ A. Within 1 to 4 years
- \_\_\_\_\_ B. Within 5 to 10 years
- \_\_\_\_\_ C. Within 11 to 20 years
- \_\_\_\_\_ D. More than 20 years

2. What is the number one goal you hope to achieve through working with us?

- A. To grow my portfolio to \$\_\_\_\_\_ by age \_\_\_\_\_.
- B. To better organize and simplify my family life.
- C. To gain peace of mind that a financial professional is managing my assets.

Please explain: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Income Information

*The questions below are designed to obtain a general assessment of your available income for investing.*

1. Given interruptions of periodic income or other unforeseen circumstances, some individuals are forced to tap their investment resources to meet living expenses. In such an instance, how many months of living expenses could be covered by your current liquid investments?

- A. More than 12 months, or not a concern
- B. Between 4 and 12 months
- C. Less than 4 months, or already withdrawing
- D. Not sure

2. Do you expect to receive an inheritance?

- A. Yes, about \$\_\_\_\_\_ in approximately \_\_\_\_\_ years.
- B. No, I do not expect to receive an inheritance.

3. The percentage of your total income that you currently save is approximately:

- A. I do not currently save any income.
- B. Between 2% - 7%
- C. Between 7% - 12%
- D. Greater than 12%

4. In the next five years, you expect that your earned income will probably:

- A. Decrease
- B. Stay about the same
- C. Increase modestly
- D. Increase significantly

5. Does your current income regularly meet the needs of your family?

- A. Always
- B. Usually, but could use more
- C. No, need to significantly increase income

Do you have any specific tax, legal, health, or other unique considerations that we should be aware of?

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