

# RISK TOLERANCE OBJECTIVE QUESTIONNAIRE

## Investment allocation score and risk profile

Primary Objectives	Importance to You				
	Very High	High	Moderate	Low	Very Low
<b>1. Safety and Preservation</b> How important is it when you sell your investments, you get about the price you paid for them?	1	2	3	4	5
<b>2. Hedge Against Inflation</b> How important is it that your savings and investment dollars keep pace with inflation or do better than inflation?	1	2	3	4	5
<b>3. Liquidity</b> How important is it that you have cash easily available for emergencies or investment opportunities?	1	2	3	4	5
<b>4. Current Income</b> How important is it that you get maximum income from your investments this year?	1	2	3	4	5
<b>5. Sleeping Well</b> How important is it that the value of your investments not drop by more than 20% in any single year or fluctuate widely?	1	2	3	4	5
<b>6. Ease of Management</b> How important is it for you to have investments you or your family do not have difficulty managing or worrying about?	1	2	3	4	5

	65+	51-65	41-50	31-40	≤30
7. What is your age?	1	2	3	4	5

	Very limited	Basic	Good knowledge & some experience	Strong knowledge & experience	Advanced knowledge & extensive experience
8. What is your level of investment knowledge?	1	2	3	4	5

	<\$35K	\$35-75K	\$75,001-150K	\$150,001-300K	>\$300K
9. How much does your household have in investable assets, excluding principal residence, personal property & business assets?	1	2	3	4	5

	<\$50K	\$50,001-75K	\$75,001-125K	\$125,001-200K	>\$200K
10. What is your gross annual household income (before taxes)?	1	2	3	4	5

## Investment allocation total score and risk profile

Total Score	Investment Allocation Interest/Dividends/Capital Gains	Risk Profile
48-50	5/10/85	Aggressive
39-48	10/15/75	Growth
29-38	15/25/60	Moderately Aggressive
19-28	20/40/40	Moderate
11-18	30/50/20	Moderately Conservative
10	50/50/0	Conservative

Chart adapted from William Droms, Georgetown University, who developed investment allocation model.

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