

# Risk Assessment Questionnaire

The Risk Assessment Questionnaire helps to determine the best asset mix for an investment, based on the answers given to the questions below.

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## Time Horizon

Your current situation and future income needs.

- 1 What is your current age?
  - Less than 45
  - 45 to 55
  - 56 to 65
  - 66 to 75
  - Older than 75
- 2 When do you expect to start drawing income?
  - Not for at least 20 years
  - In 10 to 20 years
  - In 5 to 10 years
  - Not now, but within 5 years
  - Immediately

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## Long-Term Goals and Expectations

Your views of how an investment should perform over the long term.

- 3 What is your goal for this investment?
  - To grow aggressively
  - To grow significantly
  - To grow moderately
  - To grow with caution
  - To avoid losing money
- 4 Assuming normal market conditions, what would you expect from this investment over time?
  - To generally keep pace with the stock market
  - To slightly trail the stock market, but make a good profit
  - To trail the stock market, but make a moderate profit
  - To have some stability, but make modest profits
  - To have a high degree of stability, but make small profits
- 5 Suppose the stock market performs unusually poorly over the next decade, What would you expect from this investment?
  - To lose money
  - To make very little or nothing
  - To eke out a little gain
  - To make a modest gain
  - To be little affected by what happens in the stock market

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## Short-Term Risk Attitudes

Your attitude toward short-term volatility.

- 6 Which of these statements would best describe your attitudes about the next three years' performance of this investment?
  - I don't mind if I lose money
  - I can tolerate a loss
  - I can tolerate a small loss
  - I'd have a hard time tolerating any losses
  - I need to see at least a little return

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## Short-Term Risk Attitudes

(Continued)

7 Which of these statements would best describe your attitudes about the next three months' performance of this investment?

- Who cares? One calendar quarter means nothing
- I wouldn't worry about losses in that time frame
- If I suffered a loss of greater than 10%, I'd get concerned
- I can only tolerate small short-term losses
- I'd have a hard time stomaching any losses