

Risk Questionnaire

Please select one answer for each question below and do not leave any blank. The purpose of this questionnaire is to assess your attitude toward risk and return. There are no right or wrong answers, only answers that reflect your fiscal needs and your psychological attitude toward risk.

1. Do you have investing experience?
 - a. None
 - b. Some
 - c. Extensive

2. How do you consider yourself as an investor?
 - a. Conservative
 - b. Moderate
 - c. Aggressive

3. What is your investment objective?
 - a. Use the funds for a large purchase or expense within 5-7 years
 - b. Secure capital and regular income now
 - c. Capital growth and income
 - d. Long term growth, I am not concerned with current income
 - e. Aggressive growth in the long run

4. When do you anticipate needing these funds?
 - a. Less than 3 years
 - b. 3-6 years
 - c. 7-10 years
 - d. Longer than 10 years

5. Over how long a period will you withdraw funds once you begin?
 - a. One year or less
 - b. 1-5 years
 - c. 6-10 years
 - d. 11-15 years
 - e. 16+ years

6. Have you ever invested in individual bonds or bond mutual funds?
 - a. No, and I would be uncomfortable with the risk if I did
 - b. No, but I would be comfortable with the risk if I did
 - c. Yes, but I was uncomfortable
 - d. Yes, and I was comfortable

7. Have you ever invested in individual stocks or stock mutual funds?
 - a. No, and I would be uncomfortable with the risk if I did
 - b. No, but I would be comfortable with the risk if I did
 - c. Yes, but I was uncomfortable
 - d. Yes, and I was comfortable

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8. Which statement explains your greatest concern when selecting and investment?
 - a. Potential for loss
 - b. Mostly potential for loss, but some concern about potential for gain
 - c. Mostly potential for gain, but some concern about potential for loss
 - d. Potential for gain

9. Which statement best identifies your feelings about investment risk?
 - a. I would only choose investments with low risk associated with them
 - b. A mix of investments, most having low risk and the minority having high risk, with potentially greater returns
 - c. An aggressive mix of investment, some with a low degree of risk, but the majority having higher risk that may yield higher returns.
 - d. Higher risk investments that had greater potential for higher returns

10. If the stock market were to drop 25% in value over three months, and one of your stocks did the same, what would you do with your shares?
 - a. Sell them immediately
 - b. Sell a portion of them
 - c. Hold them, the market and my stock value will turn around soon
 - d. Purchase more shares