

**Section 1: Client Information and Profile** *(PLEASE COMPLETE THIS ANALYSIS IN ITS ENTIRETY)*

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**Client/Owner**

**Joint Client/Owner**

First Name: (Full) \_\_\_\_\_ Last Name: \_\_\_\_\_

First Name: (Full) \_\_\_\_\_ Last Name: \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Zip: \_\_\_\_\_

Preferred Name: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

**Section 2: Financial Information and Risk Tolerance**

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The Color of Money Risk Analysis assesses your financial picture and provides a roadmap to your overall risk preferences. The output will be a proprietary Color of Money Risk Analysis score. This short, interactive analysis is the first step on the road to retirement.

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)
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)

Please calculate your score and review your Color of Money Risk Analysis Scoring Summary on the following page.

**Color of Money Risk Analysis Score: \_\_\_\_\_ (0-100)**

**Client/Owner/Authorized Person:** By signing below, I acknowledge that the above information is true and correct and that I will work with my financial services professional to align my Color of Money Risk Analysis score with my overall asset allocation.

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Client's Signature:

\_\_\_\_\_  
Date

### **Color of Money Risk Analysis Scoring Summary**

#### **Conservative Investor: 1-20**

You should generally have 1 – 20 percent of your assets allocated to growth assets, but the majority should be allocated to assets with less risk. You are risk averse, and your main focus is on principal preservation.

#### **Conservative Growth Investor: 21-40**

You should generally have 21 – 40 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. You are somewhat conservative and do not want to have more than 40 percent of your assets exposed to risk.

#### **Balanced Investor: 41-60**

You should generally have 41 – 60 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. Moderate growth and a balanced allocation are both important to your long-term success. You understand some risk is necessary in order to potentially get a return greater than inflation.

#### **Moderate Growth Investor: 61-80**

You should generally have 61 – 80 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. You are more growth oriented, but you are not comfortable with 100 percent of your assets being exposed to risk. Maintaining a small portion of assets with less risk is an important part of your allocation.

#### **Growth Investor: 81-100**

You should generally have 81 – 100 percent of your assets allocated to growth assets. As a growth investor, your primary goal is growing your principal. You understand assets exposed to risk go up and down in value, but you are comfortable heavily investing in them because of the long-term growth potential they may provide.