

RATTINER ASSET MANAGEMENT, INC RISK TOLERANCE QUESTIONNAIRE

Personal Background Information

Date: _____

Name: _____

Address: _____

City: _____ State: ____ Zip: _____

Phone:Day: _____ Night: _____

Soc.Sec.No.or Taxpayer ID No: _____

Occupation: _____

At what age do you plan to retire? _____

Spouse's Name: _____

Investment Experience and Analysis

1. As an investor, where would you place yourself on the following scale? (Circle a number)

1	2	3	4	5	6	7	8	9	10
Minimize losses and fluctuations as much as possible			A balanced investment mix with some fluctuation and some growth				Maximize growth of assets with tolerance for risk or fluctuation		

2. What is your age?

- A. Under 25 years D. 45 to 54 years
- B. 25 to 34 years E. 55 to 65 years
- C. 35 to 44 years F. Over 65 years

3. Do you expect to have large cash needs at some particular time in the future (such as buying a house, paying for a college education, having a health-related expense, retirement, starting a new business)? If more than one, check the earliest time period.
 - A. No, I do not expect to have such a cash need.
 - B. Yes, in 16 to 20 years.
 - C. Yes, in 10 to 15 years.
 - D. Yes, in 5 to 9 years.
 - E. Yes, in less than 5 years.

4. Some people want their investments primarily to grow in value, and secondarily to bring regular income. Others seek regular income primarily, rather than growth. These objectives may be long-term (5 years or longer), medium-term (2 to 5 years), or short-term (up to 2 years). Which statement best reflects your objective and its term?
 - A. To have my investment grow in value over the years rather than to receive regular income from my investment.
 - B. To have my investment grow in value, though I am investing for the medium term.
 - C. To receive regular income from my investment, even though I am investing for the long term.
 - D. To receive regular income, rather than having my investment grow in value, though both are important to me because I am investing for the medium term.
 - E. To receive regular income, rather than having my investment grow in value, because I am investing primarily for the short term.

5. People save money for several purposes. An obvious one: you should always have money set aside for emergencies. But you also save for other reasons, from a dream vacation in the not-too-distant future to far-off retirement. The main purpose for the money you are now considering for investment is to:
 - A. Start or add to my retirement fund, which I do not anticipate using for 20 or more years.
 - B. Start or add to a “nest egg,” which I do not anticipate needing for the foreseeable future.
 - C. Start or add to a “savings” fund, which I may use for a rainy day in 5 or 10 years.
 - D. Save up for a special purpose in the near future.
 - E. Get a slightly higher return than I get in a certificate of deposit or savings account.

6. How much do you expect your annual income to vary over the next 2 years?
- A. I expect my annual income to increase substantially.
 - B. I expect my annual income to increase somewhat.
 - C. I expect my annual income to just keep up with inflation.
 - D. I expect my annual income to decrease.
 - E. I expect my annual income to decrease substantially.
7. Comparatively, how much income do you expect to have available for discretionary purchases, savings and investments over the next 2 years?
- A. Substantially more than I have now.
 - B. Somewhat more. D. Somewhat less.
 - C. About the same. E. Substantially less.
8. Investment markets fluctuate. While the long-term direction has been generally upward, there have also been periods of decline. From a practical standpoint, (not considering your views about taking risks) how easily could you replace investment declines with future higher income?
- A. Very easily. D. It would be very difficult.
 - B. Easily, with some planning involved E. It would be impossible.
 - C. It would be difficult.
9. Now consider your personal feelings about watching the ups and downs of the stock markets. If you owned investments, how would rises and falls in the market affect you emotionally?
- A. Short-term movements in the investment market would not affect me.
 - B. Would affect me minimally.
 - C. Would indirectly affect me.
 - D. Would directly affect me.

Client Score Sheet

Client Name: _____

Total Score: _____

Question 1:	1	2	3	4	5	6	7	8	9	10
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Question 2: A=6 B=5 C=4 D=3 E=2 F=1	Question 3: A=10 B=8 C=6 D=4 E=2	Question 4: A=10 B=8 C=6 D=4 E=2	Question 5: A=10 B=8 C=6 D=4 E=2	Question 6: A=10 B=8 C=6 D=4 E=2
Question 7: A=10 B=8 C=6 D=4 E=2	Question 8: A=10 B=8 C=6 D=4 E=2	Question 9: A=10 B=8 C=6 D=4 E=2	Question 10: A=10 B=8 C=6 D=4 E=2	Question 11: A=10 B=8 C=6 D=4 E=2

Aggressive Growth Portfolio	92–104
Growth Portfolio	74–91
Moderate Portfolio	56–73
Income and Growth Portfolio	38–55
Income Portfolio	20–37

Jeff Rattiner
 JR Financial Group, Inc.
 6410 South Quebec Street
 Centennial, CO 80111-4628
 Tel: (720) 529-1888
 Fax: (720) 529-9888
 Email: jeff@jrfinancialgroup.com
 Website: www.jrfinancialgroup.com