PDS PLANNING, INC.

It's your life. Plan for it.

Registered Investment Adviser
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INVESTMENT ADVISORY SERVICES
RISK PROFILE QUESTIONNAIRE

Your Name________________________________ Birth Date________________________________

Spouse's Name____________________________ Birth Date________________________________

Address__________________________________ Telephone________________________________

____ Work Phone_______________________________

e-mail Address:___________________________

This information will be used to help PDS Planning establish or confirm an investment profile in terms of long-term goals, risk tolerance and time horizon.

Which of the following best describes your knowledge of investment products, risk factors, return characteristics, etc.?

- ☐ I know little about investments and am cautious as a result.
- ☐ I have a reasonable knowledge of investments and am comfortable with some risk.
- ☐ I am an experienced investor and will accept risk to achieve higher returns.
- ☐ I am a very aggressive investor.

Which option would cause you the greatest amount of stress?

- ☐ Not owning stocks when the stock market goes up.
- ☐ Owning stocks when the stock market drops.

How much short term loss (one year) are you willing to tolerate in order to achieve your goals?

- ☐ 5 - 10%
- ☐ 16 - 20%
- ☐ 11 - 15%
- ☐ 21 - 25%

To what extent do you actively follow the markets?

- ☐ Not at all
- ☐ A little
- ☐ Somewhat
- ☐ Fairly closely
- ☐ Very closely

How important is outperforming the market?

- ☐ Irrelevant. My concern is achieving my long-term investment goals.
- ☐ Important, but other factors can take precedence.
- ☐ Very important, outperforming the market takes priority over my other goals.

How do you rank the following? Rank in order the following goals, with 1 being the most important and 5 the least important.

Beat inflation ______

Consistency of return ______

High long-term growth ______

Current income from portfolio ______

Low volatility ______

I want to make regular charitable gifts from my investments.

Yes ☐ No ☐

I would like to play an active role in managing my investments.

Yes ☐ No ☐

I'm not looking to get rich. I'm quite satisfied with the money I have.

Yes ☐ No ☐

Do you expect to add to your investments over the next five years?

Yes ☐ No ☐

How much per year? ____

How do you want to be remembered? ____

RISK - REWARD QUESTIONNAIRE

For each of the following statements, check the box next to the number that most closely reflects your financial situation and/or investment philosophy. Please select only one.

Questions A through D refer to your investment philosophy.

A.
- ☐ 1) "You can't be too careful."
- ☐ 2) "When in doubt, err on the side of caution."
- ☐ 3) "Nothing ventured, nothing gained."

B.
- ☐ 1) "Put safety first. Stick with risk-free investments."
- ☐ 2) "Don't put all your eggs in just a few baskets. Diversification is important."
- ☐ 3) "Go with your strong suit. Put your money in your best investment ideas."

C. In how many years do you estimate that you will begin to take distributions or withdraw all or part of the money you invest?
- ☐ 1) Already am, or within the next three years
- ☐ 2) From three to five years
- ☐ 3) Five years or longer

D. What is your reaction to the following scenario?

The stock markets are down. Economic "news" is troubling. The media reports are mostly frightening. You think things might get worse. Friends tell you they have moved everything to cash.

- ☐ I would add to investments that are down because they are at lower prices.
- ☐ My investment mix is appropriate for me, and I don't pay attention to the news.
- ☐ I would quickly sell all investments with any market risk and move to cash.

Questions E through K refer to your own investments

E.
- ☐ 1) Receiving income from my investments is more important than growth of principal.
- ☐ 2) Income and growth are equally important.
- ☐ 3) Growth is more important than current income.

F.
- ☐ 1) I usually stick to the most conservative investments.
- ☐ 2) I like to have a few aggressive investments for long-term growth.
- ☐ 3) Most of my money is invested for long-term growth.

G.
- ☐ 1) Preserving principal is more important than growth potential.
- ☐ 2) While capital preservation is important, so is growth.
- ☐ 3) I believe in investing for long-term growth and can accept short-term losses.

H. A respected advisor told you the time was right to risk the loss of more of your principal in order to have the potential to realize substantially higher returns. You would:
- ☐ 1) Refuse to take anymore risk.
- ☐ 2) Increase your risk a little bit.
- ☐ 3) Increase your risk by a substantial amount.

I. If you won a contest and had a choice of receiving three alternative prizes (assume there are no tax consequences), which would you select?

- [ ] 1) I would receive a lump sum of $10,000 today.
- [ ] 2) I would receive $20,000 over the next 5 years.
- [ ] 3) I would receive $50,000 over 10 years.

J. If a unique circumstance required you to obtain money equal to at least one-fourth of the value of your portfolio, where would you obtain the money?

- [ ] 1) All from the portfolio.
- [ ] 2) The majority from the portfolio.
- [ ] 3) From borrowing, or other savings and/or investments, or other sources.

K. In the last few years, the markets have experienced frequent periods of high volatility, where values have fluctuated by 2-4% in one day. How would you describe your ability to handle this?

- [ ] 1) I am a conservative investor, and I cannot handle this kind of volatility.
- [ ] 2) I get very anxious during periods of volatility, but I stick to my long-term plan.
- [ ] 3) I seldom look at my investments, and I understand there will be periods of volatility.

Questions L through P refer to your current personal situation.

L.
- [ ] 1) I have no dependent children now or do not plan to have children.
- [ ] 2) I have dependent children older than 13, but none younger.
- [ ] 3) I have dependent children younger than 13, or I expect to start a family.

M.
- [ ] 1) I have no plans to buy a vacation home, or small business.
- [ ] 2) I may buy another home, or a vacation home or a small business within 10 years.
- [ ] 3) I may buy, but it will be at least 10 years in the future.

N.
- [ ] 1) The principal earner in my family is retired or very close to retirement age.
- [ ] 2) The principal earner has between 5 and 15 years left prior to retirement.
- [ ] 3) The principal earner has more than 15 years left until retirement.

O. Are there any investment restrictions of which we should be aware, such as legal, social, religious, tax, or other?

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P. Please provide any additional insight that you believe will be helpful to us.

____

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Client's Signature(s)______________________________ Date ____________________

______________________________ Date ____________________