



CONFIDENTIAL

Risk Tolerance Questionnaire

Wealth Management Services

Agency Name: _____

Investment adviser representative (IA-rep): _____

Client Name: _____

Select the statement that best describes your answer to each of the following questions.

POINTS

1) What is your objective for this account?

- ☐ a. Preserving initial investment potential1
- ☐ b. Generating income and achieving slight growth2
- ☐ c. Achieving moderate to substantial growth3
- ☐ d. Seeking maximum growth potential4

2) When do you expect to tap into your account?

- ☐ a. In less than 5 years1
- ☐ b. In 6–10 years2
- ☐ c. In 11–15 years3
- ☐ d. In 16–20 years4

3) Over the next 10 years, do you expect your income to:

- ☐ a. Decline (due to raising children, retirement, slow economy)?1
- ☐ b. Keep pace with inflation?2
- ☐ c. Outpace inflation and grow steadily?3
- ☐ d. Increase considerably?4

4) If the value of your account dropped suddenly by 30 percent, would you:

- ☐ a. Sell all of your investments and move to cash?1
- ☐ b. Transfer some of your money to more conservative investments?2
- ☐ c. Do nothing and wait for the value to come back?3
- ☐ d. Add to your investments to take advantage of low prices?4

5) You can live off your current cash savings and investments for:

- ☐ a. 0–3 months1
- ☐ b. 4–6 months2
- ☐ c. 7–12 months3
- ☐ d. More than 1 year4

6) How much risk are you willing to take to achieve a potentially higher return?

- ☐ a. None. You are risk-averse.1
- ☐ b. A little risk. You are concerned about significant market fluctuations.2
- ☐ c. Moderate risk. You understand the relationship between risk and reward.3
- ☐ d. A lot of risk. You are not concerned with market fluctuations.4

7) How knowledgeable do you consider yourself to be about economic issues, personal finance, and investing?

- ☐ a. Virtually no understanding of the economy, personal finance, and investing.1
- ☐ b. Not very knowledgeable.2
- ☐ c. Somewhat knowledgeable3
- ☐ d. Very knowledgeable4

TOTAL SCORE: _____

What is your investment objective profile?

SCORE



● Income with Limited Growth

7-10

I am willing to accept limited risk to my investment principal in this account, even if that means this account does not generate significant returns and may not keep pace with inflation. This objective generally focuses on the generation of current income. Accounts with this objective may be invested primarily in fixed income/ bonds, with up to 25% in equities/stocks, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically been the most conservative on a relative basis and has exhibited lower volatility than objectives that allocate a greater portion of investments to the equity/stock markets; however, past performance is no guarantee of future results.

● Income with Moderate Growth

11-14

I am willing to accept relatively low risk to my investment principal and will tolerate some volatility to seek a modest level of income and/or objective returns. This objective generally focuses on asset appreciation sufficient to offset inflation over time while also generating current income. This objective may consist of a majority of fixed income/ bonds, with up to 45% in equities/stocks, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically exhibited modest volatility compared with objectives that allocate a greater portion of investments to the equity/stock markets over time; however, past performance is no guarantee of future results.

● Growth and Income

15-18

I am willing to accept moderate risk and volatility to my investment principal to seek higher returns. This objective generally targets a balanced asset allocation approach that seeks to provide growth potential and generation of interest or dividend income. This objective may consist of up to 65% in equities/stocks, with the remainder in fixed income/bonds, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically exhibited less overall volatility than objectives that allocate a greater portion of investments to the equity/stock markets over time; however, past performance is no guarantee of future results.

● Primarily Growth

19-23

I am willing to accept a relatively higher risk to my investment principal, including greater volatility, to seek higher returns over time. This objective generally targets growth of the portfolio, which may or may not focus on the generation of interest or dividend income. This objective may consist of up to 85% in equities/stocks, with the remainder in fixed income/bonds, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has exhibited greater market value fluctuations than objectives that allocate a greater portion of investments to the fixed income markets; however, past performance is no guarantee of future results.

● Growth

24-28

I am willing to accept significant risk to my initial principal in order to aggressively seek maximum returns. This objective generally seeks maximum growth potential or generation of income from equities or alternative investments. This long-term-oriented objective is typically invested almost entirely in equities/stocks, with the remainder, if any, in fixed income/bonds or alternative investments, but actual investment allocations will differ based on individual client goals, concerns, and market conditions. This objective has historically offered the highest level of risk and widest market value fluctuations compared to other objectives, especially in the short term; however, past performance is no guarantee of future results.

Important Information: The information included in this document is limited to general investment education and does not include any “investment advice” for purposes of the Employee Retirement Income Security Act (ERISA). Asset allocation models for various hypothetical individuals may be provided to you for educational purposes. These models do not take into account your particular investment needs, and therefore they should not be viewed as investment recommendations for you personally or as advice regarding the advisability of making a particular investment decision for your account. Any investment-related information provided in connection with this document is non-fiduciary in nature. Investors should carefully consider the investment objectives, risks, charges and expenses of any investment they are considering. This and other important information is contained in the prospectus, which should be read carefully before investing. Past performance is not indicative of future results. Investment returns and principal values fluctuate with changing market conditions so that, when redeemed, your account may be worth more or less than the original cost.

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