

RISK PROFILE QUESTIONNAIRE

1. **What is your investment horizon – when will you want to use your invested money?**
 - A. 3 – 5 years
 - B. 6 – 10 years
 - C. 11 – 15 years
 - D. 16 – 25 years
 - E. 25 – 30+ years
2. **What is your most important investment goal?**
 - A. I want my investments to be secure. I also need my investments to provide me with income now, or to fund a large expense within the next few years.
 - B. I want my investments to grow, but I also want them to provide some income. I am comfortable with moderate market fluctuations.
 - C. I am more interested in having my investments grow over the long term. I am less concerned about income and I am comfortable with short-term return volatility.
 - D. I want long term-aggressive growth and am willing to accept significant short-term market fluctuations.
3. **If you owned an investment that fell by 20% over a short period, what would you do?**
 - A. Sell all of the remaining investment
 - B. Sell a portion of the remaining investment
 - C. Hold the investment and sell nothing
 - D. Buy more of the investment
4. **Choose a scenario that best describes the way you monitor your investments.**
 - A. I look forward to reviewing my portfolio on a daily basis.
 - B. I make it a point to review my portfolio regularly and at least once a month.
 - C. I review my portfolio on a quarterly basis.
 - D. I only review my portfolio once a year.
5. **Would you invest in a financial product based solely on a brief conversation with a friend, relative or co-worker?**
 - A. Absolutely not
 - B. Probably not
 - C. Probably
 - D. Absolutely
6. **Given the four potential outcomes below, how would you invest \$10,000?**
 - A. The potential of earning between \$420 and \$3,500 on your investment.
 - B. The potential of earning up to \$5,070 but the risk of losing up to \$400.
 - C. The potential of earning up to \$7,070 but the risk of losing up to \$1,050.
 - D. The potential of earning up to \$9,050, but the risk of losing up to \$1,690.
7. **If you could increase your chances of improving your investment returns by taking more risk, would you:**
 - A. Be unlikely to take more risks.
 - B. Be willing to take a little more risk with some of your overall portfolio.
 - C. Be willing to take a lot more risk with some of your overall portfolio.
 - D. Be willing to take a lot more risk with your entire overall portfolio.
8. **You are offered the opportunity to buy into a franchise for 20 % of your gross income. You have a 50 % chance of getting back 5 times your investment within 5 years, and a 50 % chance of losing half your initial investment. Would you buy into the franchise?**
 - A. Absolutely not
 - B. Probably not
 - C. Probably
 - D. Absolutely
9. **You just won a cash prize equal to 10 % of your annual income. Would you keep the cash or risk losing it all for the possibility of more money? Would you:**
 - A. Keep the cash.
 - B. Risk it all for a 3 out of 4 chance of getting 20%.
 - C. Risk it all for a 2 out of 4 chance of getting 50%.
 - D. Risk it all for a 1 out of 4 chance of getting 100%.
10. **What type of investor are you?**
 - A. You may be reaching retirement or simply prefer to take less risk. Security of capital is your biggest concern.
 - B. You may be close to retirement or prefer to take less risk. Security is quite important to you. You want a balance between growth and security. You are willing to accept some risk for potential higher returns over time.
 - C. You want a balance between growth and security. You are willing to accept some risk for potential higher returns over time.
 - D. Growth is important but security is still a factor. You are willing to accept risk for potential higher returns over time.
 - E. The growth of your money is your main concern and you plan to be invested for a long time. You are very comfortable with riding out the ups and downs of the market for potential higher long-term results.

RISK PROFILE QUESTIONNAIRE

HOW TO SCORE THE RISK PROFILE QUESTIONNAIRE

Assign the following points:

QUESTION #	A	B	C	D	E	YOUR POINTS
QUESTION 1	0	3	5	8	10	
QUESTION 2	0	2	3	4	-	
QUESTION 3	0	3	4	7	-	
QUESTION 4	0	2	3	4	-	
QUESTION 5	0	2	3	4	-	
QUESTION 6	0	4	6	9	-	
QUESTION 7	0	4	6	9	-	
QUESTION 8	0	2	4	6	-	
QUESTION 9	0	4	6	9	-	
QUESTION 10	0	4	6	8	10	

TOTAL THE POINTS FROM EACH QUESTION. _____

YOUR SCORE:

Profile

Score

Client Signature

Date

Advisor Signature

RISK PROFILE

0 – 6 CONSERVATIVE

Your investment horizon is short or you may simply prefer to take less risk. Security is your most important concern.

7 – 22 MODERATE

Your investment horizon is relatively short or you may prefer to take less risk. Security is quite important to you.

23 – 50 BALANCED

Your investment horizon is long enough to benefit from a balance between growth and security. You are willing to accept some risk for potential higher returns over time.

51 – 68 GROWTH

Your investment horizon is long enough to benefit from a growth orientation. You will accept risk for potential higher returns over time.

69 + AGGRESSIVE GROWTH

Your investment horizon is long enough to benefit from an aggressive growth orientation. Your main concern is growth of money that will be invested for a long period of time. You are very comfortable riding out the ups and downs in the market for potential higher long-term results.