



Risk Tolerance Questionnaire

Tolerance for risk is a key consideration in determining your probable level of comfort with varying investing choices.

Time Horizon

Your current situation and future income needs.

- 1 What is your current age?
- Less than 45
 - 45-55
 - 56-65
 - 66-75
 - Older than 75
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- 2 When do you expect to start drawing income?
- Not for at least 20 years
 - In 10 to 20 years
 - In 5 to 10 years
 - Not now, but within 5 years
 - Immediately

Long-Term Goals and Expectations

Your views of how an investment should perform over the long term.

- 3 What is your goal for this investment?
- To grow aggressively
 - To grow significantly
 - To grow moderately
 - To grow with caution
 - To avoid losing money
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- 4 Assuming normal market conditions, what would you expect from this investment over time?
- To generally keep pace with the stock market
 - To slightly trail the stock market, but make a good profit
 - To trail the stock market, but make a moderate profit
 - To have some stability, but make modest profits
 - To have a high degree of stability, but make small profits
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- 5 Suppose the stock market performs unusually poorly over the next decade. What would you expect from this investment?
- To lose money
 - To make very little or nothing
 - To eke out a little gain
 - To make a modest gain
 - To be little affected by what happens in the stock market

Short-Term Risk Attitudes

Your attitude toward short-term volatility.

- 6 Which of these statements best describe your attitude about the next three years' performance of this investment?
- I don't mind if I lose money
 - I can tolerate a loss
 - I can tolerate a small loss
 - I'd have a hard time tolerating any losses
 - I need to see at least a little return
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- 7 Which of these statements best describe your attitude about the next three months' performance of this investment?
- Who cares? One calendar quarter means nothing
 - I wouldn't worry about losses in that time frame
 - If I suffered a loss of greater than 10%, I'd get concerned
 - I can only tolerate small short-term losses
 - I'd have a hard time stomaching any losses