

Time Horizon

QUESTION 1

What is your age?

- 56 and over1
- 46-55.....2
- 36-45.....3
- 20-35.....4

Your score

QUESTION 2

What is your primary financial goal?

- Wealth preservation1
- Retirement planning2
- Wealth accumulation3

QUESTION 3

What is the time frame for you to achieve your financial goals?

- 0-5 years1
- 5-10 years2
- 10 years or longer3

Time Horizon Total _____

Financial Goals

QUESTION 4

Which of the following best describes your financial goals?

- Preserving principal and earning a moderate amount of current income1
- Generating a high amount of current income2
- Generating some current income and growing assets over an extended time frame3
- Growing assets substantially over an extended time frame4

QUESTION 5

How do you expect your standard of living five years from now to compare to your standard of living today?

- Less than it is today1
- The same as it is today2
- Somewhat higher than it is today3
- Substantially greater than it is today4

QUESTION 6

Five years from today, you expect your portfolio value to be:

- Portfolio value is not my primary concern; I am more concerned with current income1
- The same as or slightly more than it is today2
- Greater than it is today3
- Substantially greater than it is today4

QUESTION 7

Generating current income from your portfolio is:

- A primary concern (only if you are about to retire)1
- Not important2

QUESTION 8

With the income generated from your portfolio, you plan to:

- Use it for living expenses1
- Use some and reinvest some2
- Reinvest all income3

Financial Goals Total _____

Risk Tolerance

QUESTION 9

You have just received a large amount of money. How would you invest it?

- I would invest in something that offered moderate current income and was very conservative1
- I would invest in something that offered high current income with a moderate amount of risk2
- I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk3
- I would invest in something that offered substantial capital appreciation even though it has a high amount of risk4

Your score

QUESTION 10

Which of the following statements would best describe your reaction if the value of your portfolio were to suddenly decline by 15%?

- I would be very concerned because I cannot accept fluctuations in the value of my portfolio1
- If the amount of income I receive was unaffected, it would not bother me.....2
- Although I invest for long-term growth, even a temporary decline would concern me.....3
- Because I invest for long-term growth, I would accept temporary fluctuations due to market influences4

QUESTION 11

Which of the following investments would you feel most comfortable owning?

- Certificates of deposit1
- U.S. Government securities.....2
- Blue-chip stocks.....3
- Stocks of new growth companies4

QUESTION 12

Which of the following investments would you least like to own?

- Stocks of new growth companies1
- Blue-chip stocks.....2
- U.S. Government securities.....3
- Certificates of deposit4

QUESTION 13

Which of the following investments do you feel are the most ideal for your portfolio?

- Certificates of deposit1
- U.S. Government securities.....2
- Blue-chip stocks.....3
- Stocks of new growth companies4

QUESTION 14

How optimistic are you about the long-term prospects for the economy?

- Very pessimistic1
- Unsure2
- Somewhat optimistic.....3
- Very optimistic.....4

QUESTION 15

Which of the following best describes your attitude about investments outside the U.S.?

- Unsure1
- I believe the U.S. economy and foreign markets are interdependent.....2
- I believe overseas markets provide attractive investment opportunities3

Risk Tolerance Total _____

Time Horizon Total	<input type="text"/>	x 1 =	<input type="text"/>
Financial Goals Total	<input type="text"/>	x 2 =	<input type="text"/>
Risk Tolerance Total.....	<input type="text"/>	x 3 =	<input type="text"/>

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

TOTAL SCORE

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

Adjusted Total Range	Investment Objective
34-57	Income
58-83	Conservative
84-99	Balanced
100-114	Growth
115-125	Aggressive Growth

The investment objectives shown are for illustrative purposes only. Your investment objective is based on many factors including your financial situation, tolerance for risk, time horizon and other financial needs. Consult your financial advisor if you have any questions.