

# Risk Profile



**Name:** \_\_\_\_\_

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



Name: \_\_\_\_\_

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

The following questionnaire has been designed to help determine your general feelings toward and willingness to take on degrees of risk with your financial assets. Our goal is to develop a general risk profile to be used in the implementation of appropriate asset allocations in your investment portfolio.

**Reset**

<b>I. Risk Capacity Questions:</b>					
(1) What is your current age?	Less than 30 years	31 to 45 years	46 to 60 years	61 to 75 years	76 years or older
(2) What percent of your total investable assets will be allocated to this portfolio?	0% - 20%	21% - 40%	41% - 60%	61% - 80%	81% - 100%
(3) In how many years do you plan on taking withdrawals from your portfolio?	Two years or less	3-7 years	8-12 years	13-20 years	20+ years
(4) My current and future income sources (i.e. salary, social security, and pension) are:	Very unstable	Unstable	Somewhat stable	Stable	Very stable
<b>II. Risk Attitude Questions:</b>					
(5) Please describe the riskiest security type that you have had some investment experience and/or would be comfortable with using in a portfolio:	U.S. Government Securities, Certificates of Deposit	U.S. Government Securities, Certificates of Deposit, Municipal & Corporate Bonds	U.S. Government Securities, Certificates of Deposit, Municipal & Corporate Bonds, Large Company Stocks	U.S. Government Securities, CDs, Munis, Corp Bonds, Large, Small, and Medium Company Stock	U.S. Government Securities, CDs, Munis, Corp Bonds, Large, Small, and Medium Comp Stocks, specialty investments such as real estate foreign stocks, and commodities
(6) Generally, I prefer investments with little or no fluctuation in value, and I'm willing to accept the lower return associated with these investments.	Strongly Disagree	Disagree	Somewhat Agree	Agree	Strongly Agree
<b>III. Risk Aversion:</b>					
(7) Investments can go up and down in value, and experts often say you should be prepared to weather a downturn. By how much could the total value of your investments go down before you would begin to feel uncomfortable?	Any fall in value would make me uncomfortable	10%	20%	30%	More than 30%

### III. Risk Aversion (continued):

(8) When you invest money, what is your primary goal?	Preserve the value of my investments. I want to minimize the risk of my investments losing value.	Emphasize current income. My investments should be relatively safe.	Generate current income but also build principal gradually over time. I am willing to expose my investments to a reasonable level of risk.	Have the value of my investment grow over time with less emphasis on producing income. I am willing to expose my investments to some additional risk to attain my long-term investment goals.	Have the value of my investments grow substantially over time. I do not need current income and am willing to expose my investments to the higher levels of risk needed to attain my long-term goals.
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### IV. Volatility:

(9) You understand the value of investments will fluctuate over time depending on the amount of risk taken. What is the approximate loss in any one-year period that you would be willing to accept before deciding to change your investment?	Minimal Loss	Down 5-10%	Down 10-15%	Down 15-25%	Down 25% or more
(10) The following table shows the ending values of \$100,000 invested in five hypothetical portfolios over a three-year period. The returns for these portfolios may fall anywhere within these ranges. Which of the four hypothetical portfolios would you feel most comfortable accepting?	Portfolio A	Portfolio B	Portfolio C	Portfolio D	Portfolio E

Value of \$100,000 After Three Years			
	Low	Average	High
Portfolio A	\$97,000	\$112,000	\$118,000
Portfolio B	\$91,000	\$118,000	\$127,000
Portfolio C	\$82,000	\$121,000	\$136,000
Portfolio D	\$76,000	\$127,000	\$148,000
Portfolio E	\$70,000	\$133,000	\$175,000

The portfolios depicted above are hypothetical and do not represent any particular investment and are for illustrative purposes only. All investments involve risk including the loss of principal. No representation is being made that your investments will or is likely to achieve profits or losses similar to those shown.



## Investment Risk Profile

Risk Score:

Risk Profile:

Score	Description
1-20	<b>Income:</b> This profile indicates your primary investment goal is to focus on minimizing risk, preserving capital, and generating a more consistent return stream while balancing the need for some minimal level of long-term principal growth.
20.1-40	<b>Conservative:</b> This profile indicates your primary investment goal is focused on maintaining a lower level of risk and more consistency in portfolio returns, but with a willingness to take on a reasonable level of volatility to increase your chances of earning higher long-term rates of return.
40.1-60	<b>Moderate:</b> This profile indicates your primary investment goal is to focus on long-term growth of principal but within the context of moderating overall levels of risk through allocation of portfolio assets in a balanced manner.
60.1-80	<b>Growth:</b> This profile indicates your primary investment goal is to focus on long-term growth of principal with only minimal concern for fixed income diversification and volatility minimization.
80.1-100	<b>Aggressive:</b> This profile indicates your primary investment goal is to focus on long-term growth of principal with little concern for current income needs or volatility reduction.

### Financial Advisor Disclosure Information

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