



KWA Wealth Management Risk Tolerance Questionnaire

Client Name(s): _____

1) PURPOSE and TIME HORIZON - What is the purpose for this investment:

Emergency or Reserve Funds - 0 Points
Current Investment Income - 2 Points
College Savings/Education Fund - 4 Points
Retirement Savings - 6 Points
Long-Term Capital Appreciation - 8 Points

2) PURPOSE and TIME HORIZON - What is the primary objective for this investment:

Safety of Principal - 0 Points
Income - 2 Points
Income with Growth - 4 Points
Growth with Income - 6 Points
Growth - 8 Points
Aggressive Growth - 10 Points

3) PURPOSE and TIME HORIZON - I plan to begin withdrawing money from my investments within:

Less than 3 Years - 0 Points
3-5 Years - 2 Points
6-10 Years - 4 Points
11 Years or More - 6 Points

4) PURPOSE and TIME HORIZON - Once I begin withdrawing funds from my investments, I plan to spend all of the funds within:

Less than 2 Years - 0 Points
Between 2-5 Years - 1 Points
Between 6-10 Years - 2 Points
More than 11 Years - 3 Points

5) RISK TOLERANCE - I would describe my risk profile to be:

Safety of Principal - 0 Points
Conservative - 2 Points
Moderate - 4 Points
Growth Oriented - 6 Points
Aggressive - 8 Points

6) RISK TOLERANCE - Which of the following best describes your view for this portfolio:

Concerned about losing value - 0 Points
Equally concerned about losing and gaining - 2 Points
Emphasis on about gaining value - 4 Points

7) RISK TOLERANCE - Do you have at least 6 months worth of living expenses set aside in a reserve account or fund:

No - 0 Points
Yes - 3 Points

8) RISK TOLERANCE - I am comfortable losing _____ % of my portfolio in the effort to earn higher returns:

0% - 0 Points
5% - 2 Points
10% - 4 Points
15% - 6 Points
20% - 8 Points
25% - 10 Points
30% - 12 Points
35% - 14 Points

9) RISK TOLERANCE - What is the desired return for this portfolio (without inflation):

1% - 0 Points
2% - 2 Points
3% - 4 Points
4% - 6 Points
5% - 8 Points
6% - 11 Points
7% - 14 Points
8% - 17 Points
9% - 20 Points
10% - 23 Points
11% - 26 Points

10) RISK TOLERANCE - The following outlines the most likely best and worst case annual returns of 9 historical investment portfolios. Which range of positive outcomes would be most acceptable to you:

Income: [Average Annual Return +4.70%] [Best Case Return +20.80%]
[Worst Case Return - (7.20%)] - 0 POINTS

Conservative: [Average Annual Return +6.50%] [Best Case Return +29.40%]
[Worst Case Return - (20.18%)] - 6 POINTS

Moderate: [Average Annual Return +7.40%] [Best Case Return +34.30%]
[Worst Case Return - (26.93%)] - 9 POINTS

Balanced: [Average Annual Return +8.10%] [Best Case Return +43.00%]
[Worst Case Return - (33.68%)] - 12 POINTS

Aggressive: [Average Annual Return +8.70%] [Best Case Return +51.60%]
[Worst Case Return - (40.43%)] - 15 POINTS

Equity: [Average Annual Return +9.90%] [Best Case Return +69.20%]
[Worst Case Return - (53.94%)] - 18 POINTS

KWA Wealth Management Risk Tolerance Questionnaire

The Risk Tolerance Questionnaire (RTQ) serves as a road map to assist you and your advisor in selecting the appropriate level of risk and investment objectives for your investment portfolio(s). RTQs may be completed at the “household” level for all portfolios/accounts or, if applicable, for individual accounts/portfolios.

Score	Willingness to Assume Risk	Range of Investment Objectives
0-19	Very Low	Capital Preservation, Safety of Principal, no to very limited equity exposure
20-39	Low	Capital Preservation, Income, Limited Growth, lower equity exposure
40-59	Moderate	Balanced Growth/Income, Moderate Growth, moderate to balanced equity exposure
60-80	High	Growth/Income, Growth, high level of equity exposure
81-100	Aggressive	Growth, Aggressive Growth, very high equity exposure

RTQ Score

Client Signature _____

Date _____

Client Signature _____

Date _____