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Risk Profile Questionnaire

1. *INVESTMENT EXPERIENCE: I have prior investment experience with stocks, bonds, and international investments. I understand the concept of investment risk.*

DISAGREE 1 2 3 4 5 AGREE

2. *INCOME: My major source of income is adequate, predictable, and steadily growing.*

DISAGREE 1 2 3 4 5 AGREE

3. *DEPENDENTS: There are no, or only a few, dependents that rely on my income or my investment portfolio for support.*

DISAGREE 1 2 3 4 5 AGREE

4. *EXPECTED RETURN: Given historical returns on different kinds of investments, my desired level of investment return is above-average.*

DISAGREE 1 3 5 7 9 AGREE

5. *EXPECTED RETURN: I prefer the larger appreciation potential of riskier investments such as stocks.*

DISAGREE 1 3 5 7 9 AGREE

6. *RISK TOLERANCE: If the value of one of my investments went down by 10%, I would feel comfortable holding on to that investment for it to rebound.*

DISAGREE 1 3 5 7 9 AGREE

7. *RISK TOLERANCE: I am willing to bear an above-average level of investment risk (volatility). I can accept occasional years with negative investment returns.*

DISAGREE 1 3 5 7 9 AGREE

8. *RISK TOLERANCE: I am willing to maintain investment positions over a reasonably long period of time (generally considered at least 10 years).*

DISAGREE 1 3 5 7 9 AGREE

9. *LIQUIDITY: I do not need to be able to readily convert my investments into cash. Aside from my portfolio, I have an adequate liquid net worth to meet major near-term expenses.*

DISAGREE 0 1 3 8 10 AGREE

10. *INVESTMENT NEEDS: It is not important that I receive current income from my investments.*

DISAGREE 0 1 3 8 10 AGREE

QUESTION	POINTS
1.	_____
2.	_____
3.	_____
4.	_____
5.	_____
6.	_____
7.	_____
8.	_____
9.	_____
10.	_____
TOTAL	_____

Investment Profiles

If you scored between 8-19, you tend to be a “capital preservation” investor. You are most comfortable with less risky investments, rather than trying to generate a potentially higher return. This is the most conservative allocation, with 100% of the portfolio invested in bonds. This allocation could be suitable for older investors who are more concerned with stability of principal, as opposed to a return on their money.

If you scored between 20-31, you tend to be a “balanced income” investor. This allocation is primarily conservative, with 80% of the investment in bonds, but could provide a higher return than a capital preservation portfolio. The 20% stock portion gives a modest exposure to the equity markets.

If you scored between 32-43, you tend to be a “growth and income” investor. With 60% of the allocation in bonds, this is a more conservative structure, but the 40% equity allocation gives the potential for a higher return.

If you scored between 44-55, you tend to be a “balanced growth” investor. A higher degree of safety is provided through a 40% bond component, with the remaining 60% invested in equities, primarily large cap issues.

If you scored between 56-67, you tend to be a “growth” investor. You are seeking higher than average returns, but with some degree of safety involved. This allocation is comprised of 80% stocks and 20% bonds.

If you scored between 68-80, you tend to be an “aggressive growth” investor. You are seeking to maximize the total return on your money and are willing to accept the risk that goes along with the equity markets. This allocation is comprised of 100% stocks with an emphasis on growth-oriented investments. This allocation could be suitable for younger investors, with a long-term investing horizon.

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Client Signature and Date