



Risk Tolerance Questionnaire

Name of Client: _____ Date: _____

1. How would you rank the following in order of importance (Rank 1-2, 1 being the most important):

____ **Maintaining account value**
____ **Growth and Inflation Protection**

2. In the handling of your finances, would you be willing to experience significant fluctuations month to month in your account value in order to obtain greater growth potential long term?

Yes _____ No _____

3. 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.

4. 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.

5. Do you need income from your investments now?

Yes _____ No _____

6. If answered no to Question 5, 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**

7. 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.

8. 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.

e. You invested more into the market.

9. 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.**

10. 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.**