

Client Risk Profile

Submit to:

Client Name(s):

Telephone:

Email Address:

Section 1 - Investment Objectives

1. What is the intent of your portfolio?

Please select the most appropriate one.

- To generate income for today.
- To generate income at a later date.
- To provide for my dependents (I do not anticipate using these funds).
- To fund a large purchase in the future.

2. What is the major goal for your portfolio?

Please select the most appropriate one.

- To ensure that my portfolio remains secure.
- To see my portfolio grow and to avoid fluctuating returns.
- To balance growth and security, and to keep pace with inflation.
- To provide growth potential, and to accept some fluctuation in returns.
- To provide the sole objective of potential long-term growth.

Section 2 - Personal Information

3. Which of the following ranges includes your age?

Under 30 30-39 40-49 50-59 60-69 70-79 over 79

4. Which of the following ranges best represents your current annual family income (including pensions) before taxes?

Under \$30,000
\$30,001 to \$60,000
\$60,001 to \$90,000
\$90,001 to \$120,000
Over \$120,000

5. After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?

Under \$30,000
\$30,001 to \$50,000
\$50,001 to \$100,000
\$100,001 to \$200,000
\$200,001 to \$300,000
Over \$300,000

Section 3 - Investment Horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purpose or for income.

6. When do you anticipate using these funds?

Immediately
1-3 years
4-5 years
6-10 years
11-15 years
16-20 years
More than 20 years

7. At the time you need this money, when will you withdraw it?

All at once in one lump sum
Over a period of less than 2 years
Over a period of 2-5 years
Over a period of 6-9 years
Over a period of 10-15 years
Over a period of more than 15 years

8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?

I plan to withdraw money at regular intervals and do not plan on making contributions.
I will likely make a lump sum withdrawal and do not plan on making contributions.
I will likely be making both contributions and withdrawals.
I will likely make additional contributions and will not be withdrawing any funds.
I will certainly make regular contributions and will not be withdrawing any funds.

Section 4 - Attitude Towards Risk

9. Which statement best describes your knowledge of investments?

I have very little knowledge and I rely exclusively on the recommendations of financial advisors.
I have limited knowledge of stocks and bonds, but I do not follow financial markets.
I have good working knowledge and I regularly follow financial markets.
I understand completely how different investment products work, including stocks and bonds, and I follow financial markets closely.

10. Realizing that there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

Less than three months
Three to six months
Six months to 1 year
1 to 2 years
2 to 3 years
3 years or more

11. Assuming that you are investing \$100,00 for the long term, what is the maximum drop in your portfolio's value that you could comfortably tolerate in any given year?

I'd be uncomfortable with any loss.
A \$5,000 drop is all I could live with.
A \$10,000 decline is something I could tolerate.
A \$15,000 drop would be about all I could stand.
A \$20,000 decline is pretty much my limit.
I could live with a decline of more than \$20,000.

12. Which of the following statements would you feel most correctly describes your investment philosophy.

I can not accept any fluctuation in principal.
I can only accept minimal fluctuations, and prefer to invest in safer, lower return investments.
I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.
My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments.

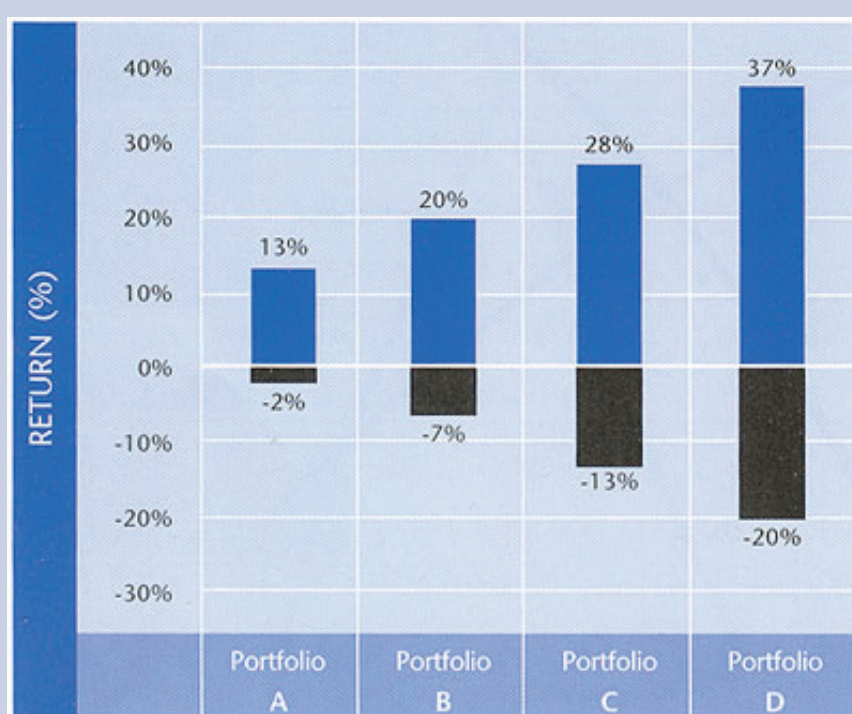
If you answered questions 11 or 12 with the first response, you should re-evaluate your need for growth, and carefully consider it in light of your desire for stability. Portfolios with no ups and downs generally have no growth component. If you are sure you cannot tolerate loss (even short term), stop here. Consider using guaranteed investments or short-term options like money market funds.

Section 5 - Portfolio Viability

Investment portfolios aimed at providing higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolios, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments. The returns earned by a specific portfolio depend on the mix of investments. The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a nine-year period. In which of these portfolios would you prefer to invest?

Portfolio A
Portfolio B
Portfolio C
Portfolio D



14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of any investment if it will increase the likelihood of achieving higher long term returns.

Strongly agree
Agree
Disagree
Strongly disagree