

Risk Assessment Tool

1. Your age is:

- Under 30
- 30-40
- 41-50
- 51-64
- 65 or over

2. You have saved for a big vacation. Two weeks before your leave, you are laid off. You...

- Call off your vacation.
- Postpone the vacation, until finding another job.
- Alter plans for a humble vacation at the beach instead.
- Go as planned, reckoning that job hunting will go better after a well deserved vacation.
- Extend your vacation and plan a real blowout; this might be your last opportunity to go first-class.

3. How many dependents do you have? (Only include members with no annual income)

- None
- One
- Two
- Three
- Four

4. After you make an investment decision, you usually feel:

- Delighted
- Content
- Puzzled
- Remorseful.
- Doomed.

5. You invest \$50,000 in a stock that falls 10 percent in value the next day. You:

- Put in an additional \$100,000 while it's down
- Put in an additional \$50,000 while it's down.
- Sit tight because you did the research.
- Sell and go back to safe fixed income products.
- Hold till the stock to regains the \$1,000 loss, then sell it.

6. Describe your investment knowledge? Choose one:

- I am a knowledgeable investor who's able to give details on concepts such as standard deviation and risk measurements.
- I comprehend how mutual funds work and feel confident discussing the best funds in different categories.
- I understand investment fundamentals and the major markets, such as stocks, bonds and money markets.
- I have only a vague idea about financial jargon.
- I never get into financial discussions because I don't comprehend any of the concepts.

7. How would your "other half" or your close friends describe you as a risk-taker?

- Impulsive
- Eager to take risks after research
- Careful
- Risk averse
- Terrified of your own shadow.

8. Your savings---including retirement plans---are:

- Fictional
- Developing
- Equivalent to six months salary or less
- Equivalent to one year's salary
- Equivalent to two year's salary or more

9. What is your opinion of investing in stocks?

- An opportunity to make money
- Returns that are not guaranteed
- You could lose
- Too chancy to invest in
- Don't know enough about them to invest

10. When you hear the word 'risk', what other word comes to your mind?

- Excitement
- Reward
- Chance
- Uncertainty
- Loss

11. Describe your current employment situation? Please choose one.

- Full-time
- Part-time
- Retired
- Homemaker
- Unemployed

12. Please indicate the approximate number of years until you retire?

- Retired
- 1-5 years
- 6-9 years
- 10-20 years
- More than 20 years

13. Please indicate your approximate family gross annual income.

- Under \$100,000
- \$100,000 to 250,000
- \$250,000 to \$500,000
- \$500,000 to \$750,000
- Over \$750,000

14. Please indicate your approximate gross family net worth.

- Under \$100,000
- \$100,000 to \$250,000
- \$250,000 to \$650,000
- \$650,000 to \$1,000,000
- Over \$1,000,000

15. Excluding your personal residence and business assets (if applicable), what percentage of your current assets are invested in equity-type assets?

- Under 25%
- 25-50%
- 51-75%
- Over 75%
- Don't Know

16. Over what time horizon are you considering investing in any wealth management plan?

- 1-2 years
- 3-5 years
- 5-10 years
- 11-19 years
- 20 years or more

17. What percentage of this money might you spend in the next 5 years?

- Under 20%
- 20% to 40%
- 41% to 60%
- 61% to 80%
- Over 80%

18. How do you feel about the rapid increase in prices (inflation)?

- I am very concerned about inflationary risk
- I am not concerned about inflation over the near term, but over the long term I am concerned
- I know prices are rising, but I am not overly concerned about prices changing in the future
- These days, inflation is low enough not to be a serious concern
- Don't know anything about inflation