LIGHTHOUSE CAPITAL PLANNERS
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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

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

(turn page over)

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.

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: ________________

Signature

Print Name: ___________________________

Please sign below:

Date: ________________

Signature

Print Name: ___________________________

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

YES NO