

# Risk Tolerance Questionnaire

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

## Risk Questionnaire

### Time Horizon

Your current situation and future income needs.

- 1 What is your current age?
- Less than 45  
 45 to 55  
 56 to 65  
 66 to 75  
 Older than 75
- 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
- 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
- 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 would best describe your attitudes 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
- 7 Which of these statements would best describe your attitudes 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 accepting any losses