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Name: \_\_\_\_\_ Date: \_\_\_\_\_

## Time Horizon

### What is your age?

- 56 and over
- 46 - 55
- 36 - 45
- 20 - 35

### What is your primary financial goal?

- Wealth preservation
- Retirement planning
- Wealth accumulation

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

- 0 - 5 years
- 5 - 10 years
- 10 years or longer

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## Financial Goals

### Which of the following best describes your financial goals?

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

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

- Less than it is today
- The same as it is today
- Somewhat higher than it is today
- Substantially greater than it is today

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

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

**Generating current income from your portfolio is:**

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

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

- Use it for living expenses
- Use some and reinvest some
- Reinvest all income

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## Risk Tolerance

**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
- I would invest in something that offered high current income with a moderate amount of risk
- I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk
- I would invest in something that offered substantial capital appreciation even though it has a high amount of risk

**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 portfolio
- If the amount of income I receive was unaffected, it would not bother me
- Although I invest for long-term growth, I would be concerned about even a temporary decline
- Because I invest for long-term growth, I would accept temporary fluctuations due to market influences

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

- Certificates of deposit
- U.S. Government securities
- Blue-chip stocks
- Stocks of new growth companies

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

- Stocks of new growth companies
- Blue-chip stocks
- U.S. Government securities
- Certificates of deposit

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

- Certificates of deposit
- U.S. Government securities
- Blue-chip stocks
- Stocks of new growth companies

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

- Very pessimistic
- Unsure
- Somewhat optimistic
- Very optimistic

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

- Unsure
- I believe the U.S. economy and foreign markets are interdependent
- I believe overseas markets provide attractive investment opportunities

Increasing Risk, Volatility & Return Expectations 

Income with Capital Preservation		Income with Moderate Growth		Growth with Income		Growth		Aggressive Growth	
<ul style="list-style-type: none"> <li>• Need for capital preservation and current income</li> <li>• No focus on growth</li> <li>• Lowest tolerance for risk</li> <li>• Shortest investment horizon</li> </ul>		<ul style="list-style-type: none"> <li>• Need for current income</li> <li>• Moderate focus on growth</li> <li>• Low tolerance for risk</li> <li>• Short/Intermediate investment horizon</li> </ul>		<ul style="list-style-type: none"> <li>• Equal focus on growth and current income</li> <li>• Moderate tolerance for risk</li> <li>• Intermediate investment horizon</li> </ul>		<ul style="list-style-type: none"> <li>• Little need for current income</li> <li>• Focus on growth</li> <li>• High tolerance for risk</li> <li>• Intermediate/Long investment horizon</li> </ul>		<ul style="list-style-type: none"> <li>• No need for current income</li> <li>• Focus on aggressive growth</li> <li>• Highest tolerance for risk</li> <li>• Long investment horizon</li> </ul>	