

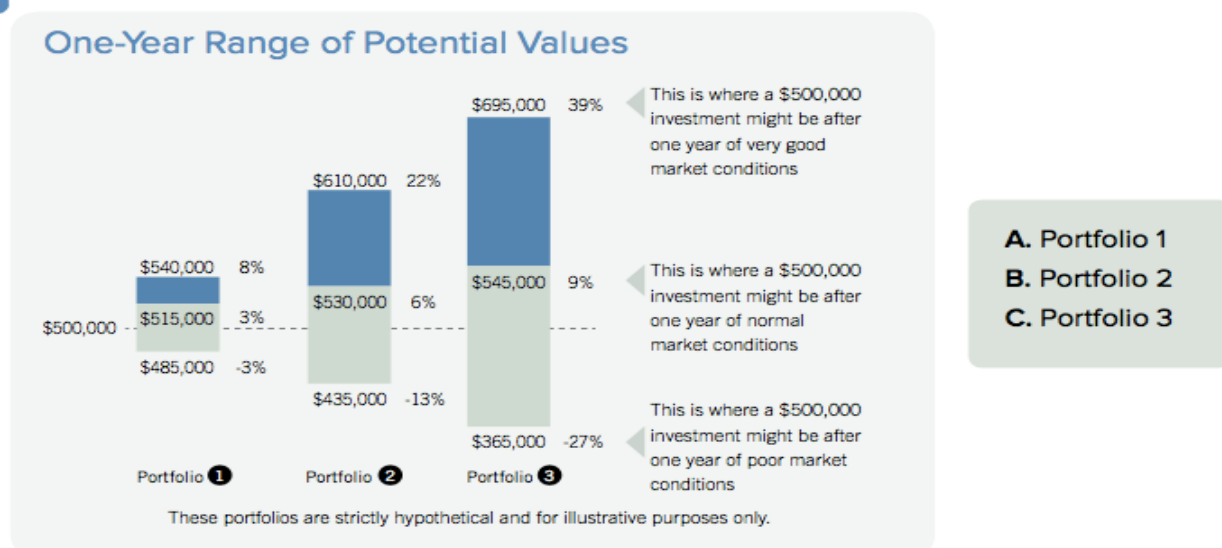
1. What best describes your current situation? (select one)

- A. Income and expenses are expected to rise and investable assets are accumulating (e.g. Early Career)
- B. Income and expenses are relatively steady and savings are growing modestly (e.g. Mid/Late Career)
- C. Income and expenses are relatively steady and savings are growing significantly (e.g. Mid/Late Career)
- D. Income and expenses are declining and/or savings are being used to maintain desired lifestyle (e.g. Retirement)

2. What is your greatest concern? (select one)

- A. Failure to have the same (or better) performance than a market benchmark or other relative measure of success
- B. Not growing my assets significantly over time; I am willing to assume higher risk for higher return potential
- C. Losing money in a market downturn along the way
- D. Losing more money than a certain amount within a given timeframe (e.g. Retirement)
- E. Not having certainty around achieving my wealth goal in the remaining time

3. Each year, the value of your portfolio fluctuates as markets change. If you invested \$500,000, which of the following portfolios below would you choose? (select one)



4. In addition to the information already provided with respect to your preferences for certain investment types, what describes you best? (select one)

- A. I am a long-term investor focused on growing my assets
- B. I want to plan long-term but have a hard time shrugging off moderate to severe losses
- C. I need stable cash flows to meet my living expenses

5. If I look at my account statement and there is a moderate loss, my primary reaction is:

- A. Do nothing, I lost money and am unhappy but am willing to stick with it until a recovery
- B. Sell all of the investment; I don't like losses
- C. Buy more; I am okay with temporary losses, because they present opportunities
- D. Sell half; I can't lose all my money



6. If your portfolio experienced a market correction declining 10%, how would you feel?

- A. Anxious
- B. Concerned, but understand that the market does fluctuate over time
- C. Indifferent; I am focused on long-term growth
- D. Fine; short-term fluctuations do not concern me in the least

7. From what source was this proposed account obtained?

- A. Investment activities, personally taking market risks
- B. Entrepreneurial activities, personally taking business risks
- C. Inheritance or other large, one-time payment
- D. Accumulated savings over a long period of secure employment

8. If this proposed account suffered a temporary decline, could you cover your immediate cash-flow (i.e., expenses) needs from other sources of assets?

- A. No. There are no other assets that I could use to cover my immediate cash-flow needs
- B. Yes. I have other assets that I could use to cover my immediate cash-flow needs, but it would be difficult to access them
- C. Yes. I have other assets that I could use to cover my immediate cash-flow needs
- D. This proposed account is not expected to fund any spending

9. Select your time horizon for your investments

- A. Less than 3 years
- B. 3-8 years
- C. 9-15 years
- D. 16-20 years
- E. Greater than 20 years

10. How important is it for you to achieve the investment objective for these assets?

- A. Highly important; this is a number-one priority
- B. Medium importance; I would like to do this, but can live without it
- C. Less important; this is not necessary

RISK SCORE:

RISK LEVEL:

You assume the risk of a model which is **MORE** aggressive than your blended risk tolerance and/or exceeds the recommended allocation to certain asset classes.

You acknowledge that the risk of the chosen model is **LESS** aggressive than your blended risk tolerance.

Client Printed Name

Client's Signature

Date

Client Printed Name

Client's Signature

Date

