

## Risk Tolerance Questionnaire

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**1. When do you expect to begin withdrawing money from your investment account?**

- Less than 2 years  
 2 years  
 3 to 4 years  
 5 to 7 years  
 8 to 10 years  
 More than 10 years

**2. Once you begin withdrawing money from your investment account, how long do you expect the withdrawals to last?**

- I plan to take a lump sum distribution  
 1 to 4 years  
 5 to 7 years  
 8 to 10 years  
 More than 10 years

**3. Which of the following choices best reflects your attitude towards inflation and risk?**

- My main goal is to avoid loss, even though I may only keep pace with inflation.  
 My main goal is to earn slightly more than inflation, while taking on a low level of risk.  
 My main goal is to increase my portfolio's value. Therefore, I am willing to accept short-term losses, but I am not comfortable with extreme performance shifts that may be experienced in the most aggressive portfolios.  
 My main goal is to maximize my portfolio value, and I am willing to take on more extreme levels of risk and performance shifts in my portfolio to do so.

**4. The table below presents a hypothetical worst-case loss, expected gain, and best-case gain of five sample portfolios over a one-year period with an initial \$100,000 investment:**

	BEST CASE	EXPECTED GAIN	WORST CASE
PORTFOLIO 1	\$111,300	\$104,300	\$90,200
PORTFOLIO 2	\$114,500	\$105,300	\$84,700
PORTFOLIO 3	\$118,500	\$106,200	\$78,700
PORTFOLIO 4	\$123,100	\$107,100	\$72,800
PORTFOLIO 5	\$126,700	\$107,900	\$68,200

**Which portfolio would you prefer to hold?**

- Portfolio 1  
 Portfolio 2  
 Portfolio 3  
 Portfolio 4  
 Portfolio 5

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5. Investing involves a trade-off between risk and return. Which statement best describes your investment goals?
- Protect the value of my account. In order to minimize the chance for loss, I am willing to accept the lower long-term returns provided by conservative investments.
  - Keep risk to a minimum while trying to achieve slightly higher returns than the returns provided by investments that are more conservative.
  - Focus more on the long-term investment returns. Long-term growth is equally as important as managing portfolio risk.
  - Maximize long-term investment returns. I am willing to accept large and sometimes dramatic short-term fluctuations in the value of my investment.
6. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% (i.e. \$1,000 initial investment would now be worth \$800) over a short period, consistent with the overall market. Assuming you still have 10 years until withdrawals, how would you react?
- I would not change my portfolio.
  - I would wait at least one year before changing to options that are more conservative.
  - I would wait at least three months before changing to options that are more conservative.
  - I would immediately change to options that are more conservative.
7. The following chart shows the hypothetical best and worst results of five sample portfolios over a one-year holding period. Note that the portfolio with the highest upside also has the largest downside.



Which portfolio would you prefer to hold?

- Portfolio A
  - Portfolio B
  - Portfolio C
  - Portfolio D
  - Portfolio E
8. I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns. What is your view regarding this statement?
- Strongly disagree
  - Disagree
  - Somewhat agree
  - Agree
  - Strongly Agree