

# PERSONAL PROFILE/RISK TOLERANCE QUESTIONNAIRE

*Prepared Exclusively For:*

*Date:*

Thank you for the opportunity to prepare for you a personal financial plan. To ensure your plan is thorough, it is imperative that we fully understand your current needs and situation.

Please complete this questionnaire with as much detail as possible. If you have questions about particular sections or are unsure how to respond, leave those areas blank; we'll discuss them during our meeting. The information you provide will remain strictly confidential.

During our meeting, we'll review your questionnaire and discuss the specifics of your financial situation including goals, time horizon and past investing experience. Then, we'll move forward in developing a personalized financial plan designed to help you achieve your financial goals.

**Michael J. Fisetto, CFP®**

*President, FFS  
Financial Advisor, RJFS*

**Erica Fisetto, CFP®**

*Senior Vice President, FFS  
Financial Advisor, RJFS*

1605 NW Sammamish Road, Suite 250  
Issaquah, WA 98027-5378

425-507-9004  
fissettefinancial.com



# PERSONAL INFORMATION

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## Person #1

Name: \_\_\_\_\_ Date of Birth: \_\_\_ / \_\_\_ / \_\_\_ SSN: \_\_\_ / \_\_\_ / \_\_\_ Gender: M \_\_\_ F \_\_\_

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Home Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Phone H/W/C: \_\_\_\_\_ H/W/C: \_\_\_\_\_ Salary: Base \$ \_\_\_\_\_ Bonus \$ \_\_\_\_\_

Planned Retirement Age: \_\_\_\_\_ Retirement Expense: \$ \_\_\_\_\_

Social Security Eligibility Age: \_\_\_\_\_ Anticipated Social Security Entitlement: \$ \_\_\_\_\_

## Pension Income

Age: \_\_\_ Anticipated Entitlement: \$ \_\_\_\_\_ Cost-of-Living Adjustment: Yes \_\_\_ No \_\_\_ Survivor % \_\_\_\_\_

Age: \_\_\_ Anticipated Entitlement: \$ \_\_\_\_\_ Cost-of-Living Adjustment: Yes \_\_\_ No \_\_\_ Survivor % \_\_\_\_\_

## Retirement Contributions

Account Value: \$ \_\_\_\_\_ Plan Type: \_\_\_\_\_

Employer Contribution Amount: \$ \_\_\_\_\_

## Insurance

Long-Term Care Insurance: \$ \_\_\_\_\_

Life Insurance (Type/Amount): \_\_\_\_\_

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Will: Yes \_\_\_ No \_\_\_ Year Last Updated: \_\_\_\_\_ Trust: \_\_\_\_\_

Durable POA: Yes \_\_\_ No \_\_\_ Living Will: Yes \_\_\_ No \_\_\_ ILIT: Yes \_\_\_ No \_\_\_ Amount: \$ \_\_\_\_\_

Vehicle Liability Coverage: \$ \_\_\_\_\_ Vehicle Deductible: \$ \_\_\_\_\_ Umbrella Coverage: \$ \_\_\_\_\_

**Person #2**

Name: \_\_\_\_\_ Date of Birth: \_\_\_ / \_\_\_ / \_\_\_ SSN: \_\_\_ / \_\_\_ / \_\_\_ Gender: M \_\_\_ F \_\_\_

Employer: \_\_\_\_\_ Position: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Home Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Phone H/W/C: \_\_\_\_\_ H/W/C: \_\_\_\_\_ Salary: Base \$ \_\_\_\_\_ Bonus \$ \_\_\_\_\_

Planned Retirement Age: \_\_\_\_\_ Retirement Expense: \$ \_\_\_\_\_

Social Security Eligibility Age: \_\_\_\_\_ Anticipated Social Security Entitlement: \$ \_\_\_\_\_

**Pension Income**

Age: \_\_\_ Anticipated Entitlement: \$ \_\_\_\_\_ Cost-of-Living Adjustment: Yes \_\_\_ No \_\_\_ Survivor % \_\_\_\_\_

Age: \_\_\_ Anticipated Entitlement: \$ \_\_\_\_\_ Cost-of-Living Adjustment: Yes \_\_\_ No \_\_\_ Survivor % \_\_\_\_\_

**Retirement Contributions**

Account Value: \$ \_\_\_\_\_ Plan Type: \_\_\_\_\_

Employer Contribution Amount: \$ \_\_\_\_\_

**Insurance**

Long-Term Care Insurance: \$ \_\_\_\_\_

Life Insurance (Type/Amount): \_\_\_\_\_

Will: Yes \_\_\_ No \_\_\_ Year Last Updated: \_\_\_\_\_ Trust: \_\_\_\_\_

Durable POA: Yes \_\_\_ No \_\_\_ Living Will: Yes \_\_\_ No \_\_\_ ILIT: Yes \_\_\_ No \_\_\_ Amount: \$ \_\_\_\_\_

Vehicle Liability Coverage: \$ \_\_\_\_\_ Vehicle Deductible: \$ \_\_\_\_\_ Umbrella Coverage: \$ \_\_\_\_\_

**EDUCATION**

**Child 1**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Gender: M \_\_\_ F \_\_\_

College 1: \_\_\_\_\_ College 2: \_\_\_\_\_ Amount Saved: \$ \_\_\_\_\_

**Child 2**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Gender: M \_\_\_ F \_\_\_

College 1: \_\_\_\_\_ College 2: \_\_\_\_\_ Amount Saved: \$ \_\_\_\_\_

**Child 3**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Gender: M \_\_\_ F \_\_\_

College 1: \_\_\_\_\_ College 2: \_\_\_\_\_ Amount Saved: \$ \_\_\_\_\_

**Child 4**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Gender: M \_\_\_ F \_\_\_

College 1: \_\_\_\_\_ College 2: \_\_\_\_\_ Amount Saved: \$ \_\_\_\_\_

**ASSETS**

**VALUE OWNERSHIP**

Primary Residence: \$ _____		#1	#2	Joint	
Secondary Residence: \$ _____		#1	#2	Joint	
Cars: _____	\$ _____	#1	#2	Joint	
Business: _____	\$ _____	#1	#2	Joint	
Rental: _____	\$ _____	#1	#2	Joint	Net Income: \$ _____
Rental: _____	\$ _____	#1	#2	Joint	Net Income: \$ _____
Other: _____	\$ _____	#1	#2	Joint	
Other: _____	\$ _____	#1	#2	Joint	

<b>LIABILITIES</b>	<b>AMOUNT</b>	<b>RESPONSIBILITY</b>			<b>LENDER/RATE/MATURITY</b>
Real Estate: _____	\$ _____	#1	#2	Joint	_____
Cars: _____	\$ _____	#1	#2	Joint	_____
Business: _____	\$ _____	#1	#2	Joint	_____
Rental: _____	\$ _____	#1	#2	Joint	_____
Rental: _____	\$ _____	#1	#2	Joint	_____
Other: _____	\$ _____	#1	#2	Joint	_____
Other: _____	\$ _____	#1	#2	Joint	_____

## RISK TOLERANCE

### 1. Risk Factor



Before you make a decision on any investment, you need to consider how you feel about the prospect of potential loss of principal. This is a basic aspect of investing: The higher return you seek, the more risk you face. Based on your feelings about risk and potential returns, your goal is to:

- Potentially increase my portfolio's value as quickly as possible, while accepting higher risk. (15 pts.)
- Potentially increase my portfolio's value at a moderate pace, while accepting moderate to high risk. (9 pts.)
- Primarily generate income, with capital appreciation as a secondary goal. (6 pts.)
- Take as little risk as possible with my investment principal. (3 pts.)

### 2. Investment Approach



Which of the following statements best describes your overall approach to investing as a means of achieving your goals?

- I am seeking a relative level of stability in my overall investment portfolio. (3 pts.)
- I am attempting to moderately increase my investment value, while reducing potential loss of principal. (6 pts.)
- I am pursuing investment growth, accepting moderate to high risk levels and principal fluctuation. (9 pts.)
- I am seeking maximum long-term returns, while accepting maximum risk with maximum principal fluctuation. (15 pts.)

### 3. Volatility



The value of most investments fluctuates from year to year, as well as over the short term. How would you feel if an investment you had committed to for 10 years lost 20% of its value during the first year?

- I would be extremely concerned, and would sell my investment. (1 pt.)
- I would be concerned, and may consider selling my investment. (3 pts.)
- I would be concerned, but I would not consider selling my investment. (5 pts.)
- I would not be overly concerned, given my long-term investment philosophy. (7 pts.)

### 4. Variation



Realizing that market-based investments may move up or down in value over time, with which of the hypothetical portfolios and volatility of hypothetical returns shown below would you feel most comfortable?

	Year 1	Year 2	Year 3	Year 4	Year 5	Average	
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## 5. Investment Experience



What is your overall knowledge of investments?

- Low: I have very little investment experience outside of bank savings accounts, money market funds and certificates of deposit (CDs). (3 pts.)
- Medium: I have some experience investing in mutual funds or individual stocks and bonds. (6 pts.)
- High: I have been an active participant in the stock market, and understand that all investments, including international markets, can be volatile and unpredictable. (9 pts.)

## 6. Time Horizon



An important consideration when making investment decisions is where you are in your financial life cycle and how long you have before you will need to start withdrawing retirement assets. Please indicate the portfolio time horizon you believe is appropriate. A multistage time horizon would indicate that you have several goals in the future that may require withdrawals at different times, which your investment portfolio needs to address.

### Examples:

**Short time horizon:** I need to begin withdrawing funds in three years for college.

**Long time horizon:** I need to begin withdrawing funds in 12 years at retirement.

**Multistage time horizon:** I need to withdraw some funds in five years for a home purchase (secondary goal), and then withdraw remaining funds in 25 years for retirement (primary goal).

- Short time horizon** (one to four years) (1 pt.)
- Long time horizon** (more than five years) (3 pts.)
- Multistage time horizon** (5 pts.)

## 7. Primary Goal



Please indicate approximately how many years from today you expect to reach your primary goal.

- Within one to four years (1 pt.)
- Within five to 10 years (3 pts.)
- Within 11 to 20 years (5 pts.)
- More than 20 years (7 pts.)

## 8. Secondary Goal



Some investors have a multistage time horizon, with several goals for their portfolios. Please indicate approximately how many years from today until you reach your secondary goal.

- Not applicable – I only have a single-stage time horizon. (1 pt.)
- Within one to four years (4 pts.)
- Within five to 10 years (7 pts.)
- More than 10 years (10 pts.)

### 9. Age

What is your current age range?

- Younger than 35 (10 pts.)
- Between 36 to 45 (8 pts.)
- Between 46 to 55 (6 pts.)
- Between 56 to 70 (4 pts.)
- Older than 70 (1pt.)

### 10. Investment Portfolio Earnings

Based on your current and estimated future income needs, what percentage of your investment earnings do you think you will be able to reinvest?

- I can reinvest 100% of my investment earnings. (8 pts.)
- I can reinvest 20% to 80% of my investment earnings. (5 pts.)
- I can reinvest 0% (receive all investment earnings for cash flow). (3 pts.)
- My investment earnings will not be sufficient and I will need to withdraw principal. (1pt.)

### 11. Investment Portfolio Value

What is the current value of your total investment portfolio?

- More than \$1,000,000 (10 pts.)
- Between \$500,000 to \$1,000,000 (8 pts.)
- Between \$300,000 to \$500,000 (6 pts.)
- Between \$100,000 to \$300,000 (4 pts.)
- Less than \$100,000 (2 pts.)

### 12. Living Expense

In the event you were to face an emergency, how many months of living expenses could be covered by your current liquid investments (such as savings and checking accounts, CDs with maturities of less than six months, etc.)?

- More than 12 months, or not a concern (5 pts.)
- Between four and 12 months (3 pts.)
- Less than four months, or already withdrawing (1pt.)

### 13. True Household Income

Total earnings, which includes earned and investment income, is a requirement when assessing your risk tolerance and determining allocation of assets. What is your total annual household income (including interest and tax-deferred income)?

- More than \$200,000 (10 pts.)
- Between \$150,000 to \$200,000 (8 pts.)
- Between \$100,000 to \$150,000 (6 pts.)
- Between \$50,000 to \$100,000 (4 pts.)
- Less than \$50,000 (2 pts.)



#### 14. Income Savings



The percentage of your income that you currently save is approximately:

- I do not currently save any income. (1pt.)
- Between 2% to 7% (3 pts.)
- Between 7% to 12% (6 pts.)
- More than 12% (9 pts.)

#### 15. Future Earnings



In the next five years, you expect that your earned income will probably:

- Decrease (1 pt.)
- Stay about the same (3 pts.)
- Increase modestly (5 pts.)
- Increase significantly (7 pts.)

#### Financial Goals

What is your primary financial goal?

- Retirement
- Current income
- Education
- Long-term wealth accumulation

What is your secondary financial goal?

- Retirement
- Current income
- Education
- Long-term wealth accumulation

What is your experience level and length of time description for each investment type below? Circle the appropriate responses.

	Experience Level	Years of Experience
Stocks	None – Moderate – Extensive	0 to 2 – 3 to 5 – more than 5
Bonds	None – Moderate – Extensive	0 to 2 – 3 to 5 – more than 5
Options/Futures	None – Moderate – Extensive	0 to 2 – 3 to 5 – more than 5
Mutual Funds	None – Moderate – Extensive	0 to 2 – 3 to 5 – more than 5
Annuities	None – Moderate – Extensive	0 to 2 – 3 to 5 – more than 5

**Tax Constraints**

Are there tax considerations that should be taken into account when constructing your portfolio? By answering “yes,” tax-exempt bonds may be recommended in your portfolio.

Yes

No

**Legal and Regulatory Constraints**

Are there legal or regulatory concerns that need to be considered in the construction of your portfolio?

Yes

No

**Unique Circumstances**

Are there any unique circumstances that would present an issue in the construction of your portfolio?

Yes

No

**Investment Accounts Held Separately from Fisetite Financial Services**

Have copies of all investment and bank account statements held separately from Fisetite Financial Services been provided? This information is important in preparing a comprehensive financial plan.

Yes

No



**POINT TOTAL** (Financial advisor will complete the remainder of the form.)

**POINTS**

**GENERAL INVESTMENT OBJECTIVE**

**RISK TOLERANCE**



**0 – 11 points**

**Income**

**Low**

You have selected an Income objective for your account. This objective primarily emphasizes current income generation with little or no concern for capital appreciation or inflation protection. Due to its fixed income nature, general stability of principal value should be obtained, but is not guaranteed.



**12 – 29 points**

**Income with Moderate Growth**

**Low to Moderate**

You have selected an Income with Moderate Growth objective for your account. This objective emphasizes current income through a large allocation to fixed income securities, complemented by a secondary consideration for capital appreciation through a small allocation to equity securities.



**30 – 49 points**

**Balanced**

**Moderate**

You have selected a Balanced objective for your account. This objective is designed to offer the potential for both capital appreciation and current income through a roughly 50% allocation to equities and approximately 50% allocation to fixed income investments.



**50 – 66 points**

**Balanced Growth**

**Moderate to High**

You have selected a Balanced Growth objective for your account. This objective is designed to invest a substantial portion of assets in equities for potential growth, while using fixed income to moderate risk. The expected asset allocation for this objective is approximately 70% equities and approximately 30% fixed income.



**67 - 83 points**

**Growth**

**Moderate to High**

You have selected a Growth objective for your account. This objective is designed to invest the majority of assets in equities for potential growth, while using fixed income to provide a small buffer to fluctuation, and a small amount of current income. The expected asset allocation for this objective is approximately 85% equities and approximately 15% fixed income.



**84 - 100 points**

**All Equity**

**High**

You have selected an All Equity objective for your account. The primary goal of this portfolio is long-term growth and maximum capital appreciation. The portfolio consists of 100% equity investments. This objective represents an aggressive strategy. While it strives for high returns, performance will likely be volatile from year to year.

**CONCLUSION**

To the best of my knowledge, the information contained in this risk tolerance questionnaire is both accurate and complete. I acknowledge that it is my responsibility to inform my financial advisor of any material changes to my personal and/or financial situation.

I concur that my strategic (long-term) asset allocation is \_\_\_\_\_.

I prefer a tactical (short-term) asset allocation of \_\_\_\_\_ based on projected economic decisions and/or personal preference.

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

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Issaquah, WA 98027-5378

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