

## Risk Profile Worksheet

Date Completed: \_\_\_\_\_

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Joint Name: \_\_\_\_\_

Age: \_\_\_\_\_

1) What do you plan to use the money for?

- Retirement
- Education
- Income
- Other: \_\_\_\_\_

2) Do you require a regular income from your portfolio?  Yes  No

- If Yes, how much?  <2% per year  2% to 4% per year  >4% (\_\_\_\_%)

- If No, in how many years do you plan to use the money? \_\_\_\_\_

3) What is your tolerance for risk?

- Conservative to Moderately Conservative  
Prefers little risk and low volatility in return for accepting potentially lower returns. Willing to take some risk to seek enhanced returns. Reduced exposure to loss or fluctuation.
- Moderate  
Willing to assume an average amount of market risk and volatility or loss of principal for potentially higher returns.
- Moderately Aggressive to Aggressive  
An above-average amount of risk and volatility or loss of principal is tolerated to take advantage of potentially higher return opportunities. Willing to sustain substantial volatility or loss of principal and assume a high level of risk in pursuing higher returns.

4) What most accurately describes your attitude and expectations when investing over a market cycle of 5 to 7 years?

- It is more important to do well in "up" markets than it is to limit losses in "down" markets.
- I am comfortable with "normal" returns in both "up" and "down" markets
- It is more important to limit losses in "down" markets than it is to do well in "up" markets.

5) What are your expectations of an investment advisor?

---

---

---

As a guideline, the initial allocation between equity, fixed income, and gold funds will generally be consistent with the following for each level of risk tolerance:

Conservative to Moderately Conservative	45% equities	55% fixed income
Moderate	60%	40%
Moderately Aggressive to Aggressive	75%	25%