

WHAT IS TOLERISK®?

Tolerisk® is a Risk Tolerance Assessment tool used to help you decide on an appropriate risk level for your investment portfolio. Tolerisk® analyzes your Willingness to take risk and your Ability to take risk separately and then uses that information to recommend an appropriate risk level.

HOW TO PREPARE FOR YOUR RISK TOLERANCE ASSESSMENT

In order to get a valuable result, it is important that the information we use is as accurate as possible.

We understand that you may not have all of the requested information. Some of these items may be estimates. Please review the list below and do your best to gather any applicable information in advance of our meeting.

Tolerisk® Information List
SAVING & SPENDING INFORMATION
• Average monthly savings (retirement & other savings)
• Average monthly spending (fixed expenses & discretionary expenses)
• Other expected purchases / expenses that are not included in your monthly figure (e.g., college, weddings, large cash purchases)
• Expected Capital Inflows (e.g., sale of business, downsize home, inheritance)
INVESTABLE ASSETS (taxable & retirement)
• Retirement (e.g., IRA's, 401(k), 403(b), SEP IRA)
• Taxable accounts (e.g., brokerage, deposit, savings, CDs)
• Any other accounts (other investments, liquid assets & investable cash)
RETIREMENT INCOME
• Expected Social Security Benefits (starting at different ages)
• Defined Benefit Pension Benefits (including any options)
• Any other expected income in retirement (e.g., annuity, real estate income)