



# Risk Tolerance

## PLANNING HORIZON

POINTS

1. How many years do you have until you expect to use your money for retirement?

- |                          |                    |    |
|--------------------------|--------------------|----|
| <input type="checkbox"/> | More than 20 years | 12 |
| <input type="checkbox"/> | 10 to 20 years     | 8  |
| <input type="checkbox"/> | 5 to 9 years       | 6  |
| <input type="checkbox"/> | Less than 5 years  | 2  |

## INVESTMENT OBJECTIVE

2. Which of the following best describes your plans for your investments over the next 10 years?

- |                          |  |   |
|--------------------------|--|---|
| <input type="checkbox"/> | I plan to withdraw 15% or more of my account at one time           | 0 |
| <input type="checkbox"/> | I do not plan to withdraw any of my account value.                 | 5 |
| <input type="checkbox"/> | Not sure or I expect to withdraw less than 15% of my account value | 2 |

3. If necessary, do you think that you would be able to postpone your objectives (save a bit longer, retire later) or to use a lower amount?

- |                          |  |   |
|--------------------------|--|---|
| <input type="checkbox"/> | Yes, I might be able to postpone or get by with a lesser amount.                                     | 2 |
| <input type="checkbox"/> | The time that I have to save is fixed, and I will need to use whatever money is on hand at the time. | 0 |

4. When you retire, how would you consider the funds in this account?

- |                          |  |   |
|--------------------------|--|---|
| <input type="checkbox"/> | I expect to rely on them solely for discretionary spending (travel, leisure) or For emergencies. | 7 |
| <input type="checkbox"/> | I expect to rely on them mostly for discretionary spending, but partly for necessities.          | 3 |
| <input type="checkbox"/> | I expect to use them mostly for necessities.   | 2 |
| <input type="checkbox"/> | I expect to need them exclusively for necessities or not sure.                                   | 0 |

5. Which situation best describes your thoughts about your investments?

- |                          |   |   |
|--------------------------|---|---|
| <input type="checkbox"/> | I want to earn a lot more than inflation and will accept sizeable value fluctuations to achieve that. | 4 |
| <input type="checkbox"/> | I want to earn slightly more than inflation and will accept some value fluctuations to achieve that.  | 2 |
| <input type="checkbox"/> | I am satisfied to keep pace with inflation so long as the investment value stays stable.              | 0 |

**PERSONAL FINANCIAL PROFILE**

**6. Do you have savings apart from the amount you will invest here equal to at least six months of your pay or monthly income that you can draw upon in case of emergency?**

- |                              |   |
|------------------------------|---|
| <input type="checkbox"/> Yes | 2 |
| <input type="checkbox"/> No  | 0 |

**7. Do you own a home with more than 30% home equity OR do you have other savings and investments in excess of \$20,000?**

- |                              |   |
|------------------------------|---|
| <input type="checkbox"/> Yes | 2 |
| <input type="checkbox"/> No  | 0 |

**8. Which situation best describes your expected income (before expenses) over the foreseeable future?**

- |   |   |
|---|---|
| <input type="checkbox"/> Income should outpace inflation due to a promotion, new job, etc.      | 2 |
| <input type="checkbox"/> Income should keep pace with inflation.                                | 1 |
| <input type="checkbox"/> Income will lag inflation or decrease due to retirement, new job, etc. | 0 |

**9. Which of these best describes your strategy toward investing?**

- |  |   |
|--|---|
| <input type="checkbox"/> Slow and steady is the smart way to get ahead.  | 0 |
| <input type="checkbox"/> It is okay to take some extra risks, but it's smart to take a few small ones.   | 2 |
| <input type="checkbox"/> Risk means that sometimes you are way ahead of the pack and sometimes for behind; but it is very important to take risks, not avoid them. | 4 |

**10. Which best describes your response to this hypothetical situation? From an original amount of \$75,000, an investment you have made is now worth \$100,000, but then suddenly declines \$15,000 or 15%?**

- |  |   |
|--|---|
| <input type="checkbox"/> I would look to invest more.  | 4 |
| <input type="checkbox"/> I would be somewhat concerned but take no action.   | 3 |
| <input type="checkbox"/> I would transfer some assets to investments that have less risk.  | 2 |
| <input type="checkbox"/> I would try to avoid an investment that may suddenly lose 15% of its value [if so, skip the next question]. | 0 |

**11. Your investment, from question 10, worth \$85,000, now falls to \$80,750 or 5% more. Which best describes your response?**

- |   |   |
|---|---|
| <input type="checkbox"/> I would look to invest more.                                     | 6 |
| <input type="checkbox"/> I would be somewhat concerned but take no action.                | 4 |
| <input type="checkbox"/> I would transfer some assets to investments that have less risk. | 0 |

**12. Have you invested in stock mutual funds before?**

- ☐ Yes, and I was comfortable with the risk. 2
- ☐ Yes, and I was somewhat uncomfortable with the risk. 1
- ☐ No, but I think I would have been comfortable with the risk. 1
- ☐ No, and I think I would not have been comfortable with the risk. 0

**POINTS TOTAL** \_\_\_\_\_

Investment Strategy	
Risk Tolerance Score	41 - 52 Aggressive
	34 - 40 Moderately Aggressive
	27 - 33 Moderate
	19 - 26 Moderately Conservative
	13 - 18 Conservative
	9 - 12 Conservative Income*
	<9 Directed to Asset Preservation*

Based upon your total score and the scoring key, please enter your investment strategy here: \_\_\_\_\_

Do you agree with this investment strategy? ☐ Yes ☐ No

If you answered "no" to the above question, and prefer a different strategy, please indicate your preferred strategy here: \_\_\_\_\_

**Name:**

**Address:**

**City:**

**State:**

**Zip:**

**Telephone:**

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