



SYCAMORE
financial planning

Risk Tolerance Questionnaire
Personal & Confidential

Client Name

Date

1. I plan to begin taking money from my investments in . . .

- A. 1 year or less
- B. 1-2 years
- C. 3-5 years
- D. 6-10 years
- E. 11-15 years
- F. More than 15 years

2. As I withdraw money from these investments, I plan to spend it over a period of . . .

- A. 2 years or less
- B. 3-5 years
- C. 6-10 years
- D. 11-15 years
- E. More than 15 years

3. When making a long-term investment, I plan to keep the money invested for . . .

- A. 1-2 years
- B. 3-4 years
- C. 5-6 years
- D. 7-8 years
- E. More than 8 years

4. From September 2008 through November 2008, stocks lost more than 31% of their value. If I owned a stock investment that lost about 31% of its value in three months, I would . . . *(If you owned stocks during this period, please select the answer that matches your actions at that time.)*

- A. Sell all of the remaining investment
- B. Sell some of the remaining investment
- C. Hold on to the investment and sell nothing
- D. Buy more of the investment

5. Generally, I prefer an investment with little or no ups or downs in value, and I am willing to accept the lower returns these investments may make.

- A. I strongly disagree
- B. I disagree
- C. I somewhat agree
- D. I agree
- E. I strongly agree

6. When the market goes down, I tend to sell some of my riskier investments and put the money in safer investments.

- A. I strongly disagree
- B. I disagree
- C. I somewhat agree
- D. I agree
- E. I strongly agree

7. Based only on a brief conversation with a friend, coworker, or relative, I would invest in a mutual fund.

- A. I strongly disagree
- B. I disagree
- C. I somewhat agree
- D. I agree
- E. I strongly agree

8. From September 2008 through October 2008, bonds lost nearly 4% of their value. If I owned a bond investment that lost almost 4% of its value in two months, I would . . . *(If you owned bonds during this period, please select the answer that matches your actions at that time.)*

- A. Sell all of the remaining investment
- B. Sell some of the remaining investment
- C. Hold on to the investment and sell nothing
- D. Buy more of the investment

9. The chart to the right shows the highest one-year loss and the highest one-year gain on three different hypothetical investments of \$10,000.* Given the potential gain or loss in any one year, I would invest my money in ...

- A. Investment A
- B. Investment B
- C. Investment C



* The maximum gain or loss on an investment is impossible to predict. The ranges shown in the chart are hypothetical and are designed solely to gauge an investor's risk tolerance.

10. My current and future income sources (such as salary, Social Security, pension) are . . .

- A. Very unstable
- B. Unstable
- C. Somewhat stable
- D. Stable
- E. Very stable

11. When it comes to investing in stock or bond mutual funds (or individual stocks or bonds), I would describe myself as . . .

- A. Very inexperienced
- B. Somewhat inexperienced
- C. Somewhat experienced
- D. Experienced
- E. Very Experienced

***Terms and Conditions of Use for Sycamore Financial Planning's
Risk Tolerance Questionnaire***

This questionnaire is designed to help Sycamore Financial Planning decide how to allocate the assets in your retirement plan among different asset classes (stocks, bonds, and short-term reserves) and among different funds available through your plan.

You are under no obligation to accept the suggestions provided by Sycamore Financial Planning.

The suggestions provided are based on generally accepted investment principles. There is no guarantee, however, that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of retirement income.

In applying the suggestions to your particular situation, you should consider your other assets and investments. As your financial circumstances or goals change, it may be helpful to complete this Risk Tolerance Questionnaire again to see if your suggested asset allocation has changed. By using this investment-planning tool, you acknowledge that you have read and understood the information above and that you agree to these terms and conditions.