

INVESTMENT RISK PROFILE



H E L P I N G Y O U



A C H I E V E



F I N A N C I A L



G O A L S



www.capitalcitybancinvestments.com

Asset Allocation Set Goals, plan, diversify and review.

Investment Objectives

1. The following best describes my overall investment objective?

- | | |
|---|---|
| <input type="checkbox"/> Maximum capital appreciation with little or no need for current income | 7 |
| <input type="checkbox"/> Long-term moderate growth with the opportunity for some current income | 5 |
| <input type="checkbox"/> Total return from a balance of capital appreciation and current income | 3 |
| <input type="checkbox"/> Emphasis on preservation of capital with current income | 1 |

2. What do you plan to do with any income generated by your investments?

- | | |
|---|---|
| <input type="checkbox"/> Reinvest all income back into my investments | 6 |
| <input type="checkbox"/> Receive a portion and reinvest a portion | 4 |
| <input type="checkbox"/> Take all income | 2 |

3. I believe that my non-investment income (i.e. salary, rental income, Social Security, pension) stream for the foreseeable future is best described as:

- | | |
|--|---|
| <input type="checkbox"/> Very stable | 6 |
| <input type="checkbox"/> Fairly stable | 4 |
| <input type="checkbox"/> Not very stable | 3 |
| <input type="checkbox"/> Not possible to reasonably predict at this time | 1 |

4. What is your objective for the average return of your account over time?

- | | |
|--|---|
| <input type="checkbox"/> Aggressive (greater than 10% annually) | 6 |
| <input type="checkbox"/> Moderate (7% - 9% annually) | 4 |
| <input type="checkbox"/> Conservative (4% - 6% annually) | 3 |
| <input type="checkbox"/> Capital Preservation (1% - 3% annually) | 1 |

Risk Tolerance

5. Which one of the following statements best describes your feeling about investment risk? I prefer:

- | | |
|--|---|
| <input type="checkbox"/> An aggressive mix of investments with emphasis on a higher degree of risk that may yield greater returns | 7 |
| <input type="checkbox"/> A balanced mix of investments, some with a low degree of risk and others with a higher degree of risk that may yield greater returns | 5 |
| <input type="checkbox"/> A mix of investments with emphasis on a low degree of risk and a smaller portion of others that have a higher degree of risk that may yield greater returns | 3 |
| <input type="checkbox"/> A conservative mix of investments with a low degree of risk that are less likely to lose my original investment | 1 |

6. What best describes your response when your portfolio valued at \$100,000 quickly declines 15% to \$85,000?

- | | |
|--|---|
| <input type="checkbox"/> I invest for long-term growth and accept temporary changes due to market fluctuation | 7 |
| <input type="checkbox"/> I invest for long-term growth but would be concerned about a temporary decline | 5 |
| <input type="checkbox"/> If the amount of income I received was unaffected, it would not bother me | 3 |
| <input type="checkbox"/> I would be worried because I am willing to accept only minimal value fluctuations in my portfolio | 1 |

7. The statements below represent three different ways in which your portfolio returns may fluctuate year to year.

- | | |
|--|---|
| <input type="checkbox"/> Most aggressive, big ups and downs | 7 |
| <input type="checkbox"/> More balanced, moderate ups and downs | 4 |
| <input type="checkbox"/> Most stable, conservative ups and downs | 1 |

8. How would you describe your outlook for the Global and U.S. economy in the foreseeable future?

- | | |
|---|---|
| <input type="checkbox"/> Very optimistic | 7 |
| <input type="checkbox"/> More optimistic than pessimistic | 5 |
| <input type="checkbox"/> Neutral | 3 |
| <input type="checkbox"/> Pessimistic | 1 |

9. Which type of securities are you most comfortable investing in?

- | | |
|--|---|
| <input type="checkbox"/> Stocks or mutual funds of newer growing companies | 7 |
| <input type="checkbox"/> Stocks or mutual funds of older established companies | 5 |
| <input type="checkbox"/> Balance of stocks, bonds, and U.S. Government Securities | 4 |
| <input type="checkbox"/> U.S. Government Securities, municipal bonds or high-grade corporate bonds | 2 |
| <input type="checkbox"/> Money market or bank deposit accounts | 1 |

Asset Allocation

Set Goals, plan, diversify and review.

Time Horizon

10. What is your current age?

- | | |
|-----------------------------------|---|
| <input type="checkbox"/> Under 45 | 8 |
| <input type="checkbox"/> 45-55 | 7 |
| <input type="checkbox"/> 56-65 | 4 |
| <input type="checkbox"/> Over 65 | 2 |

11. When do you plan to start withdrawing funds from your investment portfolio outside of current income?

- | | |
|---|----|
| <input type="checkbox"/> More than 20 years | 12 |
| <input type="checkbox"/> 11-20 years | 8 |
| <input type="checkbox"/> 6-10 years | 6 |
| <input type="checkbox"/> Less than 5 years | 2 |

Financial Condition

12. What is your approximate net worth?

- | | |
|---|---|
| <input type="checkbox"/> Less than \$100,000 | 1 |
| <input type="checkbox"/> \$100,000 - 500,000 | 3 |
| <input type="checkbox"/> \$500,000 - 1,000,000 | 4 |
| <input type="checkbox"/> Greater than \$1,000,000 | 5 |

13. What is your annual household income net of expenses?

- | | |
|---|---|
| <input type="checkbox"/> Less than \$25,000 | 1 |
| <input type="checkbox"/> \$25,000 - 50,000 | 3 |
| <input type="checkbox"/> \$50,000 - 100,000 | 4 |
| <input type="checkbox"/> Greater than \$100,000 | 5 |

14. How long would your savings last in the event of a personal financial emergency?

- | | |
|--|---|
| <input type="checkbox"/> 0 - 3 months | 1 |
| <input type="checkbox"/> 4 - 6 months | 2 |
| <input type="checkbox"/> 7 - 12 months | 3 |
| <input type="checkbox"/> More than 12 months | 5 |

15. Approximately how much of your monthly income do you use to pay debt (credit cards, loans, etc.) excluding your primary mortgage?

- | | |
|---|---|
| <input type="checkbox"/> Over 50% of my monthly income | 1 |
| <input type="checkbox"/> Between 25% and 50% of my monthly income | 2 |
| <input type="checkbox"/> Less than 25% of my monthly income | 3 |
| <input type="checkbox"/> None of my income | 5 |

Total Points _____

Suggested Portfolios	Point Range	Suggested Portfolios	Point Range
<input type="checkbox"/> Very Aggressive	89-100	<input type="checkbox"/> Moderate Conservative	41-52
<input type="checkbox"/> Aggressive	77-88	<input type="checkbox"/> Conservative	29-40
<input type="checkbox"/> Moderate Aggressive	65-76	<input type="checkbox"/> Capital Preservation	0-28
<input type="checkbox"/> Moderate	53-64		

Have you ever had an advisory or trust account?

☐ Yes ☐ No

If yes, please describe. _____

What type of investments have you made in the past?

☐ CD/Savings

☐ Mutual Funds

☐ Annuities

☐ Stocks

☐ Bonds

☐ Other _____

What was the best financial decision you ever made? _____

If you could make one change in your portfolio today, what would it be? _____