

Our risk tolerance assessment empowers you to better understand your clients' risk profile based on their unique investing time horizon and specific investment goals. The risk assessment strives to align advisor and client expectations upfront, as well as inform better decision making during the financial planning process.

To calculate risk tolerance, please select one answer from each of the following questions.

Risk Tolerance

1 Which of the following best describes your primary investment objective?

- 12PTS Wealth Accumulation Emphasis on continued capital appreciation in accordance with your overall risk tolerance.
- 6PTS Wealth Maintenance Emphasis on maintaining a desired lifestyle or leave of financial security.
- 1PT Wealth Distribution Emphasis on using wealth for living expenses.

2 Approximately how many years do you expect to continue to invest your assets in the stock market?

- 0-3YRS
0PTS
- 3-5YRS
4PTS
- 6-10YRS
8PTS
- 11-15YRS
12PTS
- >15YRS
16PTS

3 Assuming you are investing \$100,000 and can choose from the five hypothetical portfolios shown in the table below. The dollar values for each portfolio represent two possible returns - low and high - after one year. Assuming there is an equal chance of achieving either result (low or high) indicate which portfolio represents the maximum risk/return trade-off you would be willing to accept.

	Possible High Value	Possible Low Value
12PTS Portfolio A	\$160,000	\$55,000
9PTS Portfolio B	\$150,000	\$65,000
6PTS Portfolio C	\$135,000	\$75,000
3PTS Portfolio D	\$125,000	\$85,000
0PTS Portfolio E	\$115,000	\$95,000

The maximum gain or loss of an investment is impossible to predict. The ranges shown in the chart are hypothetical and are designed solely to gauge on investor's tolerance for risk.

4

Please indicate the level of risk with which you are most comfortable (select one):

Low

Medium

High

0	1	2	3	4	5	6	7	8	9	10
0PTS	2PTS	4PTS	6PTS	8PTS	10PTS	12PTS	14PTS	16PTS	18PTS	20PTS

If you select "0", "1", or "2", our investment methodology may not be appropriate for your portfolio.

5

How long are you prepared to wait for your account to return to its original value after a down market?

<18MO	<18MO-2YRS	2-3YRS	3-5YRS	>5YRS
0PTS	4PTS	8PTS	12PTS	16PTS

6

My current income and future income (salary, pension, etc.) is:

Very Secure	Mostly Secure	Secure	Somewhat Secure	Not Secure
12PTS	9PTS	6PTS	3PTS	0PTS

7

How able are you to handle financial emergencies with assets outside of your investment account(s)?

Very Able	Mostly Able	Able	Somewhat Able	Not Able
12PTS	9PTS	6PTS	3PTS	0PTS

Your Risk Assessment

To determine your specific risk assessment, add together the point values associated with each of your responses. A total score of 100 represents the highest tolerance for risk.

1 <input type="text"/>	3 <input type="text"/>	5 <input type="text"/>	7 <input type="text"/>
2 <input type="text"/>	4 <input type="text"/>	6 <input type="text"/>	= <input type="text"/>

Ready to learn more? Contact us today for more information.

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