

1. _____ **What type of returns are you seeking?**

- 2 Income
- 3 Growth greater than Inflation
- 4 Maximum Growth Potential

2. _____ **In approximately how many years would you expect to need this money?**

- 2 1 - 3 years
- 3 3 - 7 years
- 4 7+ years

3. _____ **Which one of the following describes your expected future earnings over the next five years?**

- 1 I expect my earnings to decrease (retirement, part- time work, economically-depressed industry, etc.)
- 2 I expect my earnings to keep pace with inflation.
- 3 I expect my earnings increases to stay somewhat ahead of inflation.
- 4 I expect my earnings increases will far outpace inflation (due to promotions, new job, etc.)

4. _____ **How concerned are you that your savings and investment dollars outpace inflation?**

- 2 Not very concerned
- 3 Moderately concerned
- 4 Highly concerned
- 5 Very highly concerned

5. _____ **How would you react if the value of your long-term investments declined by 10% in one year?**

- 1 I understand there may be market fluctuations, but I would be very concerned if my investments declined by 10%.
- 2 I accept some market fluctuations, but I would be somewhat concerned if my investments declined this much.
- 3 I generally invest for the long term and I would not be concerned with this decline.
- 4 I invest for the long term and would accept a 10% decline.

6. _____ **How would you react if the value of your long-term investments declined by 20% in one year?**

- 1 I understand there may be market fluctuations, but I would be very concerned if my investments declined 20%.
- 2 I accept some market fluctuations, but I would be somewhat concerned if my investments declined this much.
- 3 I generally invest for the long term and I would not be concerned with this decline.
- 4 I invest for the long term and would accept a 20% decline.

7. _____ **Approximately what annual rate of return would you want/ need to meet your goals?**

- 2 Less than 5%
- 3 5% - 10%
- 4 Greater than 10%

8. _____ **Have you ever invested in individual bonds/stocks or bond/stock mutual funds?**

- 1 No, but if I had, the fluctuations would make me uncomfortable.
- 2 No, but if I had, I would be comfortable with the fluctuations in order to receive the potential for higher returns.
- 3 Yes, I have, but I was uncomfortable at times with the fluctuations, despite the potential for higher returns.
- 4 Yes, I have, and I felt comfortable with the fluctuations in order to receive the potential for higher returns.

9. _____ **Which of the following statements best describes your feelings toward choosing your investments?**

- 2 I would select investments that have a low degree of risk associated with them.
- 4 I prefer investments with mostly a low degree of risk with a small portion that have a higher degree of risk.
- 6 I prefer to diversify with a balanced mix of investments.
- 8 I prefer investments with mostly an aggressive degree of risk with a small portion that have a lower degree of risk.
- 12 I would only select investments that have a higher degree of risk and a greater potential for higher returns.

00 **Total Risk Score (#1-9)**

Please download and email us back using the '**Upload A File**' button on the site.