



It's your life. Plan for it.

Registered Investment Adviser

2200 West 5th Avenue ■ Suite 200 ■ Columbus, OH 43215

P.O. Box 163190 ■ Columbus, OH 43216

Phone (614) 481-8449 ■ Fax (614) 481-0966

**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.

1. 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.

2. 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 _____

3. 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.

4. To what extent do you actively follow the markets?

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

5. 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.

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

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

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.

- A. 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."

In how many years do you estimate that you will begin to take distributions or withdraw all or part of the money you invest?

- B. 1) Already am, or within the next three years
 2) From three to five years
 3) Five years or longer

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.

- C. 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.

- D. 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.

- E. 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.

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?

- F. 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.

- G. 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.

Client's Signature(s) _____ Date _____

_____ Date _____



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Please Note/Profile Question Limitations: The responses set forth on this Risk-Reward Questionnaire are intended to elicit information from you to assist in identifying your investment need(s)/objective(s) and risk parameters, which will then form the basis of an Investment Policy Statement governing the management of your designated investment assets to be managed by PDS Planning, Inc.. The Investment Policy Statement shall be prepared by PDS Planning, Inc. and presented to you for review/adoption. PDS Planning, Inc. will rely upon the Investment Policy Statement in managing your account(s) until you advise PDS Planning, Inc., in writing, to the contrary. Please Also Note: The response to any one or series of questions on this Profile should not be construed, nor will serve, as a mandate that will govern the investment advisory engagement unless specifically agreed upon in writing between PDS Planning, Inc. and the client and set forth on the Investment Policy Statement.