

Allocation & Risk Assessment

for

Sample Employee

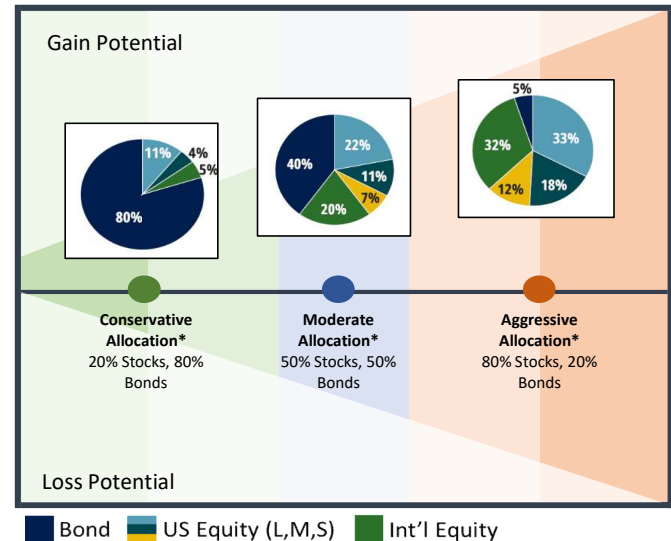
10/31/2019

How you think about investment risk:	Answer	Points
How many years until you need to start taking distributions?	35	17
How many years do you expect to need income from this investment?	30	8
When you make a long term investment, how many years does that mean to you?	20	7
If you lost 31% of investment value in 3 months, would you sell none (0), some (1), all (2) or buy more (3) of the investments in which you are currently invested?	1	3
You prefer investments with little ups and downs in value and are willing to accept lower returns to enjoy lower volatility. (0 = false, 1 = true, 2 = somewhat true)	2	3
During market declines, you tend to sell portions of riskier assets and put proceeds into safer investments. (1 = true, 0 = false, 2 = somewhat true)	2	3
Based on a brief conversation with a friend, coworker or relative you would make an investment decision. (1 = true, 0 = false, 2 = somewhat true)	0	5
If you lost 4% of your bond portfolio value over 2 months, would you sell (0) none of your bond portfolio, (1) some, (2) all or (3) buy more bonds.	0	5
Which portfolio do you prefer? (1) low potential gain, low potential loss, (2) moderate potential gain, moderate potential loss or (3) high potential gain, high potential loss.	2	3
I expect to have future income from sources other than this account (pension, Social Security, inheritance, partner, etc.) (0) none, (1) some, (2) significant, (3) substantial.	1	2
When it comes to investing in stock or bond mutual funds you, (0) have no experience, (1) have some experience, or (2) are very experienced.	1	3
Your total points and corresponding asset allocation targets are only a starting point in the process of determining your risk tolerance and best fit asset allocation.	Total Points:	59

Your recommended allocation style

Bond	Conservative	Moderate	Aggressive	Stock
Under 22	23-35	36-54	55-69	Over 69
			59	

Risk and return allocation chart



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