risk questionnaire

Please answer the following:

1. What age range are you in?
   - 35 and under (10)
   - 36-45 (8)
   - 46-55 (6)
   - 56-65 (4)
   - 66-75 (2)
   - 76+ (0)

2. What is your goal for your investments?
   - To grow aggressively (10)
   - To grow significantly (8)
   - To grow moderately (6)
   - To grow with caution (2)
   - To avoid losing money (0)

3. What would you prefer to do with the money earned on your savings or investments?
   - Reinvest all money earned (10)
   - Spend a portion of the money and reinvest a portion (5)
   - Spend all money earned (0)

4. How much money do you have set aside for emergency financial needs?
   - I have more than 6 months of after-tax income set aside. (4)
   - I have <6 months of after-tax income set aside. (2)
   - I do not have any emergency funds set aside. (0)

5. Which of these statements would best describe your attitude about losses:
   - I can tolerate a loss (10)
   - I can tolerate a small loss (5)
   - I have a hard time tolerating any losses (0)

6. How important is the safety of your principal?
   - I am not willing to risk safety of principal at all (0)
   - I am willing to risk some safety for the potential of a conservatively higher amount of return. (5)
   - I am willing to risk more safety of principal for the potential of a higher rate of return. (10)
   - I am willing to risk all safety of principal for the potential of a higher rate of return. (15)

7. If you are invested stocks and the market declines, which best describes you?
   - High anxiety (0)
   - Little anxiety as stocks are long term investments (5)
   - Opportunistic (10)
8. When do you plan to use a significant portion (over one-third) of your savings/investment portfolio? (i.e., to buy a home, pay for college tuition)

- More than 15 years (10)
- 11-15 years (8)
- 6-10 years (6)
- 1-5 years (2)
- Less than one year (0)

9. What do you expect to happen with your total earnings (from jobs, investments and other sources) over the next five years? I expect my earnings to:

- Far outpace inflation (due to promotion, new job, etc) (6)
- Increase somewhat ahead of inflation (4)
- Keep pace with inflation (2)
- Decrease (due to retirement, part-time work, etc.) (0)

Points Scored ______

RISK PROFILE: CONSERVATIVE
Investment Objective: Capital Preservation
This is a very conservative strategy for the investor who is seeking a high level of current income and has a low tolerance for risk. The investor values capital preservation but understands the need of an equity position for capital appreciation to act as a hedge against loss of purchasing power over time. This portfolio is heavily weighted towards fixed-income securities but holds a moderate equity position as well. The asset allocation in this account will be: equities 10% or 20%, fixed-income 90% or 80%.

RISK PROFILE: MODERATELY CONSERVATIVE
Investment Objective: Conservative Growth
This is a conservative strategy for the investor who is primarily income oriented, yet desires some ability for capital appreciation as a hedge against a loss of purchasing power. The investor is not typically a risk taker. The investor is willing to accept some possibility of a lower return in exchange for increased stability. The asset allocation in this account will be: equities 30% or 40%, fixed-income 70% or 60%.

RISK PROFILE: MODERATE
Investment Objective: Balanced Growth
This is a balanced strategy between growth and income and is designed for the knowledgeable investor who understands the relationship between risk and reward. Income and growth are of equal importance and the investor is sensitive to real (adjusted for inflation) returns. The asset allocation in this account will be: equities 50%, fixed-income 50%.

RISK PROFILE: MODERATELY AGGRESSIVE
Investment Objective: Growth
This strategy is aggressive and is designed for the experienced investor with a low need for current income and an ability to hold positions for longer time periods. The primary objective for this account is capital appreciation with a secondary emphasis on income. The asset allocation in this account will be: equities 60% or 70%, fixed-income 40% or 30%.

RISK PROFILE: AGGRESSIVE
Investment Objective: Aggressive Growth
This strategy is very aggressive and is designed for the investor interested in achieving top returns over the long term. The investor should have little or no need for current income and the ability and willingness to realize losses or hold positions for longer time periods. The asset allocation in this account will be: equities 80% or 90%, fixed-income 20% or 10%.
Asset Allocation Strategy:
Conservative (0-20 points) ................. Capital Preservation (E 10% or 20%, F 90% or 80%)
Moderately Conservative (21-30 points) .... Growth (E 30% or 40%, F 70% or 60%)
Moderate (31-50 points) ..................... Balanced Growth (E 50%, F 50%)
Moderately Aggressive (51-70 points) ....... Growth (E 60% or 70%, F 40% or 30%)
Aggressive (71-85 points) .................... Aggressive Growth (E 80% or 90%, F 20% or 10%)

Deviation: ________________________________

Client: ___________________________________

Account #: ________________________________

Date: ____________________________________