

Risk Tolerance Questionnaire for Investors

1. I plan to begin withdrawing money from my investments in:

- | | |
|-----------------------|----|
| a) Less than 3 years | 1 |
| b) 3-5 years | 3 |
| c) 6-10 years | 5 |
| d) 11-15 years | 7 |
| e) More than 15 years | 10 |

Time Horizon Score

Enter the total points from questions 1 & 2.

Time Horizon Score = _____ point (s)

2. Once withdraws from my investment begin, I plan to spend it over a period of:

- | | |
|-----------------------|----|
| a) Less than 2 years | 1 |
| b) 2-5 years | 3 |
| c) 6-10 years | 5 |
| d) 11-15 years | 7 |
| e) More than 15 years | 10 |

If your Time Horizon Score is 3 or less, STOP HERE!

A score of 3 or less indicates a very short time horizon, Therefore, a conservative portfolio is most likely the best choice for you.

If your Time Horizon Score is more than 3 points, please continue the questionnaire with question 3.

3. I would best classify my investment knowledge as:

- | | |
|--------------|---|
| a) None | 1 |
| b) Limited | 3 |
| c) Good | 5 |
| d) Extensive | 7 |

5. Generally, I prefer investments with little or no fluctuation in value. I am willing to accept a lower rate of return with these investments.

- | | |
|-----------------------|----|
| a) Strongly Agree | 1 |
| b) Agree | 3 |
| c) Somewhat Agree | |
| d) Disagree | 7 |
| e) Strongly Disagreed | 10 |

7. During market declines, I tend to sell portions of my riskier investments & invest the money in safer investments:

- | | |
|----------------------|----|
| a) Strongly Agree | 1 |
| b) Agree | 3 |
| c) Somewhat Agree | 5 |
| d) Disagree | 7 |
| e) Strongly Disagree | 10 |

4. From Sept. 2008—Nov. 2008, the stock market dropped over 31%. If I owned stock investments that lost 31% in 3 months, I would:

- | | |
|---------------------------------------|---|
| a) Sell all of my share | 1 |
| b) Sell some of my shares | 3 |
| c) Hold onto my shares / sell nothing | 5 |
| d) Buy more shares | 7 |

6. Select the investment type with the highest number of points that you CURRENTLY OWN or HAVE OWNED in your portfolio:

- | | |
|--|---|
| a) Money Market / CD / Checking / Cash | 1 |
| b) Bonds and/or Bond Funds | 3 |
| c) Stocks and/or Stock Funds | 5 |
| d) International Securities and/or International Funds | 7 |

Risk Tolerance Score

Enter the total points from questions 3—7.

Risk Tolerance Score = _____ point (s)

Using the attached chart, find the points where your Time Horizon Score & Risk Tolerance Score intersect. This indicates optimal risk tolerance for you.