

# Heck Capital Advisors, LLC

## RISK ASSESSMENT QUESTIONNAIRE



## Your Goals. Our Strategies. **TOGETHER, BUILDING LASTING LEGACIES.**

When building an investment program, you need to consider your financial goals and ask yourself these questions:

- How much risk should I take?
- What is my proper asset allocation?
- What are the appropriate investments for my portfolio?

This questionnaire is designed to assist you in structuring an investment program that reflects your personal needs. Questions address your investment objectives, time horizon, and tolerance for financial risk. If any of this information changes in the future, Heck Capital can help assess the impact these changes may have on your portfolio allocations.

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# RISK ASSESSMENT

**1. Given your objectives, when will you expect to begin making withdrawals?**

- 1-2 years
- 2-5 years
- 5-7 years
- 7-10 years
- 10 years or longer

**2. Once you begin making withdrawals, how long will the money need to last?**

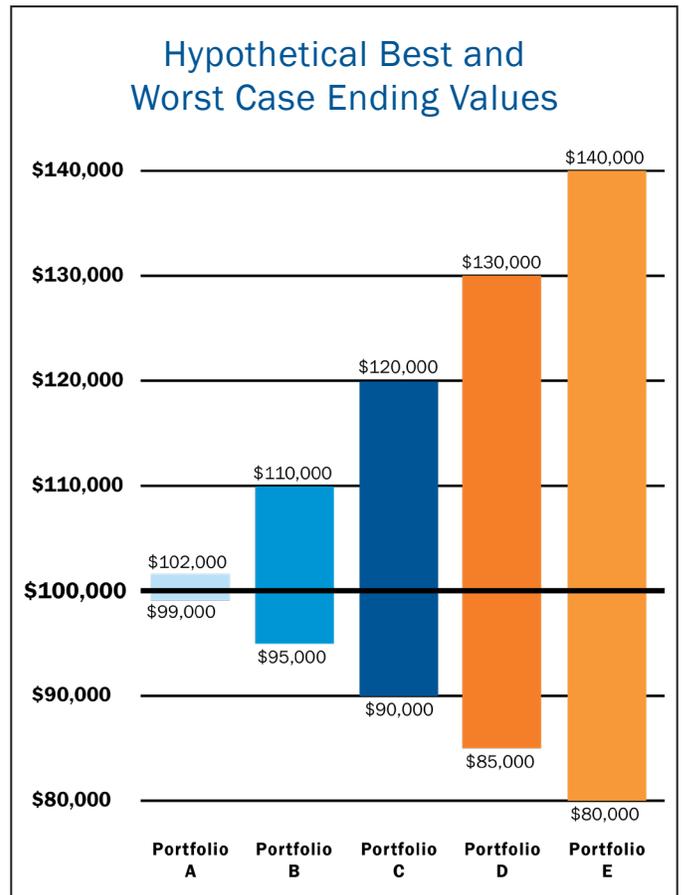
- I need it all at once in one lump sum
- For 1 to 5 years
- For 6 to 10 years
- For 11 to 19 years
- For 20 or more years

**3. It is important for you to:**

- Avoid losses
- Keep pace with inflation
- Keep pace with the stock market
- Outperform the stock market

**4. At the beginning of the year, you have \$100,000 invested. The graph below shows the performance of five different hypothetical portfolios. Each bar gives the range of potential values at the end of one year. Which portfolio are you more comfortable with?**

- | <b>Client 1</b>                      | <b>Client 2</b>                      |
|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Portfolio A | <input type="checkbox"/> Portfolio A |
| <input type="checkbox"/> Portfolio B | <input type="checkbox"/> Portfolio B |
| <input type="checkbox"/> Portfolio C | <input type="checkbox"/> Portfolio C |
| <input type="checkbox"/> Portfolio D | <input type="checkbox"/> Portfolio D |
| <input type="checkbox"/> Portfolio E | <input type="checkbox"/> Portfolio E |



Please note: this is a hypothetical example and is for illustrative purposes only and not representative of any specific investment. As with any investment strategy, there is potential for profit as well as the possibility of loss.

**5. Which statement best describes your tolerance for investment risk with respect to your investment program?**

- I cannot tolerate any portfolio risk.
- LOW TOLERANCE** – I am more concerned with preserving the value of my portfolio than maximizing capital growth, and can tolerate declines in value through a market cycle.
- MEDIUM TOLERANCE** – I am comfortable with fluctuations in my portfolio, and the possibility of larger declines in value, in order to seek growth in my portfolio over time.
- HIGH TOLERANCE** – I am comfortable taking on high levels of portfolio risk, and the possibility of larger fluctuations and substantial declines in the value of my portfolio in pursuit of higher levels of appreciation over time.

**6. If you had money invested in a diversified portfolio and the stock market took a downturn, when would you sell your riskier investments and put the money in safer assets?**

- At the first sign of a decline in value.
- After a large (more than 20%) and/or sustained (one year or more) decline in value.
- I wouldn't sell any of my investments. I would continue to follow a consistent longterm investment strategy.

**7. I would describe my risk/return profile as follows.** Please indicate the best match to your investment objective by marking the appropriate box.

	<b>Client 1</b>		<b>Client 2</b>
↑ MOST RETURN	<input type="checkbox"/>	<p><b>AGGRESSIVE</b></p>	<input type="checkbox"/>
	<input type="checkbox"/>	<p><b>MODERATE AGGRESSIVE</b></p>	<input type="checkbox"/>
	<input type="checkbox"/>	<p><b>MODERATE</b></p>	<input type="checkbox"/>
	<input type="checkbox"/>	<p><b>MODERATE CONSERVATIVE</b></p>	<input type="checkbox"/>
↓ LEAST RETURN	<input type="checkbox"/>	<p><b>CONSERVATIVE</b></p>	<input type="checkbox"/>
		↓ LEAST RISK	

# RISK ASSESSMENT

**8. What is the projected use of the money in your portfolio?** Rank in order of importance, 1 being highest.

- To fund retirement.
- To finance college education.
- To fund the purchase of a house or improvements.
- To build wealth.

**9. 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.
- MEDIUM** - I have some experience investing in mutual funds or individual stocks and bonds.
- HIGH** - I have been an active participant in the stock market, understand that investments including international markets can be volatile and unpredictable.

**10. How would you characterize your investment objective for your portfolio?**

- Primary emphasis on income-generating investments.
- Primary emphasis on moderate capital growth with some focus on income.
- Emphasis on growth of capital with no income consideration.

**11. Your income is likely to move at the following annual rate:**

- Decline
- Stay the same
- Increase with inflation
- Increase 0% - 4% more than inflation
- Increase 4% + more than inflation

**12. In which manner would you like to be contacted?** Rank in order of importance, 1 being highest.

- Letter or newsletter
- Phone call
- In person
- Email

**13. Please rank the following in order of importance to you when considering your experience with Heck Capital.**

Rank in order of importance, 1 being highest.

- Simplicity through the Internet and consolidation of statements
- Tax management
- Multiple investment options
- Fees
- Performance
- Advice, financial and/or estate planning

**14. Have you completed any of the following documents:**

- Will
- Trust
- POA
- Healthcare Statement
- LTC Insurance

**When was the last time you reviewed these documents?**

- Within the last 1 - 2 years
- Within the last 3 - 5 years
- More than 5 years
- Not applicable





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