

CLIENT NAME: _____



What type of investor are you?

Risk Tolerance

1. **Which of the following investments would you feel *most* comfortable owning?**

Certificates of deposit	1
U.S. Government Securities	2
Blue-chip Stocks	3
Stock of new, growing companies	4

2. **Which of the following investments would you *least* like to own?**

Stock of new, growing companies	1
U.S. Government Securities	2
Blue-chip Stocks	3
Certificates of deposit	4

3. **How optimistic are you about the long-term prospects for the U.S. economy?**

Negative	1
Unsure	2
Somewhat positive	3
Very optimistic	4

4. **Which is more important to you?**

Stable, guaranteed return	1
Guaranteed investments backed by the U.S. Government	2
Owning stock, of well known, stable companies	3
Substantial profit potential	4

5. **You have just received a windfall of \$50,000. How would you invest it?**

I would invest in something that offered moderate current income and was very safe	1
I would invest in something that offered high current income with a moderate amount of risk	2
I would invest in something that offered high total return (current income plus appreciation) with a moderately high amount of risk	3
I would invest in something that offered substantial capital appreciation even though it has a high amount of risk	4

6. **Which of the following statements best describes your reaction if the value of your Portfolio declined by 15% over a short period of time?**

I would be very concerned because I cannot accept fluctuations in the value of my portfolio	1
If the amount of income I receive was unaffected, it would not bother me	2
I invest for long-term growth but would be concerned about even a temporary decline	3
I invest for long-term growth and accept temporary fluctuations due to market influences	4

7. **Which of the following best describes your attitude about investments outside the U.S.?**
- | | |
|--|---|
| Unsure | 1 |
| The U.S. and foreign economies are interdependent | 2 |
| Overseas markets provide attractive investment opportunities | 3 |

RISK TOLERANCE SCORE _____

Investment Objectives

8. **Which of the following best describes your investment objectives?**
- | | |
|--|---|
| Preserving principal and earning a moderate amount of current income | 1 |
| Generating a high amount of current income | 2 |
| Generating some current income and growing my assets over an extended period of time | 3 |
| Growing my assets substantially over an extended period of time | 4 |

9. **Five years from now do you expect your standard of living to be:**
- | | |
|--------------------------------|---|
| Worse than now? | 1 |
| The same as now? | 2 |
| Somewhat better than now? | 3 |
| Substantially better than now? | 4 |

10. **Five years from now I expect my portfolio value to be:**
- | | |
|--|---|
| Portfolio value is not my primary concern, current income is | 1 |
| The same as or a little more than it is today | 2 |
| Moderately greater than it is today | 3 |
| Substantially greater than it is today | 4 |

11. **Generating current income from my portfolio is:**
- | | |
|-------------------|---|
| A primary concern | 1 |
| Fairly important | 2 |
| Not important | 3 |

12. **What do you want to do with the income generated by your portfolio?**
- | | |
|--------------------------------|---|
| Receive all income | 1 |
| Receive some and reinvest some | 2 |
| Reinvest all income | 3 |

INVESTMENT OBJECTIVE TOTAL _____

Time Horizon

1. **What is your age?**
- | | |
|-----------------|---|
| Greater than 65 | 1 |
| 50-65 | 2 |
| 36-50 | 3 |
| 20-35 | 4 |

2. What is your primary financial goal?

- Wealth preservation 1
- Education funding 2
- Retirement planning 3
- Wealth accumulation 4

3. What is the time frame to achieve your financial goals?

- 0-5 years 1
- 5-10 years 2
- 10 years or longer 3

TIME HORIZON TOTAL _____

INVESTOR'S SCORECARD

Risk Tolerance Total = _____
Investment Objective Total = _____
Time Horizon Total = _____
TOTAL SCORE _____

STRATEGIES

Suggested Types of Strategies

15-25	Fixed	0 – 100% Fixed Income Securities
25-35	Conservative	0 – 20% Equity / 0 – 80% Fixed Income Securities
35-40	Moderate Conservative	0 – 40% Equity / 0 – 60% Fixed Income Securities
40-45	Moderate	0 – 60% Equity / 40% Fixed Income Securities
45-50	Moderate Aggressive	0 – 80% Equity / 20% Fixed Income Securities
50-56	Aggressive	0 – 100% Equity

Comments: _____

Client Signature: _____

Date: _____

Advisor: _____

Date: _____