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

## Time Horizon

### 1) What is your age?

- a)  56 and over
- b)  46 - 55
- c)  36 - 45
- d)  20 - 35

### 2) What is your primary financial goal?

- a)  Wealth preservation
- b)  Retirement planning
- c)  Wealth accumulation

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

- a)  0 - 5 years
- b)  5 - 10 years
- c)  10 years or longer

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## Financial Goals

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

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

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

- a)  Less than it is today
- b)  The same as it is today
- c)  Somewhat higher than it is today
- d)  Substantially greater than it is today

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

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

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

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

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

- a)  Use it for living expenses
- b)  Use some and reinvest some
- c)  Reinvest all income

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## Risk Tolerance

**9) You have just received a windfall of \$50,000. How would you invest it?**

- a)  I would invest in something that offered moderate current income and was very conservative
- b)  I would invest in something that offered high current income with a moderate amount of risk
- c)  I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk
- d)  I would invest in something that offered substantial capital appreciation even though it has a high amount of risk

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

- a)  I would be very concerned because I cannot accept fluctuations in the value of my portfolio
- b)  If the amount of income I receive was unaffected, it would not bother me
- c)  Although I invest for long-term growth, I would be concerned about even a temporary decline
- d)  Because I invest for long-term growth, I would accept temporary fluctuations due to market influences

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

- a)  Certificates of deposit
- b)  U.S. Government securities
- c)  Blue-chip stocks
- d)  Stocks of new growth companies

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

- a)  Stocks of new growth companies
- b)  Blue-chip stocks
- c)  U.S. Government securities
- d)  Certificates of deposit

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

- a)  Certificates of deposit
- b)  U.S. Government securities
- c)  Blue-chip stocks
- d)  Stocks of new growth companies

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

- a)  Very pessimistic
- b)  Unsure
- c)  Somewhat optimistic
- d)  Very optimistic

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

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

Increasing Risk, Volatility & Return Expectations

