



Risk tolerance questionnaire

The Risk Tolerance Questionnaire is designed to help you assess your client’s risk tolerance and investment objectives. These questions are assigned numerical weights to reflect each one’s comparative importance in overall risk determination. These weights are identified in parentheses next to each answer choice. Completing the questionnaire in its entirety will allow you to better evaluate your client’s profile.

Client name: _____

Financial professional: _____ Rep code: _____

Statement of Investment Selection (SIS) number (Optional): _____

1. For these funds, which of the following most closely aligns with your current financial goals? Please select one.

- Sustaining current income and account preservation (0)
- Sustaining current income with possible growth opportunity (10)
- Growing account value, not tied to current income needs (20)
- Aggressive growth, maximizing accumulation (30)

2. How long do you plan to keep these funds invested in order to achieve your financial goals?

- Less than 1 year (0)
- 1 to 2 years (3)
- 3 to 5 years (8)
- 6 to 10 years (15)
- 11 to 20 years (23)
- Greater than 20 years (30)

3. Every investment has an opportunity for both risk and reward. The chart below represents a one-year hypothetical risk and reward scenario for five portfolios with incremental levels of risk and reward for a hypothetical initial investment of \$100,000. Select the option with which you are most comfortable.

Note: These numbers are not representative of your potential target portfolios. Please select one.

Risk to Reward

Portfolio #1	\$5,000		\$15,000
Portfolio #2	\$10,000		\$25,000
Portfolio #3	\$15,000		\$30,000
Portfolio #4	\$25,000		\$35,000
Portfolio #5	\$35,000		\$45,000

Portfolio #1 (0)

Portfolio #2 (3)

Portfolio #3 (5)

Portfolio #4 (8)

Portfolio #5 (10)

4. How would you react to a significant fall in the value of the stock market?



If your hypothetical investment of \$100,000 experienced a sudden and unexpected drop of 24% over a three-month period, what would your reaction be?

- Sell All, Avoid Further Risk (0)
 - Sell Some, Reduce Exposure to Risk (3)
 - Sell Nothing, Remain Invested (7)
 - Buy More, Opportunity is Present (10)
5. How soon would you need these funds to recover after experiencing a sudden meaningful loss in value?
- 0 to 6 months (0)
 - 6 months to 1 year (3)
 - 1 to 3 years (7)
 - 3 years or more (10)
6. How would you respond to the following statement: I am comfortable investing during times of uncertainty.
- Strongly disagree (0)
 - Disagree (3)
 - Agree (7)
 - Strongly agree (10)

Your score

Point scale

Risk tolerance

0 through 20

Conservative

21 through 40

Moderately conservative

41 through 60

Moderate

61 through 80

Moderately aggressive

81 through 100

Aggressive

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss. Risk and reward figures are for illustrative purposes only and are not indicative of any specific investment product or portfolio.

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