

## Investment / Risk Questionnaire

1) Based on your investment goals, which of the objectives profiled below best describes your desired investment approach?

- 1  A. Emphasis on preserving principal rather than growing assets
- 3  B. Emphasis on maintaining purchasing power while generating current income
- 5  C. Primary interest is in increasing portfolio value, with some potential for loss
- 8  D. Opportunity for solid growth in assets with moderate to larger fluctuations in value
- 10  E. Opportunities to maximize returns with high likelihood of large fluctuations in asset value

2) Where would you place your investment philosophy on the following scale?  
(Circle One)

1	2	3	4	5	6	7	8	9	10
Minimize losses and fluctuation as much as possible	A balanced investment mix with some fluctuation and growth					Maximum accumulation of assets regardless of risk or fluctuation			

3) Most investments fluctuate over the short term. If you made a \$10,000 investment, with the intention of holding for ten years and it lost value during the first year, at what point would you sell and move to a more stable investment, rather than wait for a turnaround? (Circle One)

- A. \$9,500    B. \$9,000    C. \$8,500    D. less than \$8,000    E. I would not sell

1	3	6	8	10
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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?

	Year 1	Year 2	Year 3	Year 4	Year 5	5 Yr Average Annual Return
1 <input type="checkbox"/>	4%	4.5%	5	4%	3%	4-5%
3 <input type="checkbox"/>	5%	3%	6%	5%	8%	5-6%
5 <input type="checkbox"/>	-6%	7%	21%	2%	8%	6-8%
8 <input type="checkbox"/>	9%	-11%	26%	3%	18%	7-9%
10 <input type="checkbox"/>	14%	-21%	40%	-4%	31%	9-11%

- 5) What time period is most reasonable to measure the results of your investment portfolio?
- 5+ years  5
  - 3 to 5 years  3
  - 1 to 3 years  1

- 6) Which factor do you consider most important?
- The average return produced over the next 5 - 10 years  5
  - The amount of current income the investment will generate  3
  - Minimize the decline in a "down" market  1

- 7) What is most important for your investment portfolio?
- Growth for income later  7
  - Nominal growth with supplemental income now  5
  - Income now  3
  - Minimizing fluctuation (account value going up and down)  1

- 8) How many years from today will you need to access more than 10% of the portfolio's value other than for supplemental income?
- More than 20 years  10
  - Within 11-20 years  7
  - Within 5-10 years  3
  - Within 1-4 years  1

- 9) I need income from this portfolio ..
- I do not need any income from this portfolio  5
  - To supplement my other forms of income  3
  - This is all the income I have  1

- 10) In the next five years, you expect your earned income will probably:
- Decrease  1
  - Stay about the same  3
  - Increase modestly  5
  - Increase significantly  7

- 11) Percentage of your total income you currently save is approximately:
- Greater than 10%  9
  - Between 5-10%  6
  - Between 1-5%  3
  - I do not currently save any income  1

**Total Score** \_\_\_\_\_

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

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

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

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