

APITAL

**PLANNERS** 

# Client \_\_\_\_\_

Date \_\_\_\_\_

# Risk Tolerance Questionnaire Please circle the answer that best fits your current situation.

## Which investment objective is most important to you?

- **1.** Preserving my investment.
- 2. Generating current income while preserving the value of my investments.
- 3. Increasing the value of my investments.

### With which of the following would you feel most comfortable?

- 1. U.S. Government securities and high-grade corporate bonds.
- 2. Stocks of established companies.
- 3. Stocks of smaller, growing companies.

#### With which of the following would you feel least comfortable?

- 1. Stocks of smaller, growing companies.
- 2. Stocks of established companies.
- 3. U.S. Government securities and high-grade corporate bonds.

# If your investments suddenly declined 20%, which statement best describes your reaction?

- 1. I would be very concerned about such a sudden decline.
- 2. I would be moderately concerned about such a decline.
- 3. I would not be overly concerned about such a decline.

### How do you feel about the economy in the long run?

- 1. Not very optimistic
- 2. Undecided
- 3. Positive

## Your Risk Tolerance Total -----

### In how many years do you need these funds?

- 1. 0 to 5 years
- 2. to 10 years
- 3. Over 10 years

### What is your primary financial goal?

- 1. Asset preservation or emergency savings.
- 2. Mid-life goals (i.e., education, early retirement, vacation home).
- 3. Long-term wealth accumulation.

#### What is your age?

- 1. Over 55
- 2. 36 to 54
- 3. 20 to 35

### In which range does your household income fall?

1. \$50,000 - \$75,000

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- 2. \$75,001-\$100,000
- 3. More than \$100,001

## How many dependents do you have (grown children or elderly parents)?

- 1. 4 or more
- 2. 1-3
- 3. None

#### How do you expect your income will change over the next several years?

- 1. I fear I might lose my job or I am/plan to retire.
- 2. I think it will fluctuate widely.
- 3. I anticipate a steadily growing income.

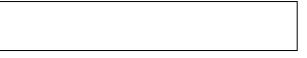
### How would you describe your financial "cushion" to meet unexpected emergencies?

- 1. More than adequate. I have more than enough accessible money to meet my needs.
- 2. Adequate. I have ample liquid assets and my monthly obligations are manageable.
- 3. *Borderline*. I have a modest amount of cash, but I may need to dip into my investments or borrow in an emergency.
- 4. Inadequate. My reserves are insufficient at the present time.

### What is your attitude toward insurance?

- 1. I stay well insured because I'm highly averse to suffering large losses.
- 2. I have adequate insurance and my deductibles are low.
- 3. I have adequate coverage, but I buy policies with high deductibles.
- 4. I don't believe in having any more insurance than is absolutely necessary.

#### Your Time Line Total -------



### How would you describe your investment philosophy?

- 1. I am conservative and am willing to give up growth to reduce risk of loss.
- 2. I prefer a moderate approach with an average level of risk in the pursuit of growth.
- 3. I am an aggressive investor willing to accept higher risk in pursuit of higher growth.

### How much increase in the value of your portfolio do you expect five years from now?

- 1. A slight increase in value.
- 2. A moderate increase in value.
- 3. An above average increase in value.

### How do you expect your standard of living to adjust over the next five years?

- 1. Decline
- 2. Remain the same
- 3. Improve

#### What do you want to do with the income from this portfolio?

- 1. Receive all income.
- 2. Receive some and reinvest some.
- 3. Reinvest all.

### What is your investment focus?

- 1. Income.
- 2. A blend of income and growth.

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3. Growth.

Your Financial Goals Total------

# **Investor Profile Summary**

Your Risk Tolerance Level

Your Time Line Total

Your Financial Goals Total

Investor Profile Total ------

RISK TOLERANCE SCORING SYSTEM	
Portfolio Type	Score
Capital Preservation Plus	18 - 21
Income Plus	22 - 26
Conservative Growth	27 - 33
Moderate Growth	34 - 40
Growth	41 - 47
Growth Plus	48 - 53
Aggressive Growth	54 - 56

If you do NOT agree, please give an explanation as to why and your desired allocation below:

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

Please sign below:

Date:

Signature

Print Name: \_

Do you agree with the results of the risk tolerance questionnaire?



NO

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Signature

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