

# Client Risk Profile

## About You

First Name:		Last Name:	
Address:			
City:	State:	Zip:	
E-Mail Address:		Phone Number:	

The Client Risk Profile questionnaire is a specialized tool that can help you and your Financial Advisors examine your risk tolerance to help ensure your investments are in-line with your expectations. The assessment consists of a short series of questions that will enable us to tailor an investment plan to help you achieve your goals and objectives.

*Not intended to be a substitute for firm records. It is a tool for you and your Financial Advisor to assist in planning for your investment goals and risk tolerance. If a change to your states objectives/tolerance for risk or other information is required, please contact your Financial Advisor to update your official client profile that is part of your account record.*

**Please fill out all the questions on this questionnaire and return to your Financial Advisor.**

## Goal

**1. I'm investing to \_\_\_\_\_.**

- retire
- make a large purchase
- build wealth

## Time Horizon

**2. I need this money in \_\_\_\_\_.**

- Less than 1 year
- 1-3 years
- 3-5 years
- 5-10 years
- 10+ years

### Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

## Liquidity Needs

3. In an emergency, I \_\_\_\_\_ need access to this money.

- will
- may
- won't

## Risk Tolerance

4. My risk willingness is \_\_\_\_\_.

- Conservative
- Moderately Conservative
- Moderate
- Moderately Aggressive
- Aggressive

5. If my portfolio significantly declined, I think I would \_\_\_\_\_.

- switch to a more conservative portfolio or take most money out
- switch to a slightly more conservative portfolio or take some money out
- do nothing and wait it out
- switch to a more aggressive portfolio or invest more money

**Important Disclosures:** All investors have goals that help guide their investment decisions. Investment goals typically have different time horizons and difference income and growth needs. Generally, investment goals are on a spectrum with “Income” investors typically holding the smallest percentage of higher risk investments, followed by “Growth and Income” investors holding some higher risk investments, and finally, “Growth” investors holding a significant portfolio of their portfolio in higher risk investments. In addition, investors have different risk tolerances, independent of their income and growth needs. Risk tolerance is the amount of risk or loss an investor is willing and able to accept in order to achieve his/her financial goals and is measured on a continuum that increases from “Conservative” to “Aggressive”. In determining an investment objective, it is important for you to assess your risk tolerance and your need for income and growth.

By aligning the risk tolerances with the investment needs, Wells Fargo Advisors offers clients a range of investment objectives from which to choose. While all investments involve some degree of risk, including the potential for loss of principal, some investment involve more risk than others. For example, higher risk investments may have the potential for higher returns, but also have the potential for greater losses.

The information obtained from this questionnaire will not be used to open a new account, or change the information on your current account. Your Financial Advisor would need to personally discuss the information you provided with you prior to an account opening, or making any changes to a current account.

**Investment Time Horizon:** Accounts will have different time horizons based on investment goals/objectives. A long-term time horizon would be considered ten year or more. An intermediate time horizon would be five to ten years. A relatively

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

short time horizon would be three to five years. A very short time horizon would be one to three years. An immediate time horizon would be less than one year.

**Liquidity Needs:** Liquidity need represents the extent to which a customer desires the ability or has financial obligations that dictate the need to quickly and easily convert to cash all or a portion of an investment or investments without experiencing significant loss in value from, for example, the lack of a ready market, or incurring significant costs or penalties.

*This report is not intended to be a client-specific suitability analysis or a recommendation, an offer to participate in any investment, or a recommendation to buy, hold, or sell securities. Do not use this report as the sole basis for investment decisions. Do not select an asset class or investment product based on performance alone. Consider all relevant information, including your existing portfolio, investment objectives, risk tolerance, liquidity needs and investment time horizon.*

*Wells Fargo Advisors is registered with the U.S. Securities Exchange Commission and the Financial Industry Regulatory Authority, but is not licensed or registered with any financial services regulatory authority outside of the U.S. Non-U.S. residents who maintain U.S.-based financial services account(s) with Wells Fargo Advisors may not be afforded certain protections conferred by legislation and regulations in their country of residence in respect of any investment, investment transactions or communications made with Wells Fargo Advisors.*

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, and Wells Fargo Advisors Financial Network, LLC, separate registered broker-dealers and non-bank affiliates of Wells Fargo & Company.

© 2022 Wells Fargo Clearing Services, LLC. All rights reserved. CAR-0822-03613