



## Investor Questionnaire and Risk Profile

1. Have you ever invested in individual bonds or bond mutual funds?

Yes      No

2. Have you ever invested in individual stocks or stock mutual funds?

Yes      No

3. Describe your investment history/experience: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. What is your approximate net worth? \_\_\_\_\_

5. Have you ever used an investment advisor, financial planner or other professional to help with your investments?

Yes      No

6. Are you interested in investing and managing your investments or do you prefer to have someone invest for you? \_\_\_\_\_

7. What are your financial objectives (i.e., capital preservation, current income, long-term growth, or equal emphasis on income and appreciation)? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Age at which you would like to retire? \_\_\_\_\_

9. Describe your current emergency reserve or financial cushion, not including your investment portfolio:

- a. A little set aside for emergencies
- b. A reasonable amount set aside (3 to 6 months of living expenses)
- c. A large amount of savings set aside

10. Which ONE of these statements best describes your feelings toward choosing an investment?

- a. I would only select investments that have a low degree of risk associated with them. (i.e., it is unlikely I will lose my original investment)
- b. I prefer to select a mix of investments with emphasis on those with a low degree of risk and a small portion in others that have a higher degree of risk and that may yield greater returns.
- c. I prefer to select a balanced mix of investments some that have a low degree of risk, plus others that have a higher degree of risk and that may yield greater returns.
- d. I prefer to select an aggressive mix of investments some that have a low degree of risk, but with emphasis on others that have a higher degree of risk and that may yield greater returns.
- e. I would only select an investment that has a higher degree of risk and a greater potential for higher returns.

11. In approximately how many years do you expect to need the money you're investing?

- a. 2–3 years
- b. 4–6 years
- c. 7–10 years
- d. 11–15 years
- e. More than 15 years

12. Do you expect to withdraw more than one third of the money in this account within ten years?

Yes      No

13. What rate of return have you historically been receiving on your investments? \_\_\_\_\_

14. Over the past 70+ years, inflation averaged 3.7% and the investments below returned approximately the following average gains:

Stocks 11%, Bonds 5.2%, Cash (t-bills) 3.7%

Knowing this, what would you consider to be a reasonable average annual return? \_\_\_\_\_

15. What degree of risk have you taken with your financial investments in the past?

small      medium      large      very large

16. a. If the stock market had a bad year and your investments were down 5%, would you want to take your money out and leave it out? \_\_\_\_\_

b. What if they were down 10% \_\_\_\_\_ 15% \_\_\_\_\_ 20% \_\_\_\_\_?

c. If the stock market were down substantially, say 25%, from its highs, would you consider that a buying opportunity or would you consider that the time to bail out? \_\_\_\_\_

d. If you owned a U.S. treasury bond paying 7%, due in 10 years, and interest rates shot up to 10% on new issues of 10 year treasury bonds, what do you think would happen to the price of the bond? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

17. What is your idea of a risky investment? A safe investment? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

18. What are your specific financial objectives? How would you rank them in order of importance? (Typical objectives include planning for retirement or college expenses, lowering taxes, providing for dependents with life or disability insurance, improving cash management, estate planning)

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