

## Risk Tolerance Questionnaire

<u>Spending Needs</u>	A	B	C	D
<b>1. How many people (such as a child, non-working spouse or aging parent) are financially dependent on you?</b>				
None	-3	15	4	6
One to three	0	10	2	4
More than three	1	5	2	4
<b>2. What portion of your investment portfolio do you plan to spend over the next two years (for education, a new home, retirement, etc.)?</b>				
Less than 10 percent	-3	10	4	6
25 to 50 percent	2	5	3	3
More than 50 percent	5	5	2	2
<b>3. What portion of your assets do you plan to spend over the next ten years, including the amount from question 2?</b>				
Less than 25 percent	-2	10	3	6
25 to 50 percent	2	5	2	5
More than 50 percent	5	5	2	3
<b>4. How much equity do you have in your home?</b>				
None, you rent	1	5	2	3
Less than a third of purchase price	3	5	2	2
More than a third	0	10	3	3
Paid off	-1	10	3	4
<u>Savings and taxes</u>				
<b>5. How much do you save a year?</b>				
Less than \$4,000	2	0	2	2
\$4,000 to \$15,000	-2	3	3	5
More than \$15,000	-2	5	4	4

**6. What is the value of your entire investment portfolio?**

Less than \$50,000	3	0	1	2
\$50,000 to \$300,000	-1	5	3	3
More than \$300,000	-2	10	4	5

**7. What is your federal tax bracket?**

10 to 15 %	0	0	1	3
25 to 28%	-2	0	1	4
33% or greater	-3	0	1	5

**8. How much of your holdings are in tax deferred retirement accounts such as IRAs, SEP's or 401k's?**

Less than 25 percent	-2	0	1	5
25 to 75 percent	0	0	1	4
More than 75 percent	2	0	1	3

**Investment Temperament**

**9. How much volatility can you live with?**

As little as possible	3	5	1	1
A moderate amount	-1	10	4	3
A lot	-3	10	4	5

**10. What is your take on the US economy through 2013?**

Turning down	4	20	5	1
Anemic growth	2	15	4	2
Strong with low inflation	-1	10	2	5
Strong with rising inflation	-1	0	2	6
Don't know	1	10	3	3

**Totals**

**11. Add up the values from the chosen rows by column, and enter the results on this line.**

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