



Risk Tolerance Questionnaire



Name:

Date:

Investor Profile Worksheet

To assist you in determining your own investment style, we are providing the following Investor Profile Worksheet as a tool for reviewing the fundamental issues of your tolerance to risk and your investment time line. Also, your own personal financial goals and needs will be strongly considered. By answering this questionnaire, you will know your own investor style for which we can suggest a portfolio that applies to your personal situation.

How to Use the Investor Profile Worksheet

Please answer each of the following questions by circling the number to the right of the response that best describes you. After you have completed the worksheet, total up the numbers circled for each section and fill in the amount on the Investor Profile Summary. Once you have your total, consult the Investor Profile Portfolios chart for your portfolio preference.



Which investment objective is most important to you?

1. Preserving my investment.
2. Generating current income while preserving the value of my investment.
3. Increasing the value of my investment.

With which of the following would you feel most comfortable?

1. U.S. Government securities and high-grade corporate bonds.
2. Stocks of established companies.
3. Stocks of smaller, growing companies.

With which of the following would you feel least comfortable?

1. Stocks of smaller, growing companies.
2. Stocks of established companies.
3. U.S. Government securities and high-grade corporate bonds.



If your investments suddenly declined 20%, which statement best describes your reaction according to your long-term objectives?

1. I would be very concerned about such a sudden decline.
2. I would be moderately concerned about such a decline.
3. I would not be overly concerned about such a decline.

How do you feel about the economy in the long run?

1. Not very optimistic
2. Undecided
3. Positive

Your Risk Tolerance Total.....

In how many years do you need these funds?

1. 0 to 5 years
2. 6 to 10 years
3. Over 10 years

What is your primary financial goal?

1. Asset preservation or emergency savings.
2. Mid-life goals (i.e., education, early retirement, vacation home).
3. Long-term wealth accumulation.

What is your age?

1. Over 55
2. 36 to 54
3. 20 to 35

In which range does your household salary fall?

1. \$0 - \$50,000
2. \$50,000 - \$150,000
3. More than \$150,000

How many dependents do you have, including grown children and elderly parents, who depend on your financial assistance?

1. 4 or more
2. 1-3
3. None

How do you expect your employment income will change over the next several years?

1. I fear I might lose my job or I plan to retire.
2. I think it will fluctuate widely.
3. I anticipate a steadily growing income.

How would you describe your financial “cushion” to meet unexpected emergencies?

1. *More than adequate.* I have more than enough cash in a money-market fund or other short-term investments to meet my needs. I may even carry more insurance than I require.
2. *Adequate.* I have ample liquid assets. I have enough insurance and my monthly obligations are manageable.
3. *Borderline.* I have a modest amount of cash and some insurance. But I may need to dip into my investment or borrow in an emergency.
4. *Inadequate.* My reserves are insufficient at the present time.



What is your attitude toward insurance?

- 1. I stay well insured because I'm highly averse to suffering large losses. I spend more for policies with low deductibles because I want maximum coverage.
- 2. I have adequate insurance and my deductibles are low
- 3. I have adequate coverage, but I buy policies with high deductibles to lower my premiums.
- 4. I don't believe in having any more insurance than is absolutely necessary.

Your Time Line Total.....



How would you describe your investment philosophy?

1. I am conservative in my approach and understand that growth of principal may be limited in order to reduce risk of loss.
2. I prefer a moderate approach with an average level of risk in the pursuit of growth.
3. I am an aggressive investor willing to accept higher risk in the pursuit of higher growth.

How much of an increase in the value of your portfolio do you expect five years from now?

1. A slight increase in value.
2. A moderate increase in value.
3. An above average increase in value.

How do you expect your standard of living to adjust over the next five years?

1. Decline
2. Remain the same
3. Improve

What do you want to do with the income from this portfolio?

1. Receive all income
2. Receive some and reinvest some
3. Reinvest all



What is your investment focus?

1. Income
2. A blend of income and growth
3. Growth

Your Financial Goals Total.....

Investor Profile Summary

Your Risk Tolerance Level _____

Your Time Line Total _____

Your Financial Goals Total _____

Investor Profile Total.....



RISK TOLERANCE SCORING SYSTEM

Portfolio Type	Score
Capital Preservation Plus	18-21
Income Plus	22-26
Conservative Growth	27-33
Moderate Growth	34-40
Growth	41-47
Growth Plus	48-53
Aggressive Growth	54-56

Do you agree with the results of this risk tolerance questionnaire?

Yes

No

If you do not agree with the portfolio allocation that your results suggest, please detail which portfolio you believe would be more appropriate and WHY:

Please sign below.

Today's Date: _____

Signature:

Print Name: _____

Signature: _____

Print Name: _____