



### CLIENT RISK TOLERANCE FORM

Please complete the answers to the following questions, so that your tolerance for risk can be assessed. We will use this information, in combination with other important factors, to build a portfolio specifically for you. Respond with your first impression, trying not to over think any one question. **If married, please ensure that each column of boxes are completed for you and your spouse.**

**1. “To obtain above-average returns on my investments, I am willing to accept above average risk.”**

- 1   Strongly Disagree
- 2   Disagree
- 3   Somewhat Agree
- 4   Agree
- 5   Strongly Agree

**2. “If my investments lose money over the course of a year, I can resist the temptation to sell them.”**

- 1   Strongly Disagree
- 2   Disagree
- 3   Somewhat Agree
- 4   Agree
- 5   Strongly Agree

**3. “I am comfortable investing in the stock market.”**

- 1   Strongly Disagree
- 2   Disagree
- 3   Somewhat Agree
- 4   Agree
- 5   Strongly Agree

**4. “I know quite a bit about economic issues and personal investing.”**

- 1   Strongly Disagree
- 2   Disagree
- 3   Somewhat Agree
- 4   Agree
- 5   Strongly Agree

**5. When you think of the word “risk” which of the following words comes to mind first?**

- 1   Loss  
2   Uncertainty  
3   Opportunity  
4   Thrill

**6. Generally, how would your best friend describe you as a risk taker?**

- 1   A real risk avoider  
2   Cautious  
3   Willing to take risks after completing adequate research  
4   A real gambler

**7. Say your \$100,000 portfolio falls 10% in a quarter, it is now worth \$90,000. Which best describes your reaction?**

- 1   I would have never invested in something that had a potential to fall 10% in a quarter  
2   I would probably sell; this decrease may be an indication of further losses  
3   I would be somewhat concerned; portfolio adjustments may be in order  
4   I would take no action, over time losses will be recovered  
5   I would look for a way to invest more, something must be undervalued

**8. In addition to whatever you own, you have been given \$1,000. You are now asked to choose between:**

- 1   A sure gain of \$500  
3   A 50% chance to gain \$1,000 and a 50% chance to gain nothing

**9. In addition to whatever you own, you have been given \$2,000. You are now asked to choose between:**

- 1   A sure loss of \$500  
3   A 50% chance to lose \$1,000 and a 50% chance to lose nothing

**10. Given your investable assets (excluding your emergency cash reserve), which of the following investment choices would you find most appealing?**

- 1   60% in low-risk, 30% in medium-risk or 10% in high-risk investments  
3   33% in low-risk, 33% in medium-risk or 33% in high-risk investments  
5   10% in low-risk, 40% in medium-risk or 50% in high-risk investments

**Spouse 1 Total** \_\_\_\_\_ **Spouse 2 Total** \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_