

## Risk Tolerance Questionnaire

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The information provided in this questionnaire is not intended to be investment advice and does not constitute a recommendation to buy or sell securities.

**1) What is your approximate yearly household income? Include salary, bonuses, commission, pension plan distributions (excluding one-time lump distributions), Social Security, interest and dividends earned, and other income:**

- Under \$50,000
- \$50,000 to \$100,000
- \$100,000 to \$200,000
- \$200,000 - \$300,000
- \$300,000 - \$400,000
- Over \$400,000

**2) How much do you expect your household income to change over the next three years?**

- Within 5% up or down
- Decrease 5% to 20%
- Decrease greater than 20%
- Increase 5% to 20%
- Increase greater than 20%

**3) How much do you expect your household expenses to change over the next three years?**

- Within 5% up or down
- Decrease 5% to 20%
- Decrease greater than 20%
- Increase 5% to 20%
- Increase greater than 20%

**4) What is the total current market value of all of your assets?**

**5) What is the total value of all of your outstanding liabilities?**

**6) If you needed \$10,000 due to an unexpected financial obligation, would you have to redeem from your account?**

- Yes
- No

**7) Months of Living Expenses in Savings Account:**

**8) What is your net monthly savings as a percent of your monthly income?**

- Less than 0%
- 0 - 5%
- 6 - 20%
- 20+ %

**9) Liquid Assets:**

**10) What is your primary investment goal?**

- Build Wealth
- Finance retirement
- Generate Income
- Other

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11) In approximately how many years do you expect to need the money you're investing?

- 3 years
- 5 years
- 10 years
- 15 years
- 20 years
- Greater than 20 years

12) What is your primary investment objective?

- Safety of Principal
- Income
- Growth & Income
- Growth
- Aggressive Growth
- Speculation

13) What is your federal income tax rate?

- 0% / Tax deferred (IRA Keogh, etc.)
- 10%
- 15%
- 25%
- 28%
- 33%
- 35%

14) Is tax sensitive investing a primary goal?

- Yes
- No

15) How much money are you currently saving on an annual basis?

16) Investment Experience:

- None** - No investment experience.
- Average** - General knowledge of risks and rewards. Infrequent investing.
- Above Average** - Invests frequently. Has a number of years experience in investing.
- Active** - Extensive knowledge of investments and frequently invests.

17) The portfolio we recommend for you may fluctuate over the short term. Hypothetically, if you invested \$100,000 and it was performing in line with world financial markets and lost value during a year, at what point would you sell? (Choose one)

- I would not sell.
- 90k
- 80k
- Less than 80K

18) I am prepared to sacrifice some safety of principal to achieve higher market returns.

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree

19) I am willing to accept some risk in an effort to stay ahead of inflation.

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree

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**20) I am willing to accept fluctuating returns in order to pursue my goal over the long term.**

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree

**21) I am comfortable holding a portfolio that may experience negative returns for a period of time.**

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree

**22) I am willing to accept higher volatility to achieve above average returns.**

- Agree
- Somewhat agree
- Somewhat disagree
- Disagree