

## PERSONAL RISK PROFILE

Fill in an "x" in each line to show the / Strongly / Tend to / Tend to / Strongly / strength of your agreement with statement / Disagree / Disagree / Agree / Agree /

### 1. INFLATION PROTECTION

I am very concerned that my income from earnings and investments will not be able to keep pace with inflation in future years.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 2. CURRENT INCOME

I want my investments to produce maximum income for me now.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 3. DEFERRED INCOME

I have enough income now, but I want my investments to produce the maximum income for me later at retirement.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 4. CAPITAL GROWTH

I want my investments to produce the maximum capital gains (appreciation) for me.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 5. SAFETY OF PRINCIPAL

I want to be sure I can get my money out of my investments in case of an economic recession or stock market crash, even if I have to settle for a lower yield.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 6. SAFETY OF INCOME

I want a guarantee regarding the income from my investments, even if I have to settle for a lower yield.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 7. LIQUIDITY

I need to be sure that I can always convert my investments to cash on short notice if necessary, even if I have to settle for a lower yield.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 8. TAX ADVANTAGES

I am very concerned about being able to shelter my current income from taxes. Additional income or capital growth is less important to me.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 9. FAMILY PROTECTION

I am very concerned that my dependents be fully protected regardless of what happens to my investments.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /

### 10. DIVERSIFICATION

I want to protect myself against catastrophic losses by not putting all of my investment eggs in one basket.

/ \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ /