

Client Name:



Minuteman
Advisor Services

Investor Risk Profile Questionnaire

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Determining your personal investment objectives and risk tolerance is the first step in the Asset Management Process - and an important one.

Instructions: Please answer each question by circling the number in the right-hand column that best fits you and your current situation. Then, add the numbers and write the total where indicated.

I. Investment Objectives

Which is your main investment objective?

- Preserving principal yet earning moderate current income 1
- Earning a high amount of current income 2
- Earning some current income and growing my assets 5
- Substantially growing my assets 7

In five years, what do you expect your income/standard of living to be?

- About the same it is now 1
- Increased moderately 3
- Substantially increased 5

In ten years, what do you want your portfolio value to be?

- The same or slightly better 1
- Showing moderate growth from today 4
- Showing substantial growth from today 6

Will you need income right away from this portfolio? How much?

- More than 5% 2
- 3% to 4% 6
- 0% to 2% 9

Investment Objectives Total:

II. Time Horizon

When do you expect to use the bulk of the funds you're accumulating?

- Within 5 years 1
- 6 to 10 years 3
- 11 to 15 years 9
- 16 or more years 12

What is your primary financial goal, right now?

- "Emergency" fund or wealth preservation 1
- Paying for a college education 3
- Providing for retirement 7
- Long-range wealth accumulation 12

What is your age?

- I am 56 or over 1
- I am 46 to 55 3
- I am 36 to 45 8
- I am 20 to 35 12

Time Horizon Total: _____

III. Risk Tolerance

Which of the plans below would you choose for your investment dollars?

- I would choose something very safe that gave me a moderate amount of current *income*. 1
- I would put a portion into each of several investments that gave me higher current *income* and moderate risk. 3
- I would choose something with a moderately high risk that gave me high total *return* on my investment. 7
- I would choose the investment that offered the highest rate of *return*, even though it had high risk factors. 10

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III. Risk Tolerance (continued)

Imagine the value of your portfolio has suddenly declined 14%. How would you feel?

- Upset: I cannot accept any amount of loss or fluctuation in value. I would not invest again. 1
- Consistency of my income received is most important to me. If my income didn't change, I wouldn't be concerned. 2
- I don't want my total investment value to ever decline. I would be very concerned. 5
- I accept there will be temporary fluctuations. Temporary loss is a part of long-term investing. 8

Which of the following would you feel most comfortable investing in?

- A fund made up of securities backed by the U.S. Government. 1
- A fund devoted to well-established companies that pay interest or dividends. 2
- A stock fund made up of well-known, established companies with the potential for continued growth. 4
- A stock fund made up of newer companies which have the potential to grow substantially. 7

Let's assume you have invested \$50,000. One year later, you have made some gains but then the stock market declines temporarily. From the chart below, which fluctuation in value would you be most comfortable with?

	Very Low	Low	Medium	High
Upside	\$60,000	\$62,000	\$64,000	\$70,000
Downside	\$48,000	\$47,000	\$45,000	\$39,000
Stop-Loss	0 - 5%	5 - 10%	10 - 15%	15 - 20%

Which range above did you find most comfortable?

- Very Low volatility 2
- Low volatility 4
- Medium volatility 6
- High volatility 8

Risk Tolerance Total: _____

IV. Investor's Score

Instructions: Carry forward all your totals from each previous section, and enter them below. Then, add the numbers to arrive at your Total Score.

Investment Objectives Total	
Time Horizon Total	
Risk Tolerance Total	
Total Score	

V. Determining Your Appropriate Asset Allocation

Based on the information you just provided: your investment objectives, time horizon, and risk profile; your "Total Score" will show you which type of asset allocation portfolio may be most appropriate.

Total Score	Asset Allocation Model
00 - 06	Value: Fixed
07 - 14	Core: Fixed
15 - 20	Growth: Fixed
21 - 26	Value: Conservative
26 - 34	Core: Conservative
35 - 40	Growth: Conservative
41 - 46	Value: Moderate
47 - 54	Core: Moderate
55 - 60	Growth: Moderate
61 - 65	Value: Balanced
66 - 70	Core: Balanced
71 - 75	Growth: Balanced
76 - 80	Value: Aggressive
81 - 85	Core: Aggressive
86 - 90	Growth: Aggressive
91 - 93	Value: Equity
94 - 97	Core: Equity
98 - 100	Growth: Equity

Signature of Investor

Date

Advisor's Signature