

Risk Assessment Questionnaire – Initial Discovery Data - MORNINGSTAR®

The Risk Assessment Questionnaire helps to determine the best asset mix for an investment, based on the answers given to the questions below.

Advisor Name _____ State of Residence _____

Best telephone # to reach you with questions regarding this case (_____) _____ - _____

Best email address to reach you _____

Date needed by? _____

Please tell your FP team which report you would like to request- Please check the box:

Cost & Risk IPS VA Report RIP

Please include the following for proposal preparation:

Client Name(s) 1) _____ 2) _____

Client Date(s) of Birth 1) _____ 2) _____

Marital Status _____

Snapshot of Investable Assets- (Attached statements should match these totals)

Retirement Accounts Assets- (i.e. 401k's, 403b's, IRA's) Total \$ _____

Non-Retirement Accounts Assets (i.e. bank, investments) Total \$ _____

Tax Deferred NQ Annuities (Fixed, Variable) Total \$ _____

Total of Retirement, Non-Retirement, NQ Annuities \$ _____

Annual Income need from assets \$ _____

What percentage of the client account statements being analyzed is available for new plan _____%?

If not 100%, what specifically are we holding? (Illustrated in plan but leaving alone)

What percentage of the new plan do you want to illustrate going into annuities _____%

Is the client concerned about inflation and would they want to see some inflation protection? _____

Does the client need more income and want to see more income or yield in the design? _____

Client special needs, goals, or additional comments?

Would you like a Retirement Income Plan Worksheet (RIP)?

If yes, Please provide the following information. (Pretax)

Client's Ideal Annual Income - \$ _____

Client(s) combined Annual Social Security Income - \$ _____

Client(s) combined Annual Pension Income - \$ _____

Are you modeling an annuity for income in RIP?

If yes, Please provide the following amount:

Amount being invested in annuity(ies) – \$ _____

Guaranteed Annual Minimum Payout (please tell us in percentage what the payout is) - % _____



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Time Horizon

Your current situation and future income needs.

- 1 **What is your current age?**
 - Less than 45
 - 45 to 55
 - 56 to 65
 - 66 to 75
 - Older than 75
 - 2 **When do you expect to start drawing income?**
 - Not for at least 20 years
 - In 10 to 20 years
 - In 5 to 10 years
 - Not now, but within 5 years
 - Immediately
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Long-Term Goals and Expectations

Your views of how an investment should perform over the long term.

- 3 **What is your goal for this investment?**
 - To grow aggressively
 - To grow significantly
 - To grow moderately
 - To grow with caution
 - To avoid losing money
 - 4 **Assuming normal market conditions, what would you expect from this investment over time?**
 - To generally keep pace with the stock market
 - To slightly trail the stock market, but make a good profit
 - To trail the stock market, but make a moderate profit
 - To have some stability, but make modest profits
 - To have a high degree of stability, but make small profits
 - 5 **Suppose the stock market performs unusually poorly over the next decade. What would you expect from this investment?**
 - To lose money
 - To make very little or nothing
 - To make out a little gain
 - To make a modest gain
 - To be little affected by what happens in the stock market
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Short-Term Risk Attitudes

Your attitude toward short-term volatility.

- 6 **Which of these statements would best describe your attitudes about the next three years' performance of this investment?**
 - I don't mind if I lose money
 - I can tolerate a loss
 - I can tolerate a small loss
 - I'd have a hard time tolerating any losses
 - I need to see at least some return
 - 7 **Which of these statements would best describe your attitudes about the next three months' performance of this investment?**
 - Who cares? One calendar quarter means nothing
 - I wouldn't worry about losses in that time frame
 - If I suffered a loss of greater than 10%, I'd get concerned
 - I can only tolerate small short-term losses
 - I'd have a hard time stomaching any losses
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