Risk Assessment Questionnaire

StrategicPoint
A FOCUS FINANCIAL PARTNER

To complete this form by hand:
Print all pages of this form and bring the completed form to our meeting.

To complete this form electronically:
- Visit www.StrategicPoint.com/Resources/Forms and save the writeable PDF to your computer, then open it using Adobe's Acrobat Reader.
- Complete the form by typing into the designated fields and/or checking the appropriate buttons. *Tip: you can tab from field to field.*
- When finished, save the form and email it to clients@StrategicPoint.com. Or you can bring a copy with you to our meeting.

In this process, we will measure how you feel about risk or the "chance of loss." Your investments should reflect your tolerance for risk. Your answers will help us determine how your assets should be invested.

YOUR First & Last Name:	Today's Date: / /
SPOUSE'S/PARTNER'S (CO-CLIENT'S) First & Last Name:	

1 In how many years do you expect to begin withdrawing money from your account(s) **on a regular basis** to supplement your income?

- ○ Less than 1 year
- ○ 1-3 years
- ○ 3-5 years
- ○ 5-10 years
- ○ More than 10 years

2 How likely are you to need some money, **on occasion,** from your account(s) over the next five years?

- ○ Not at all likely
- ○ Unlikely
- ○ Somewhat likely
- ○ Likely
- ○ Very likely

3 How likely are you to add to these accounts in the next five years?

- ○ Not at all likely
- ○ Unlikely
- ○ Somewhat likely
- ○ Likely
- ○ Very likely

FORM CONTINUES ➤

4 How many years have you been investing?

- ○ Never or less than 1 year
- ○ 1-3 years
- ○ 4-7 years
- ○ 8-10 years
- ○ More than 10 years

The next series of questions concern your goals for your account(s) and your feelings about risk.

5 How concerned are you about losing any of your initial investment, even on a short term basis?

- ○ Extremely concerned
- ○ Very concerned
- ○ Concerned
- ○ Slightly concerned
- ○ I can live with a loss of a portion of my initial investment

6 In general, as you strive for a higher return on your investments, you may also need to take on more risk. How interested are you with growing your account balances, even if you may be at risk of losing some of your money in the short term?

- ○ Extremely interested
- ○ Very interested
- ○ Interested
- ○ Slightly interested
- ○ My primary concern is to maintain my current investment

7 All investment assets experience changes in value. High volatility exists when asset values rise or fall dramatically. Low volatility occurs when assets change in value, but avoid extreme highs and extreme lows. In general, assets with higher volatility are riskier than assets with lower volatility. How concerned are you with keeping the volatility low in your accounts?

- ○ Extremely concerned
- ○ Very concerned
- ○ Concerned
- ○ Slightly concerned
- ○ The ups and downs of the market do not concern me

8 Investing aggressively involves assuming a lot of risk in order to try to achieve a high return. That is, the goal of aggressive investing is to provide a higher return in the long run. However, this strategy can often lead to steeper losses in down markets. How interested are you in investing aggressively?

- ○ Extremely interested
- ○ Very interested
- ○ Interested
- ○ Slightly interested
- ○ Not at all interested

FORM CONTINUES ➤

9 Over the next few years, assuming you could meet your long term goals, how concerned would you be if your accounts earned less than you planned?

- ○ Extremely concerned
- ○ Very concerned
- ○ Concerned
- ○ Slightly concerned
- ○ Not at all concerned

10 Pretend that you invested all of your money in stock market indices and after one year the accounts lost 15% of their value. What would be your emotional reaction to this loss?

- ○ I would be very upset and pull my money out of stocks.
- ○ I would be very upset, but keep my money in the stock market.
- ○ (For this answer, pretend that you have extra money) I would consider this a peak buying opportunity and want to add to my stock holdings.

11 Pretend that your portfolio loses money over the course of the next year. How many years are you willing to wait for the value of your portfolio to climb back to where it is today?

- ○ Less than 1 year
- ○ 1-2 years
- ○ 3 years
- ○ 4 years
- ○ 5 or more years

12 What is **more** important to you?

- ○ To be in the stock market with a chance of reasonable growth but also a chance of loss.

or

- ○ To be in a safer investment which provides little growth and no loss.

13 Would this description apply to your portfolio investment philosophy:

I seek little or no fluctuation in principal. Growth of my portfolio is not a priority, but I do want some income. ○ Yes ○ No

FORM CONTINUES ➤

Risk Assessment Questionnaire (continued)

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For the next question, we are interested in your expectations for portfolio performance. Expected performance should be based on both rate of return and corresponding risk. *(Refer to the chart below.)*

For instance, if you want a 6% average annual rate of return, you would be willing to see your portfolio bounce around, in a typical year, anywhere between 0.0% return and a positive 11% return. In a very bad year, you could live with a 4% loss.

Conversely, if you want to have a 10.5% average annual return, you would feel comfortable with a portfolio that could be up 31% or down 11% (and anywhere in between) in a typical year, and you would be willing to give up 35% of the value of you portfolio in a very bad year, without panicking.

Please select only one button that best describes the rate of return and corresponding risk you are willing to assume in order to meet your goals. Assume inflation is 3%.*

	Overall Risk/ Volatility Level	Overall Risk/ Volatility Level	Expected Annual Range of Returns*	Worst Case**
○	Low/Low	3.0 to 5.0%	3.0 to 5.0%	N/A
○	Low/Low	6.0%	0.0 to 11.0%	-4.0%
○	Low/Low	6.5%	-1.0 to 13.0%	-7.0%
○	Moderate/Low	7.0%	-1.5 to 15.0%	-9.0%
○	Moderate/Low	7.5%	-2.5 to 17.0%	-11.0%
○	High/Moderate	8.0%	-4.0 to 19.0%	-14.0%
○	High/High	8.5%	-6.0 to 22.0%	-20.0%
○	High/High	9.0%	-8.0 to 26.0%	-24.0%
○	High/High	9.5%	-9.0 to 28.0%	-27.0%
○	High/High	10.0%	-11.0 to 31.0%	-31.0%
○	High/High	10.5%	-12.0 to 35.0%	-35.0%

* These estimates are based on a statistical measure of one standard deviation. This means that based on the assumption used in developing these projections, the portfolio returns may fall within these ranges two out of every three years.

** We use the term “worst case” to describe the worst annual return that a portfolio is likely to experience 90 percent of the time.

Please BRING your completed Risk Assessment Questionnaire to your meeting with your StrategicPoint advisor.