

QUESTIONNAIRE: RISK TOLERANCE



Name(s):

Date:

Not Important

Moderately Important

Very Important

How important is capital preservation (that your account balance never falls below your initial investment)?

How important is growth (that over time your investments increase in value)?

How important is low volatility (that the value of your investments does not increase or decrease by a large amount over a short period of time)?

How important is inflation protection (that the value of your investments grows enough to keep pace with the increases in inflation so that you do not lose buying power over time)?

How important is current cash flow (do you need cash from your current investments to meet your current spending requirements)?

A Little

A Moderate Amount

A Lot

How much risk are you willing to take to achieve a higher return?

Strongly Disagree

Somewhat Disagree

Neutral

Somewhat Agree

Strongly Agree

How important is growth (that over time your investments increase in value)?

I would rather work longer than reduce my standard of living in retirement.

I feel that I/we can reduce our current living expenses to save more for the future if needed.

Strongly
Disagree

Somewhat
Disagree

Neutral

Somewhat
Agree

Strongly
Agree

I am not a risk taker.

I feel a professional advisor may achieve higher results with less risk than I can.

I don't brood over bad investment decisions I've made.

I feel comfortable with aggressive growth investments.

I don't like surprises.

I am optimistic about my financial future.

I am a risk taker.

I make investment decisions comfortably and quickly.

I like predictability and routine in my daily life.

I usually pick the tried and true; the slow, safe but sure investments.

I need to focus my investment efforts on building emergency cash reserves.

I prefer a predictable, steady return on my investments, even if the return is low.