

Risk tolerance questionnaire



What's the right asset mix for you?

This questionnaire helps measure your ability and willingness to accept uncertainties within your investment's performance. The total score reveals which of the five risk profiles may be appropriate for you.

Name: _____ Date of birth: _____

Telephone: _____ Email: _____ Date: _____

INVESTMENT TIME HORIZON

1. When do you anticipate needing to use these assets?

Less than 2 years	1 point
2–5 years	3 points
6–9 years	5 points
10+ years	7 points
I do not have specific plans to use these assets at this time	10 points

2. Once you begin using these assets, how long do you anticipate needing to draw income from this investment?

Less than 2 years	1 point
2–5 years	3 points
6–9 years	5 points
10+ years	7 points
I do not have specific plans to use these assets at this time	10 points

INVESTMENT OBJECTIVE

3. What is your primary goal for this investment?

Minimize loss	1 point
Grow cautiously	3 points
Grow moderately	5 points
Grow significantly	7 points
Grow aggressively	10 points

4. How important is it that your investments maintain their purchasing power (keep up with inflation)?

I am comfortable trailing inflation to minimize loss	1 point
I like my investments to keep pace with inflation	4 points
I would like my investments to moderately outpace inflation	7 points
I would like my investments to significantly outperform inflation	10 points

INVESTMENT RISK TOLERANCE

5. The potential for greater returns comes with the potential for greater losses. How do you feel about declines in the value of your portfolio?

I want to minimize loss and I understand I may sacrifice the potential for higher returns	2 points
I can tolerate some loss in order to pursue the potential for favorable returns	10 points
I can tolerate the risk of large short-term losses in my portfolio in pursuit of potential greater long-term gains	20 points

6. What would you do if your portfolio declined 10% in less than two months?

Sell all my investments. I would be concerned about the risk of further loss in value.	2 points
Sell some of my investments to reduce the risk in my portfolio	8 points
Hold all my investments. I would be comfortable "weathering the storm."	14 points
Buy more investments to take advantage of the value that a down market could present	20 points

7. In any given year, how much loss in your portfolio could you tolerate?

I would only be comfortable with minimal loss	2 points
-5%	6 points
-10%	10 points
-20%	14 points
-30%	20 points

RISK TOLERANCE SCORE

Overall Investment Risk Tolerance	
Portfolio Recommendation	
Conservative Income	0–20
Income	21–40
Conservative Growth	41–60
Growth	61–80
Aggressive Growth	81–100

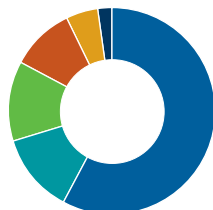
The next page shows your recommended model allocation.

Model allocations

These model allocations are designed to meet a wide range of individual investor goals and illustrate broad, general guidelines. An individual investor's portfolio will vary depending upon financial priorities and concerns.

CONSERVATIVE INCOME

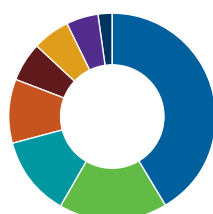
This portfolio is designed for an investor with a low risk tolerance and/or short time horizon. Its goal is to preserve capital while providing income. Fluctuations in the values of portfolios within conservative income are generally minor.



● Investment Grade Fixed Income	58.0%
● Specialty Bond	12.5%
● Domestic Large Cap	12.5%
● World/Allocation	10.0%
● Global/International	5.0%
● Cash Sweep	2.0%

INCOME

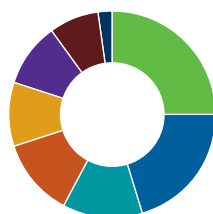
This portfolio is appropriate for an investor with a slightly higher risk tolerance and/or a limited time horizon. While designed to preserve investor capital, it may see fluctuations in the value of the portfolio from year to year.



● Investment Grade Fixed Income	41.5%
● Domestic Large Cap	17.0%
● Specialty Bond	12.5%
● World/Allocation	10.0%
● Sector	6.0%
● Global/International	6.0%
● Domestic Small/Mid	5.0%
● Cash Sweep	2.0%

CONSERVATIVE GROWTH

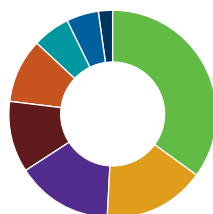
This portfolio will suit an investor who has a higher risk tolerance and/or a longer time horizon. Its goal is to achieve steady growth while limiting fluctuation to less than that of the overall stock market.



● Domestic Large Cap	25.0%
● Investment Grade Fixed Income	20.5%
● Specialty Bond	12.5%
● World/Allocation	12.0%
● Global/International	10.0%
● Domestic Small/Mid	10.0%
● Sector	8.0%
● Cash Sweep	2.0%

GROWTH

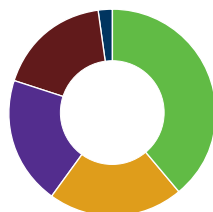
This portfolio is designed for the investor with a relatively high risk tolerance and longer time horizon. Its objective is to provide above-average growth for an investor's assets while providing limited current income.



● Domestic Large Cap	35.0%
● Global/International	16.0%
● Domestic Small/Mid	15.0%
● Sector	11.0%
● World/Allocation	10.0%
● Specialty Bond	6.0%
● Investment Grade Fixed Income	5.0%
● Cash Sweep	2.0%

AGGRESSIVE GROWTH

This portfolio is designed for the investor with a high risk tolerance and aggressive investment objectives. Its goal is to provide high growth for an investor's assets without providing current income.



● Domestic Large Cap	39.0%
● Global/International	21.0%
● Domestic Small/Mid	20.0%
● Sector	18.0%
● Cash Sweep	2.0%

These illustrations are designed to provide a general representation of each model's mutual fund holdings. These are hypothetical examples only and are not indicative of specific allocations the models will employ at any given time. For more information about your Cash Sweep options, please ask your financial advisor.