

Color of Money Risk Analysis

1. My primary financial goal is:
 - Preserving my assets **(1)**
 - Leaving a legacy **(4)**
 - Maximizing my income **(7)**
 - Growing my assets **(10)**
2. When it comes to investments and financial decisions, I consider myself:
 - Not very knowledgeable **(0)**
 - Somewhat knowledgeable **(0)**
 - Knowledgeable **(0)**
 - An expert **(0)**
3. On the road to retirement, I am:
 - Retired, I made it **(1)**
 - Less than five years away **(4)**
 - Five to 10 years away **(7)**
 - More than 10 years away **(10)**
4. My attitude toward investing is:
 - A small loss would concern me **(1)**
 - I understand investing has some risks, but I am conservative **(4)**
 - I am growth oriented, and I understand my investments may go up or down **(7)**
 - I am aggressive, and I want to grow my assets. If my investments lose value, I might invest more **(10)**
5. Including all sources, my current household income is:
 - Under \$50,000 **(1)**
 - \$50,000 - \$99,999 **(3)**
 - \$100,000 - \$249,999 **(5)**
 - \$250,000 - \$499,999 **(7)**
 - \$500,000 or more **(10)**
6. During retirement, I will rely on investment income:
 - Heavily **(1)**
 - Moderately **(4)**
 - Somewhat **(7)**
 - Not at all **(10)**
7. Social Security, a pension and some other forms of retirement cash flow are fairly stable income sources. I consider my retirement income sources to be:
 - I don't have retirement income sources **(1)**
 - Unstable **(4)**
 - Somewhat stable **(7)**
 - Very stable **(10)**
8. Not including my primary residence, my net worth is:
 - Under \$250,000 **(1)**
 - \$250,000 - \$499,999 **(3)**
 - \$500,000 - \$999,999 **(5)**
 - \$1,000,000 - \$1,999,999 **(7)**
 - \$2,000,000 or more **(10)**

Color of Money Risk Analysis cont.

9. Historically, inflation averages 2-3 percent per year. Relative to inflation, I would like my investments to:
- Keep pace with inflation with minimal risk **(1)**
 - Moderately outpace inflation with some long-term risk **(4)**
 - Significantly outpace inflation with moderate long-term risk **(7)**
 - Maximize performance with substantial long-term risk **(10)**
10. If I invested \$250,000 for five years, I would be most comfortable with the following best and worst case scenario:
- Worst: \$270,000 | Best: \$300,000 **(1)**
 - Worst: \$250,000 | Best: \$330,000 **(4)**
 - Worst: \$230,000 | Best: \$375,000 **(7)**
 - Worst: \$200,000 | Best: \$450,000 **(10)**
11. If my investment lost 20 percent of its value, I would:
- Immediately sell the investment **(1)**
 - Change to a more conservative investment option **(4)**
 - Stay the course **(7)**
 - Add to the investment while its value is down **(10)**

Color of Money Risk Analysis Score: _____ (0-100)

Your score is a general representation of the percentage of your assets that should be placed in risk tools like stocks and bonds.

Scores 1-20 | Conservative Investor

Scores 21-40 | Conservative Growth Investor

Scores 41-60 | Balanced Investor

Scores 61-80 | Moderate Growth Investor

Scores 81-100 | Growth Investor

Primary

Printed Name _____

Signature _____

Date _____

Spouse / Partner

Printed Name _____

Signature _____

Date _____