



# Risk Tolerance Questionnaire and Suitability Questions

SEI uses four elements to recommend a suitable strategy for you: 1) your risk tolerance; 2) your selection of a desired investment time horizon; 3) your tax sensitivity and 4) your selection of an investment objective.

Select ONE response for each of the following questions.

For advisor reference, the associated risk number is shown next to each answer to assist with tallying the client's score. Then, follow the steps outlined after the questionnaire to match the Client Risk Tolerance to the Strategy Risk Level.

## 1. What best describes your current situation? (select one)

- A. Income and expenses are expected to rise and investable assets are accumulating (e.g., early career)
- B. Income and expenses are relatively steady and savings are growing modestly (e.g., mid/late career)
- C. Income and expenses are relatively steady and savings are growing significantly (e.g., mid/late career)
- D. Income and expenses are declining and/or savings are being used to maintain desired lifestyle (e.g., retirement)

### ANSWER 1

- A (4.5)
- B (1.5)
- C (3.0)
- D (0.75)

## 2. What is your greatest concern? (select one)

- A. Not growing my assets significantly over time; I am willing to assume higher risk for higher return potential
- B. Losing money in a market downturn along the way
- C. Losing more money than a certain amount within a given time frame (e.g., retirement)
- D. Not having certainty around achieving my wealth goal in the remaining time

### ANSWER 2

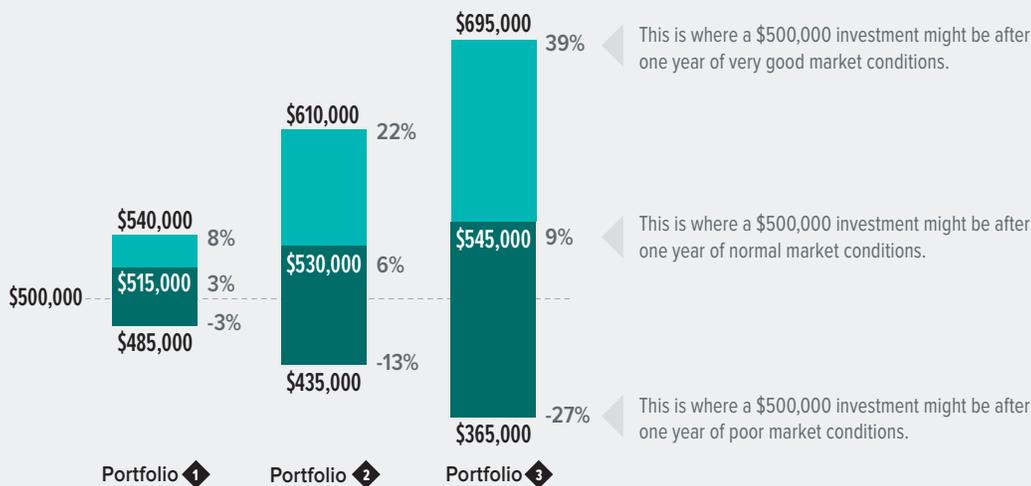
- A (4.5)
- B (3.0)
- C (1.5)
- D (0.75)

## 3. Each year, the value of your portfolio fluctuates as markets change. If you invested \$500,000, which of the following portfolios below would you choose? (select one)

### ANSWER 3

- Portfolio 1 (3.75)
- Portfolio 2 (12.5)
- Portfolio 3 (22.5)

### One-Year Range of Potential Values



These portfolios are strictly hypothetical and for illustrative purposes only.

- 4. In addition to the information already provided with respect to your preferences for certain investment types, what describes you best? (select one)** **ANSWER 4**
- A.** I am a long-term investor focused on growing my assets  A (4.5)
  - B.** I want to plan long-term but have a hard time shrugging off moderate-to-severe losses  B (3)
  - C.** I need stable cash flows to meet my living expenses  C (1.5)
  - D.** I am focused on preserving capital; I don't mind if this approach sacrifices return potential  D (0.75)

- 5. If I look at my account statement and there is a moderate loss, my primary reaction is? (select one)** **ANSWER 5**
- A.** Do nothing, I lost money and am unhappy but am willing to stick with it until a recovery  A (3)
  - B.** Sell all of the investment; I don't like losses  B (0.75)
  - C.** Buy more; I am okay with temporary losses, because they present opportunities  C (4.5)
  - D.** Sell half; I can't lose all my money  D (1.5)

- 6. If your portfolio experienced a market correction declining 10%, how would you feel? (select one)** **ANSWER 6**
- A.** Anxious  A (0.75)
  - B.** Concerned, but understand that the market does fluctuate over time  B (1.5)
  - C.** Indifferent; I am focused on long-term growth  C (3)
  - D.** Fine; short-term fluctuations do not concern me in the least  D (4.5)

- 7. From what source was this proposed account obtained? (select one)** **ANSWER 7**
- A.** Investment activities, personally taking market risks  A (4.5)
  - B.** Entrepreneurial activities, personally taking business risks  B (3)
  - C.** Inheritance or other large, one-time payment  C (1.5)
  - D.** Accumulated savings over a long period of secure employment  D (0.75)

- 8. If this proposed account suffered a temporary decline, could you cover your immediate cash-flow (i.e., expenses) needs from other sources of assets? (select one)** **ANSWER 8**
- A.** No. There are no other assets that I could use to cover my immediate cash-flow needs  A (0.75)
  - B.** Yes. I have other assets that I could use to cover my immediate cash-flow needs, but it would be difficult to access them  B (1.5)
  - C.** Yes. I have other assets that I could use to cover my immediate cash-flow needs  C (3)
  - D.** This proposed account is not expected to fund any spending  D (4.5)

- 9. Select your time horizon (select one)** **ANSWER 9**
- A.** Less than 3 years  A (0)
  - B.** 3-8 years  B (5.25)
  - C.** 9-15 years  C (10.5)
  - D.** 16-20 years  D (21)
  - E.** Greater than 20 years  E (31.5)

- 10. How important is it for you to achieve the investment objective for these assets? (select one)** **ANSWER 10**
- A.** Highly important; this is a number-one priority  A (0.75)
  - B.** Medium importance; I would like to do this, but can live without it  B (2.5)
  - C.** Less important; this is not necessary  C (4.5)

# Client Risk Tolerance Scoring and Additional Information

## SCORING TABLE

Question	Weight (TOTALS 100%)	Score
1	5%	
2	5%	
3	25%	
4	5%	
5	5%	
6	5%	
7	5%	
8	5%	
9	35%	
10	5%	
<b>TOTAL SCORE</b>		

## RISK TOLERANCE

Risk Level	Risk Score
Low	0-31.99
Medium	32-68.99
High	69-100

## SEI STRATEGIES

Private Client* Private Client Tax-Managed* SEI Tactical ETF SEI Tax-Managed ETF	Institutional Domestic Tax Sensitive (TS) SEI Strategic ETF SEI American Funds® Strategies
Short-term* Defensive Conservative	Current Income Conservative Growth and Income Fixed Income
Moderate Core Market Market Growth Income	Mod Growth and Income Growth and Income TS40, TS60
Aggressive Equity	Capital Growth Equity TS80, TS100

\*The short-term strategy is only available in the Private Client model.

I have reviewed the information I provided and my answers to each question. I understand that any investment recommendations made to me are based on the assumption that the information I provided on this profile is accurate.

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Applicant's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint applicant's signature (if applicable)

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Date

\_\_\_\_\_  
Investment representative's name

\_\_\_\_\_  
Investment representative's firm name

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Investment representative's signature

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Date

*Neither SEI Investments Company nor its subsidiaries are affiliated with your financial advisor.*