




The following pages contain the risk tolerance profile questionnaire that is part of the account opening process at Trident Advisors, Inc. This profile is a very important component in our effort to clearly understand your investment objectives and risk tolerance. We will be discussing this in greater detail in the coming days. Please fill it out in its entirety.

**\*\*\*Download this form to your desktop first before filling in any information\*\*\***

Once you have completed the form, you can save the profile to your desktop and email it to us at [jtaber@tridentadvisors.com](mailto:jtaber@tridentadvisors.com) or fax it to us at 215-489-5396.

If you have any questions or need help, give Joe or Jen a call at 215-489-5383

Thanks!

Account Number: \_\_\_\_\_ 

## Risk Questionnaire

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**First Name:** \_\_\_\_\_ **Middle Name:** \_\_\_\_\_

**Last Name:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**E-mail Address:** \_\_\_\_\_

*The Client Risk Profile questionnaire is a specialized tool that can help you and your Financial Advisors examine your risk tolerance to help ensure your investments are in-line with your expectations. This form is not intended to be a substitute for firm records. If a change to your stated objectives/tolerance for risk or other information is required, please contact your Financial Advisor to update your official client profile that is part of your account records.*

**Please fill out all the questions on this questionnaire and return it to us at your convenience:**

**1. Current age?**

- Under 35 - (9)
- Between 36 and 45 - (8)
- Between 46 and 55 - (6)
- Between 56 and 70 - (4)
- Over 70 - (2)

**2. What is your time horizon?**

- Immediate (Less than 3 years) - (2)
- Short Term (3-5 years) - (4)
- Moderate Term (5-10 years) - (6)
- Long Term (10+ years) - (9)

**3. What is the primary purpose for your portfolio?**

- Provide Current Income - (4)
- Preservation of Wealth - (5)
- Fund Retirement - (8)
- Build Long-Term Wealth - (9)

Other: \_\_\_\_\_

**4. Which option best describes your acceptance level of investment risk?**

- Less accepting of risk – Conservative - (3)
- Accepting some degree of risk – Moderate - (7)
- More accepting of risk – Long Term - (9)

**5. The best portfolio for you would look like which of the following?**

- Minimal risk to principal and modest annual returns. (3)
- Diversified in such a way that returns are somewhat less than the major indices, but with fewer loss periods and less volatility. (4)
- Achieve at or near market returns with the same or less risk. (6)
- Beat the market on a regular basis, even though short term volatility is high. (8)

**6. How large of a drop in the value of your investment portfolio would you be prepared to see before you start feeling uncomfortable?**

- < 10% - (2)
- 10% to 25% - (5)
- 25% to 50% - (7)
- > 50% - (8)

**7. Market based investments move up or down in value over time. With which hypothetical portfolio would you feel most comfortable?**

	Year 1	Year 2	Year 3	Year 4	Year 5	Average Return
<input type="checkbox"/>	3%	3%	3%	3%	3%	3% (2)
<input type="checkbox"/>	2%	5%	6%	0%	7%	4% (4)
<input type="checkbox"/>	-6%	7%	21%	2%	8%	6% (6)
<input type="checkbox"/>	14%	-21%	40%	-4%	31%	12% (8)

**8. Which of the following best describes your current income needs?**

- None – Not expecting any need for income, the primary objective of the portfolio should be growth - (8)
- Some – Income from the portfolio is needed, but willing to accept a lower level of income for the potential of long-term returns. - (6)
- Moderate – Need for a moderate level of income including interest and dividends. - (5)
- Significant – Primary investment goal is income. Willing to accept less potential for long-term returns in order to seek higher income. - (2)

**9. When it comes to investing in stocks, bonds, mutual funds, or ETF's, would you describe yourself as...**

- Very Inexperienced - (3)
- Inexperienced - (4)
- Experienced - (6)
- Very Experienced - (8)

Years of Experience: \_\_\_\_\_

**10. The account referenced in this assessment will represent what percentage of your total investment assets?**

- Less than 20% (8)
- 21% to 50% (6) \_\_\_\_\_
- 51% to 75% (4)
- 76% to 100% (3)

## 11. Annual household income:

- Less than \$100,000 (4)
- \$100,000 to \$499,999 (6)
- \$500,000 to \$999,999 (7)
- \$1,000,000 + (8)

## 12. Would you consider your current and future income sources as ...

- Very Stable (7)
- Stable (6)
- Unstable (4)
- Very Unstable (3)

*Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. This report is designed to analyze a specific aspect of your financial needs, but does not provide a comprehensive analysis of your long-term financial needs.*

### **Investment Objective Summaries:**

**Conservative Income** investors seek the maximum amount of income consistent with a modest degree of risk. They are willing to accept a lower level of income in exchange for lower risk. Equities and high-yield bonds will typically not be a large percentage of the account.

**Moderate Income** investors seek some increase in the value of their investments while maintaining a high level of protection for their capital. These investors require more income than growth and have a moderate time frame. Since the majority of the portfolio assets are in bonds and cash, risk avoidance is the primary objective. This strategy also seeks to enhance performance through exposure to both large-and mid-capitalization equity investments.

**Conservative Growth and Income** investors have dual objectives of capital appreciation and current income while controlling risk. These investors, having a moderate time frame, look for growth of assets while maintaining safety of principal. This strategy aims to accomplish this objective by maintaining the majority of assets in fixed income investments and broadly diversified equity exposure.

**Long-Term Income** investors seek a significant level of income, and, due to their long-term time horizon or other factors, they employ higher-risk, more aggressive strategies that may offer higher potential income. Equities and high-yield bonds may be a significant percentage of the account.

**Moderate Growth and Income** investors seek to balance potential risk with higher potential growth and income. Equities are typically a significant portion of the account and will typically pay dividends.

**Conservative Growth** investors want capital appreciation while controlling risk. These investors, having a moderate time frame, look for growth of assets while maintaining safety of principal. This strategy aims to accomplish this objective by maintaining assets in fixed income investments and broadly diversified equity exposure.

**Long-Term Growth and Income** investors seek a significant level of growth and income, and their long-term time horizon and/or other factors allow them to pursue higher risk, more aggressive strategies that may offer higher potential returns. Equities are typically the primary asset in the account and will typically pay dividends.

**Moderate Growth investors** pursue growth of principal. These investors will tolerate some volatility in pursuit of their portfolio objective. This strategy provides growth potential through the domestic and international equity components, while relying on the fixed income portion to temper risk.

**Long-Term Growth** investors seek capital appreciation as their primary investment goal. A moderate to long-term time horizon and no need for income typically allows these investors to tolerate fluctuations in the value of their portfolios. With a substantial allocation to a diversified equity portfolio, this strategy is designed to offer considerable return potential within defined risk parameters.

The models associated with the risk score ranges represent a broad-based asset allocation consistent with the general financial needs, time horizon and risk tolerance selected in this questionnaire. For assets earmarked to achieve a specific investment goal or assets in an individual account, the allocation or investment advisor selection may differ from the model scored on this questionnaire.

Total Risk Score: \_\_\_\_\_

1 - 20 Conservative 21 - 40 Moderately Conservative 41 - 60 Moderate 61 - 80 Moderately Aggressive 81+ Aggressive

\_\_\_\_\_  
*Client Signature (click flag to sign electronically)*

\_\_\_\_\_  
*Printed Name*

\_\_\_\_\_  
*Date*