

Risk Tolerance Questionnaire

Client Name _____ Date _____

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*Indicate your level of agreement with the following statements
by checking the most appropriate box for each statement.*

1. What is your approximate yearly household income? Please include salary, bonuses, commissions, pension plan distributions, Social Security interest, and other income.
 - \$250,000+
 - \$175,000-\$250,000
 - \$100,000-\$175,000
 - Under \$100,000

2. When do you plan to start withdrawing money from your investment for major needs?
 - In more than 10 years
 - In 5-10 years
 - In 1-5 years
 - In less than 1 year

3. Once you have achieved your primary investment objective and begin to withdraw funds from this account, over how long of a period do you anticipate the withdrawals to continue?
 - Short term-lump sum disbursement
 - Up to 5 years
 - Between 5 and 10 years
 - For more than 10 years

4. When do you expect to retire?

- In more than 15 years
- In the next 5-15 years
- Within the next 5 years
- I already am retired

5. Which of the following best describes the amount of money you are investing relative to your total invest able assets—i.e., What percentage of your cumulative assets will you be investing in this program?

- Less than 20%
- Between 21% and 50%
- Between 51% and 70%
- Greater than 71%

6. Will you utilize your principal and/or income from this account to supplement your living expenses—what percentage of your total investment will you require annually, if necessary?

- This is not required
- Approximately 1%-2%
- Approximately 2%-5%
- More than 5%

7. How experienced are you in managing your investments?

- Very experienced
- Somewhat experienced
- Less experienced
- Not experienced

8. When deciding how to invest your money, which are you most concerned with?

- Positioning my portfolio for maximum growth, even at the risk of watching its value widely fluctuate over time.
- Accumulating wealth for my financial independence
- Providing consistent income for my current lifestyle
- Preserving my net worth to help meet everyday expenses

9. Which of the following statements best describes your attitudes toward price fluctuations?

- I am willing to accept a high level of volatility for the potential to realize maximum returns.
- I am willing to accept a modest amount of price fluctuation to attempt to achieve a return modestly higher than that available without risk of price fluctuations.
- I don't want my portfolio to fluctuate as much as the general financial markets, but I can withstand some up and down variances in my portfolio over time.
- I am willing to forgo the potential of large returns for the stability of knowing my portfolio is protected against large decreases in value.

10. Consider the following hypothetical one-year returns for a certain investment. Based on the range of possible outcomes shown, which best suits your investment philosophy?

- Plan A: Average Case= 13% Best Case= 50% Worst Case= -30%
- Plan B: Average Case= 11% Best Case= 43% Worst Case= -20%
- Plan C: Average Case= 9.5% Best Case= 28% Worst Case= -15%
- Plan D: Average Case= 8% Best Case= 16% Worst Case= -6%

11. Like most investments, the value of this account may fluctuate over time. Hypothetically, if you invested \$100,000 and it was performing in line with world markets, at what point would you sell?

- I would not sell
- I would sell when the value reached was less than \$80,000
- I would sell when the value reached \$80,000
- I would sell when the value reached \$90,000

12. Do you have funds saved for emergencies (e.g., a sudden loss of income or inability to earn income)? If so, how long would the emergency funds last?

- The funds would last more than one year
- The funds would last between 6 and 12 months
- The funds would last between 1 and 6 months
- I don't have any emergency fund

13. Which of the following statements best describes your feelings toward risk with respect to expected returns?

- I would select only investments that offer the highest possible returns, accepting that there will be a high degree of risk associated with this approach (i.e., a high risk of partial or total principal loss exists)
- I would select a mix of investments with an emphasis on a high degree of risk, but with a small portion that might have a lower risk and associated return potential.
- I would select a mix of investments with an emphasis on a low degree of risk, but with a small portion that might have a higher risk and associated return potential.
- I would only select investments that have a low degree of risk associated with them (i.e., it's unlikely you will lose some or any of your principal).

14. If you needed \$10,000 due to an unexpected financial obligation, would you need to liquidate a portion of this account?

- No, I have several other sources of liquid assets that I would use first.
- Probably not, I have other sources of liquid assets that I would likely utilize.
- Maybe, I do have other sources of liquid assets but this is my primary source.
- Yes, this is my only source of liquid assets.

15. How do you expect your household income to change over the next three years?

- Increase more than 20%
- No change (+/-5%)
- Decrease more than 20%
- Increase 5%-20%
- Decrease 5%-20%

16. How do you expect household expenses to change over the next three years?

- Decrease 5%-20%
- Increase 5%-20%
- Decrease more than 20%
- No change (+/-5%)
- Increase more than 20%

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