

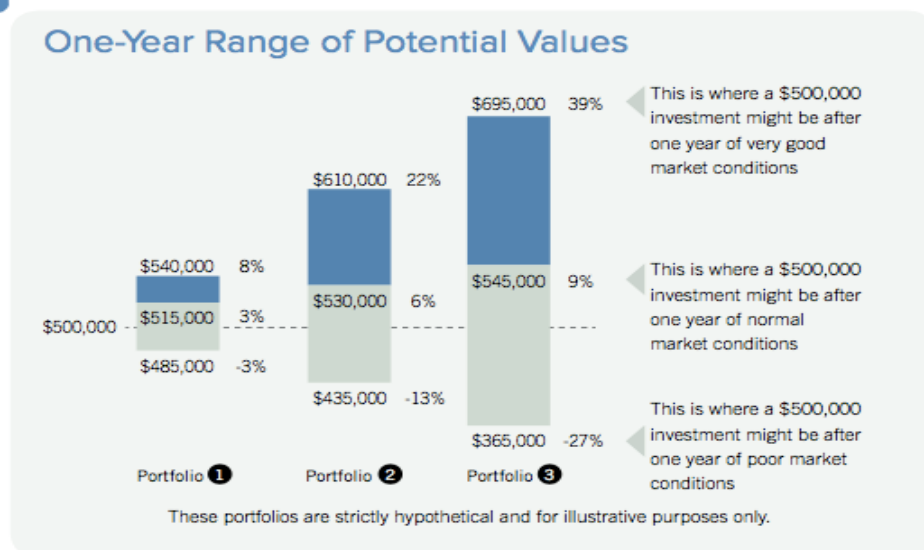
1. What best describes your current situation? (select one)

- 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. Not growing my assets significantly over time; I am willing to assume higher risk for higher return potential
- B. Losing money in a market downturn along the way
- C. Losing more money than a certain amount within a given timeframe (e.g. Retirement)
- D. 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)



- A. Portfolio 1
- B. Portfolio 2
- C. Portfolio 3

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
- D. I am focused on preserving capital; I don't mind if this approach sacrifices return potential

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

