

Risk Profile

SECTION I - PERSONAL DATA

Date: _____

Client: _____

Spouse: _____

Address: _____

City/State/Zip: _____

Home Phone: _____

SECTION II - POLICY TESTS

EARNINGS

Which best describes your earnings estimations over the next five years?

- Will increase faster than inflation
- Will increase somewhat faster than inflation
- Will Stay level with inflation
- Will increase slower than inflation
- Will stop

INCOME

How much money do you believe you will require from your portfolio this year?

\$ _____

HORIZON

When do you plan to begin spending a major portion of your portfolio?

Years from today: _____

Year spending begins: _____

VOLATILITY

The value of investments can increase or decrease over time. In the event that the stock market drops by 20%,

- I'd be uncomfortable enough to sell.
- I'd take no action in hopes of a recovery.
- I'd use the opportunity to add to my investment.

INFLATION

Inflation can diminish the value of your money over time. Which statement best describes your feelings toward inflation?

- I am willing to take the risks required to beat inflation.
- I want to maintain the value of my investments, even if that means I will not earn more than inflation.
- I feel that maintaining value and beating inflation are equally important.

PHILOSOPHY

Which statement best describes your feelings?

___ I want to avoid any undue risk, even if returns do not keep pace with inflation.

___ I want to take a little risk, but would like most of my investments to have a guaranteed return.

___ I want an average position: good return potential with moderate fluctuations.

___ I want to take significant risk, while maintaining a small reserve of safe investments.

___ I seek the highest possible returns. I can absorb large fluctuations in value and a significant possibility of loss.

VARIATION

Below are five different portfolios with five various hypothetical returns over a five year period. Please check one portfolio, A through E, which you would feel most comfortable owning.

Yr.1	Yr.2	Yr.3	Yr.4	Yr.5	Avg.	Total	√
3%	4%	3%	2%	3%	3.2%	15%	A
4%	6%	5%	0%	8%	5%	25%	B
-5%	21%	8%	2%	9%	7.6%	38%	C
9%	11%	26%	3%	18%	9.7%	48.6%	D
14%	26%	53%	-4%	31%	12.5%	62.3%	E

Computer Results*:

Cash Equivalents _____ **Fixed Income Assets** _____ **Equities** _____

Signature _____

Date _____

Signature _____

Date _____

Agent Signature _____

Date _____

*Refer to the Path presentation software.