

## Risk Questionnaire

Participant Name \_\_\_\_\_

Company Name \_\_\_\_\_

- |  |               |
|--|---------------|
| <b>1) What is your objective for this account?</b>                                       | <b>Points</b> |
| a. Maximize returns  | 4             |
| b. Mostly return   | 3             |
| c. Mostly safety   | 2             |
| d. Maximize safety   | 1             |
| <b>2) When do you expect to tap into your account?</b>                                   | <b>Points</b> |
| a. In less than 5 years  | 1             |
| b. In 6-10 years   | 2             |
| c. In 11-15 years  | 3             |
| d. In 16-20+ years   | 4             |
| <b>3) Over the next 10 years, do you expect your income to:</b>                          | <b>Points</b> |
| a. Increase considerably (2x or more your current salary)                                | 4             |
| b. Outpace inflation and grow steadily   | 3             |
| c. Keep pace with inflation  | 2             |
| d. Decline (Retirement or temporary leave)   | 1             |
| <b>4) If the value of your account dropped suddenly by 30 percent, would you:</b>        | <b>Points</b> |
| a. Increase your contributions to take advantage of the low prices?                      | 4             |
| b. Do nothing and wait for the value to come back?                                       | 3             |
| c. Change your investments to a more conservative investment?                            | 2             |
| d. Sell all of your investments?   | 1             |
| <b>5) How many months can you live off of your current cash savings?</b>                 | <b>Points</b> |
| a. 0-3 months  | 1             |
| b. 4-6 months  | 2             |
| c. 7-12 months   | 3             |
| d. More than 1 year  | 4             |
| <b>6) How much risk are you willing to take to achieve a potentially higher return?</b>  | <b>Points</b> |
| a. A high amount of risk. You are not concerned with fluctuations in your account.       | 4             |
| b. Moderate risk. You understand the relationship with risk and reward.                  | 3             |
| c. A little risk. You are concerned about significant market fluctuations.               | 2             |
| d. A very low amount of risk. You are concerned with fluctuations in your account value. | 1             |
| <b>7) How knowledgeable are you about personal finance and investments?</b>              | <b>Points</b> |
| a. Very knowledgeable  | 4             |
| b. Somewhat knowledgeable  | 3             |
| c. Slight understanding  | 2             |
| d. Little to no understanding  | 1             |

**Total Score:** \_\_\_\_\_

## Risk Questionnaire

### What is your investor profile (using Total Score)?

7-10: Conservative    11-14: Moderate Conservative    15-18: Balanced    19-23: Growth    24-28: Aggressive Growth

**Conservative:** Conservative investors seek to reduce short-term losses and maintain a high level of portfolio stability. This type of portfolio typically seeks to provide a steady income, while also investing in certain growth-oriented vehicles to keep pace with inflation. An example of a conservative investor is a retiree or someone a few years from retirement.

**Moderate Conservative:** The primary objective of moderate conservative investors is to experience some growth while avoiding extreme fluctuations in the market. This type of portfolio typically seeks stability of principal, steady current income, and some growth. An example of a moderate conservative is someone one to five years from retirement.

**Balanced:** Balanced investors are long-term investors who are willing to accept some ups and downs in portfolio value over time. They tend to be less inclined to tolerate short-term fluctuations than growth investors. This type of portfolio is typically balanced between equities/stocks and bonds to provide more growth potential along with a steady stream of income and stability of principal. An example of a balanced investor might be someone who is five to ten years from retirement.

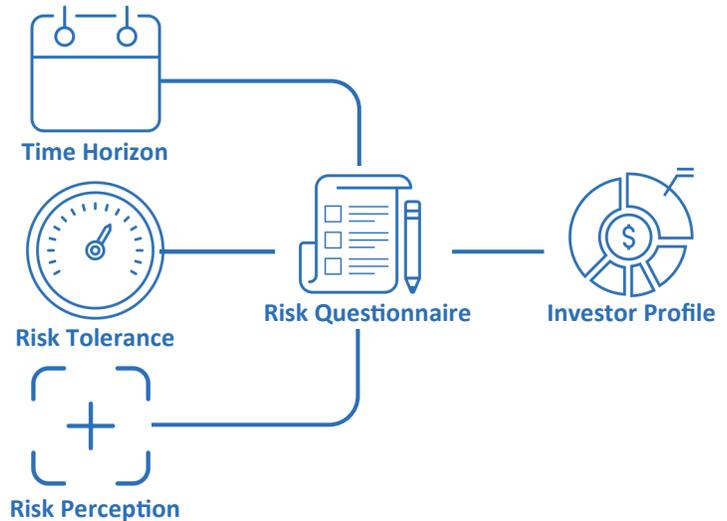
**Growth:** Growth investors typically focus on long-term results. In return for the growth potential they seek, they accept the potential for increased portfolio risk and more significant market volatility over time. This type of portfolio typically has a greater allocation to equities/stocks than the more conservative options above. An example of a growth investor might be a younger investor who, due to their long-term time horizon, can ride out short-term market fluctuations.

**Aggressive Growth:** An aggressive investor seeks maximum growth potential, which may or may not focus on the generation of current income. This long-term oriented portfolio is typically invested almost entirely in equities/ stocks, with a minimal cash position. It has historically offered the highest level of risk and potential return.

### Finding the right strategy for you

Understanding your investor profile can help you choose the right investments. The questionnaire accounts for your [Time Horizon](#), [Risk Tolerance](#), and [Risk Perception](#).

Contact your financial consultants, Tao Investments Hawai'i, to better understand your investor profile and create your retirement gameplan.



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