



## Risk Tolerance Questionnaire

Name of Client: \_\_\_\_\_ Date: \_\_\_\_\_

### 1. Investment Attitude Risk Questionnaire

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Circle a number in answer to each of the six risk tolerance questions below. These answers will help select your Asset Allocation Target Portfolio.

- How important is capital preservation (keeping your principal intact)?  
*Not at all*  1  2  3  4 *Moderately important*  5  6  7  8 *Very important*  9
- How important is growth?  
*Not at all*  1  2  3  4 *Moderately important*  5  6  7  8 *Very important*  9
- How important is low volatility (account value not moving much up and down)?  
*Not at all*  1  2  3  4 *Moderately important*  5  6  7  8 *Very important*  9
- How important is inflation protection?  
*Not at all*  1  2  3  4 *Moderately important*  5  6  7  8 *Very important*  9
- How important is current cash flow?  
*Not at all*  1  2  3  4 *Moderately important*  5  6  7  8 *Very important*  9
- How much risk are you willing to take to achieve a higher return?  
*Not at all*  1  2  3  4 *A Moderate amount*  5  6  7  8 *A lot*  9

**2. In the handling of your finances, would you be willing to take above average risks to seek greater growth with some or all of your investable funds?**

Yes \_\_\_\_\_ No \_\_\_\_\_

**3. If yes, above, what percent of your funds would you be willing to place in investments of above average risk?**

\_\_\_\_\_ Percent

**4. How soon in the future will you be making withdrawals from your account to accommodate your goal for this portfolio?**

- a. 0-3 years
- b. 4-7 years
- c. 8-12 years
- d. 13-20 years
- e. 20+ years

**5. Do you have at least three to six months of living expenses set aside in a safe, liquid investment account?**

- a. Yes
- b. No

**6. Which of the following three statements best describes your feelings about investing?**

- a. I prefer conservative investments which will minimize the chance of losing any principal in a given year. (I realize this may limit my portfolio's long-term growth).
- b. I am comfortable with a moderate amount of risk and am willing to tolerate periodic market downturns in order to increase chances of future growth.
- c. I seek maximum future growth and am not concerned about short term fluctuations in value. I am willing to incur significant short-term losses to maximize long term gains.

- 7. In 2008, if you had investments, how did you react to the market decline?**
- a. You immediately sold all or most of your investments.**
  - b. You looked at some changes but did not liquidate everything.**
  - c. You were concerned and monitored the market and made no changes. You felt that the market was likely to go up again at some time in the future.**
  - d. You were not invested in any securities which fluctuate with the market.**
- 8. Which of the following best describes how you evaluate the performance of your investments?**
- a. I check to see how my portfolio did over the last month.**
  - b. I track my portfolio's gains and losses on a regular basis.**
  - c. I don't at all.**
- 9. What is the worst one year performance you would want to tolerate for your portfolio?**
- a. -50%**
  - b. -40%**
  - c. -30%**
  - d. -20%**
  - e. Any loss is unacceptable to me.**
- 10. I would rank my investment knowledge as follows:**
- a. None**
  - b. Limited.**
  - c. Some knowledge and experience.**
  - d. Very knowledgeable about all types of investments.**
- 11. Which statement is true?**
- a. I prefer to handle my own investment decisions.**
  - b. I like to handle it on my own with some assistance.**
  - c. I feel like investments are best handled by professionals.**