

FINANCIAL GOALS (CONTINUED)	SCORE
GENERATING CURRENT INCOME FROM YOUR PORTFOLIO IS:	
A primary concern	1
Not important	2
WHAT DO YOU PLAN TO DO WITH THE INCOME GENERATED FROM YOUR PORTFOLIO?	
Use it for living expenses	1
Use some and reinvest some	2
Reinvest all income	3
FINANCIAL GOALS TOTAL	

RISK TOLERANCE	SCORE
YOU HAVE JUST RECEIVED A WINDFALL OF \$50,000. HOW WOULD YOU INVEST IT?	
I would invest in something that offered moderate current income and was very conservative	1
I would invest in something that offered high current income with a moderate amount of risk	2
I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk	3
I would invest in something that offered substantial capital appreciation even though it has a high amount of risk	4
WHICH WOULD BEST DESCRIBE YOUR REACTION IF YOUR PORTFOLIO WERE TO DECLINE 15% (I.E. FROM \$500,000 TO \$425,000)?	
I would be very concerned because I cannot accept fluctuations in the value of my portfolio	1
If the amount of income I receive was unaffected, it would not bother me	2
Although I invest for long-term growth, I would be concerned about even a temporary decline	3
Because I invest for long-term growth, I would accept temporary fluctuations due to market influences	4
WHICH OF THE FOLLOWING INVESTMENTS WOULD YOU FEEL MOST COMFORTABLE OWNING?	
Certificates of deposit	1
U.S. Government securities	2
Blue-chip stocks	3
Stocks of new growth companies	4
WHICH OF THE FOLLOWING INVESTMENTS WOULD YOU LEAST LIKE TO OWN?	
Stocks of new growth companies	1
Blue-chip stocks	2
U.S. Government securities	3
Certificates of deposit	4

RISK TOLERANCE (CONTINUED)	SCORE
WHICH OF THE FOLLOWING INVESTMENTS DO YOU FEEL ARE THE MOST IDEAL FOR YOUR PORTFOLIO?	
Certificates of deposit	1
U.S. Government securities	2
Blue-chip stocks	3
Stocks of new growth companies	4
HOW OPTIMISTIC ARE YOU ABOUT THE LONG-TERM PROSPECTS FOR THE ECONOMY?	
Very pessimistic	1
Unsure	2
Somewhat optimistic	3
Very optimistic	4
WHICH OF THE FOLLOWING BEST DESCRIBES YOUR ATTITUDE ABOUT INVESTMENTS OUTSIDE THE U.S.?	
Unsure	1
I believe the U.S. economy and foreign markets are interdependent	2
I believe overseas markets provide attractive investment opportunities	3
RISK TOLERANCE TOTAL	

There are many objective and subjective factors that must be taken into account when determining an individual's risk tolerance level. This questionnaire is just one of the tools we utilize.

INVESTOR PROFILE SCORE SHEET

The total for each section is multiplied by a number that represents the overall importance of that section when determining your investment objectives.

Match your total score with one of the investment objectives listed below. If your score is near the top or bottom of the score range, you may want to examine the next or previous objective to determine which represents your needs more accurately.

This objective is only a preliminary assessment and will be considered, along with other factors, to determine your overall portfolio objective. Individual accounts may be established with an objective that is different from this score sheet. Changes to your goals and financial requirements should be shared with your Relationship Manager in order to ensure your investment objective remains considerate of your needs.

YOUR SCORE	SUBTOTALS	MULTIPLY	TOTALS
Time Horizon Total		x =	
Financial Goals Total		x =	
Risk Tolerance Total		x =	
YOUR TOTAL SCORE			

SCORE	PRELIMINARY INVESTMENT OBJECTIVE
34 – 57	Income with Capital Preservation
58 – 83	Income with Moderate Growth
84 – 99	Growth with Income
100 – 114	Growth
115 – 125	Aggressive Growth

