



WEALTH MANAGEMENT
M I D W E S T

RISK PROFILE

1. Which statement describes your personal investment philosophy?
 - ☐ **Income:** I prefer investments that may generate more consistent (but most likely lower) returns year to year, with a primary focus on generating income. I prefer a low level of fluctuations and risk of declines over time.
 - ☐ **Growth and Income:** I prefer investments that balance my growth objectives with my income needs. I prefer a modest amount of fluctuations and risk of declines over time.
 - ☐ **Growth:** I am willing to own investments with a higher degree of fluctuations and risk of declines in exchange for the potential to achieve higher average returns over time.
2. How many years do you have until your expected retirement?
 - ☐ Already retired
 - ☐ Less than 5 years
 - ☐ 5 to 10 years
 - ☐ More than 10 years
3. I plan to begin taking money from my investments in:
 - ☐ 1 year or less
 - ☐ 1 - 5 years
 - ☐ 6 - 10 years
 - ☐ More than 10 years
4. Over the next several years, do you expect your household annual income to:
 - ☐ Decrease substantially
 - ☐ Decrease moderately
 - ☐ Stay about the same
 - ☐ Grow moderately
 - ☐ Grow substantially
5. I would describe my knowledge of investments as:
 - ☐ Minimal
 - ☐ Limited
 - ☐ Good
 - ☐ Extensive
6. How large of a temporary decline in your portfolio are you willing to accept before changing your investment strategy, assuming you start with \$100,000?
 - ☐ 10% decline (portfolio value is \$90,000)
 - ☐ 15% decline (portfolio value is \$85,000)
 - ☐ 20% decline (portfolio value is \$80,000)
 - ☐ 25% decline (portfolio value is \$75,000)
 - ☐ 35% decline or greater (portfolio value is \$65,000 or less)

7. By what percentage do you expect your portfolio to grow annually over the long term (10+ years)?
- ☐ 0% - 2% ☐ 2% - 4% ☐ 4% - 6% ☐ 6% - 8% ☐ More than 8%
8. When I invest my money, I am:
- ☐ Most concerned about my portfolio losing value.
- ☐ Equally concerned about my portfolio losing or gaining value.
- ☐ Most concerned about my portfolio gaining value.
9. What is your tolerance level toward variability of returns?
- ☐ Emphasize limited variability. Willing to accept lower long-term results to achieve this
- ☐ Wish to stay in line with market returns over long-term, and will accept temporary fluctuations
- ☐ Emphasize above-average long-term returns, and will accept swings in value of portfolio
10. Rate your risk tolerance level on a scale of 1 to 10 (check the box below that applies)

LOW			MODERATE				HIGH		
1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>