DST Investments, LLC
Securities offered through MSC-BD, LLC
Member FINRA/SIPC

RISK PROFILE QUESTIONNAIRE

All information gathered on this form is for the sole purpose of qualifying your investment approach against your risk tolerance level and personal financial situation. This information is held in strict confidence and is not shared with anyone outside of DST Investments, LLC or its affiliates and service providers without your written consent unless required by law. **(Please check only one box in each section, under check Client name, if applicable)**

Client 1 Printed Name:__________________________ Client 2 Printed Name: ______________________________

1: What is your approximate annual income?

A.	☐	0-100k [2]	D.	☐	501k-1M [8]
B.	☐	101-250k [4]	E.	☐	1M+ [10]
C.	☐	251-500k [6]			

A.	☐	0-100k [2]	D.	☐	501k-1M [8]
B.	☐	101-250k [4]	E.	☐	1M+ [10]
C.	☐	251-500k [6]			

2: What is your approximate liquid net worth?

A.	☐	0-500k [2]	D.	☐	5M – 10M [8]
B.	☐	501-1M [4]	E.	☐	10M+ [10]
C.	☐	1M – 5M [6]			

A.	☐	0-500k [2]	D.	☐	5M – 10M [8]
B.	☐	501 – 1M [4]	E.	☐	10M+ [10]
C.	☐	1M – 5M [6]			

3: What was your most recent year's approximate marginal tax rate?

A.	☐	10% [0]	E.	☐	33% [7]
B.	☐	15% [2]	F.	☐	35% [8]
C.	☐	25% [5]	G.	☐	39.6% [10]
D.	☐	28% [6]			

A.	☐	10% [0]	E.	☐	33% [7]
B.	☐	15% [2]	F.	☐	35% [8]
C.	☐	25% [5]	G.	☐	39.6% [10]
D.	☐	28% [6]			

4: What is the likelihood that you will need to take withdrawals from the assets managed by us in the next 5 years?

A.	☐	Not Likely [8]
B.	☐	Somewhat Likely [5]
C.	☐	Likely [3]
D.	☐	Very Likely [0]

A.	☐	Not Likely [8]
B.	☐	Somewhat Likely [5]
C.	☐	Likely [3]
D.	☐	Very Likely [0]

5: Once you begin taking withdrawals from the portfolio, how long will the money need to last?

A.	☐	One Lump Sum [0]
B.	☐	1 to 4 years [2]
C.	☐	5 to 9 years [4]
D.	☐	10 to 14 years [6]

A.	☐	One Lump Sum [0]
B.	☐	1 to 4 years [2]
C.	☐	5 to 9 years [4]
D.	☐	10 to 14 years [6]

6: What percentage does your assets with us represent of your total investable assets?

A.	☐	Less than 25% [4]
B.	☐	25% to 50% [3]
C.	☐	More than 50% [2]
D.	☐	Entire sum [1]

A.	☐	Less than 25% [4]
B.	☐	25% to 50% [3]
C.	☐	More than 50% [2]
D.	☐	Entire sum [1]

7: How many months of cash reserves do you have on hand?

A.	☐	No cash reserves [0]
B.	☐	1 to 3 months [4]
C.	☐	4 to 6 months [6]
D.	☐	7 to 12 months [8]
E.	☐	More than 1 year [10]

A.	☐	No cash reserves [0]
B.	☐	1 to 3 months [4]
C.	☐	4 to 6 months [6]
D.	☐	7 to 12 months [8]
E.	☐	More than 1 year [10]

8: How stable is/are your source(s) of income?

A.	☐	Unpredictable [0]
B.	☐	Somewhat predictable within a range [2]
C.	☐	Largely predictable within a range [4]
D.	☐	Very predictable and consistent [6]

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B.	☐	Somewhat predictable within a range [2]
C.	☐	Largely predictable within a range [4]
D.	☐	Very predictable and consistent [6]

9: When it comes to investing in stocks or bonds, I would describe myself as follows:

A.	☐	Very inexperienced [0]
B.	☐	Somewhat inexperienced [2]
C.	☐	Somewhat experienced [4]
D.	☐	Experienced [6]
E.	☐	Very experienced [8]

A.	☐	Very inexperienced [0]
B.	☐	Somewhat inexperienced [2]
C.	☐	Somewhat experienced [4]
D.	☐	Experienced [6]
E.	☐	Very experienced [8]

10: Which is more important to you: Avoiding short-term portfolio value declines OR Tolerate short-term portfolio value declines to avoid long-term erosion of your purchasing power from inflation?

A.	☐	Avoid short-term declines [0]
B.	☐	Both concerns are equally important [3]
C.	☐	My primary focus is outpacing inflation [6]

A.	☐	Avoid short-term declines [0]
B.	☐	Both concerns are equally important [3]
C.	☐	My primary focus is outpacing inflation [6]

11. What portfolio would you be most likely to invest in?

A.	☐	Maximum gain of 1% to 3% with a maximum loss of 5% [0]
B.	☐	Maximum gain of 4% to 7% with a maximum loss of 10% [4]
C.	☐	Maximum gain of 8% to 14% with a maximum loss of 20% [6]
D.	☐	Maximum gain of 15% to 20% with a maximum loss of 35% [8]
E.	☐	Maximum gain of 21% to 30% with a maximum loss of 50% or more [10]

A.	☐	Maximum gain of 1% to 3% with a maximum loss of 5% [0]
B.	☐	Maximum gain of 4% to 7% with a maximum loss of 10% [4]
C.	☐	Maximum gain of 8% to 14% with a maximum loss of 20% [6]
D.	☐	Maximum gain of 15% to 20% with a maximum loss of 35% [8]
E.	☐	Maximum gain of 21% to 30% with a maximum loss of 50% or more [10]

12. How would you characterize your expectations for the overall GLOBAL economy and its impact on global stock and bond markets over the next 12 months?

A.	☐	Pessimistic [0]
B.	☐	Somewhat Pessimistic [2]
C.	☐	Optimistic [4]
D.	☐	Very Optimistic [6]

A.	☐	Pessimistic [0]
B.	☐	Somewhat Pessimistic [2]
C.	☐	Optimistic [4]
D.	☐	Very Optimistic [6]

13. How would you characterize your expectations for the overall GLOBAL economy and its impact on global stock and bond markets over the next 3 years?

A.	☐	Pessimistic [0]
B.	☐	Somewhat Pessimistic [2]
C.	☐	Optimistic [4]
D.	☐	Very Optimistic [6]

A.	☐	Pessimistic [0]
B.	☐	Somewhat Pessimistic [2]
C.	☐	Optimistic [4]
D.	☐	Very Optimistic [6]

Risk Tolerance Scoring:

Total Points Client 1:	
Client 1 Risk Tolerance Based on Scale Below:	
Avg. Points (combined):	

Total Points Client 2:	
Client 2 Risk Tolerance Based on Scale Below:	
Avg. Risk Tolerance:	

0 – 20	**20 – 40**	**40 – 60**	**60 – 80**	**80 – 100**
Conservative	Conservative to Moderate	Moderate	Moderate to Aggressive	Aggressive

Special Instructions

Any special instructions or limitations that Client wishes NAMCOA to follow in managing the Account(s) must be described below. Client agrees to notify the Financial Professional promptly of any significant change in Client's financial circumstances, investment objectives or information noted in Restrictions that might affect the manner in which Client's account(s) should be managed.

Describe any special instructions that apply to your account:

I/we attest that we have reviewed and completed this *Risk Tolerance and Personal Information Request* form and that all answers are true and accurate to the best of my/our knowledge. This information is provided to the Advisor so that he/she has the ability to analyze the findings and to use the results as a basis to better understand our investment objectives and risk tolerance so that the Advisor can make informed asset allocations decisions and recommendations on our behalf.

Client 1 Printed Name:______________________ Client 2 Printed Name: ____________________________

Client 1 Signature:__________________________ Client 2 Signature: ____________________________

Date:__________________________ Date: ____________________________

* Investment advisory services offered through Naples Asset Management Company, LLC, a federally registered investment advisor (CRD 133978). Securities offered through MSC-BD, LCC, (CRD 142927) Member of FINRA /SIPC.

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