**Please complete this entire analysis.**

## Client/Owner

First name: Last name:

Preferred name: Email:

Home phone: Work phone:

## Joint Client/Owner

First name: Last name:

Preferred name: Email:

Home phone: Work phone:

# COLOR OF MONEY RISK ANALYSIS

The Color of Money Risk Analysis assesses your financial picture and provides a roadmap to your overall risk preferences. For each question, select the button that corresponds with your answer. The output will be your Color of Money Risk Analysis score.

**1. My primary financial goal is:**

- Not running out of money
- Leaving a legacy
- Maximizing my income
- Growing my assets

**2. When it comes to investments and financial decisions, I consider myself:**

- Not very knowledgeable
- Somewhat knowledgeable
- Knowledgeable
- An expert

**3. On the road to retirement, I am:**

- Retired, I made it
- Less than five years away
- Five to 10 years away
- More than 10 years away

**4. My attitude toward risk is:**

- A small loss would concern me
- I am comfortable taking some risks, but I am conservative
- I am growth oriented, and I understand my assets may go up or down
- I am aggressive, and I want to grow my assets. If my assets lose value, I might buy more

**5. Including all sources, my current household income is:**

- Under $50,000
- $50,000 - $99,999
- $100,000 - $249,999
- $250,000 - $499,999
- $500,000 or more

**6. During retirement, I will rely on income from my assets:**

- Heavily
- Moderately
- Somewhat
- Not at all

**7. Some retirement income sources are stable (for example, Social Security or a pension) while some are less stable (for example, income from a rental property). I consider my income sources to be:**

- I don’t have retirement income sources
- Unstable
- Somewhat stable
- Very stable

**8. Not including my primary residence, my net worth is:**

- Under $250,000
- $250,000 - $499,999
- $500,000 - $999,999
- $1,000,000 - $1,999,999
- $2,000,000 or more

**9. Historically, inflation averages 2-3 percent per year.[1] Relative to inflation, I would like my investments to:**

- Keep pace with inflation with minimal risk
- Moderately outpace inflation with some risk
- Significantly outpace inflation with moderate to high risk
- Maximize performance with substantial risk

**10. If I placed $250,000 in an asset for five years, I would be most comfortable with the following best and worst case scenario:**

- Worst: $270,000 | Best: $300,000
- Worst: $250,000 | Best: $330,000
- Worst: $230,000 | Best: $375,000
- Worst: $200,000 | Best: $450,000

**11. If my asset lost 20 percent of its value, I would:**

- Immediately sell
- Change to a more conservative option
- Stay the course
- Add to it while its value is down

## Color of Money Risk Analysis Score: 0 (0-100)

Client/Owner/Authorized Person: By signing below, I acknowledge that the above information is true and correct and that I will work with my financial services professional to align my Color of Money Risk Analysis score with my overall asset allocation.

Financial Services Professional Signature: Date:

Client/Owner/Authorized Person: Date:

1. www.usinflationcalculator.com/inflation/historical-inflation-rates

## What is your Color of Money Risk Analysis score?

If your Color of Money Risk Analysis Score appears to be too conservative or too aggressive, we recommend you retake the Color of Money Risk Analysis and discuss it with your financial services professional.

**1-20**

### Conservative

You should generally have 1–20 percent of your assets allocated to growth assets, but the majority should be allocated to assets with less risk. You are risk averse, and your main focus is on principal preservation.

**21-40**

### Conservative Growth

You should generally have 21–40 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. You are somewhat conservative and do not want to have more than 40 percent of your assets exposed to risk.

**41-60**

### Balanced

You should generally have 41–60 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. Moderate growth and a balanced allocation are both important to your long-term success. You understand some risk is necessary in order to potentially get a return greater than inflation.

## 61-80

### Moderate Growth

You should generally have 61–80 percent of your assets allocated to growth assets. The remainder should be allocated to assets with less risk. You are more growth oriented, but you are not comfortable with 100 percent of your assets being exposed to risk. Maintaining a small portion of assets with less risk is an important part of your allocation.

## 81-100

### Growth

You should generally have 81–100 percent of your assets allocated to growth assets. Being growth oriented, your primary goal is growing your principal. You understand assets exposed to risk go up and down in value, but you are comfortable heavily allocating in them because of the long-term growth potential they may provide.