

Risk Assessment Form

Please print and fill out this form. You can mail it to Paragon Capital Wealth Management LLC at 1426 Pearl Street, Suite 200, Boulder, CO 80302, fax it to 303-443-1575 or scan and email it to steven.pastore@lpl.com. If you have any questions call us at 303-443-1510.

SECTION ONE: FINANCIAL STATUS

- A. Estimated net worth (excluding primary residence)
\$ _____
- B. Total liquid assets \$ _____
- C. Tax Bracket _____ %
- D. What percentage of your total investments would this portfolio represent?
 (4) 0-25% (3) 26-50%
 (2) 51-75% (1) 76-100%
- E. What is your age?
 (5) 0-40 (3) 41-60
 (1) 61-80 (-1) 80+

SECTION TWO: INVESTMENT EXPERIENCE

- A. What types of investment accounts do you currently hold?
 IRA Joint Roth (IRA)
 529 Plan 401(k) 403(b)
 Individual Other: _____
- B. What types of investment vehicles do you currently own?
 Mutual Funds Bonds
 Variable Annuities Stocks
 CDs/Savings Accounts Options
 International Stocks Commodities
- C. How many years of experience do you have with the following investments?
 Stocks _____ Mutual Funds _____
 Bonds _____ Variable Annuities _____
 Options _____ CDs/Savings Accts _____
 Commodities _____ International Stocks _____

SECTION THREE: INVESTMENT OBJECTIVES

- A. Which of the following best describes your main investment objective?
 (4) Capital Preservation
 (3) Generate Income
 (2) Capital Growth
 (1) Generate some income and capital growth
- B. Five years from now what do you expect your standard of living to be?
 (5) Substantially better than it is now
 (3) Somewhat better than it is now
 (1) The same as it is now

SECTION FOUR: WITHDRAWALS AND INCOME

- A. I plan to be taking withdrawals from this account in:
 (5) I don't plan on taking any (4) 10+ Years
 (3) 6-10 Years (2) 3-5 Years
 (1) Less than 1 Year
- B. How will the withdrawals be taken?
 (1) Lump Sum
 (2) Periodically
 (3) No withdrawals
- C. What percentage of your annual household income will this account represent?
 (5) 0-20% (4) 21-40% (3) 41-60%
 (2) 61-80% (1) 81-100%
- D. What percentage of this account do you plan to withdraw per year?
 (5) 0-2% (4) 2.1-4% (3) 4.1-6%
 (2) 6.1-8% (1) 8.1-10%

(continued on next page)

SECTION FIVE: RISK PROFILE

A. From January 1, 2008 through December 31, 2008 the S&P 500 declined more than 37% in value. If I owned a stock or mutual fund that declined more than 37% in 12 months I would:

- (1) Sell the remaining balance
- (2) Sell part of the balance
- (3) Buy more
- (3) Do nothing

B. Investing involves a trade-off between risk and reward.

Which best describes you?

- (1) I would invest in something very “safe”
- (3) I would invest in something that offered a moderate return associated with a moderate amount of risk.
- (5) I would invest in something that offers substantial capital appreciation and, therefore, I accept large and sometimes dramatic fluctuations in the value of my investment.

C. Your portfolio is down in value, but down much less than the (SP) stock market averages. How do you feel?

- (1) I don't care about the averages. I want positive returns.
- (3) I am familiar with the averages and would hope that profits would soon be back in my portfolio.
- (5) I understand and appreciate that at times absolute portfolio values may decrease but that a positive relative return is good.

D. When the stock markets decline in value I tend to:

- (1) Sell most of my investments and buy safe investments
- (2) Sell only my high risk investments
- (3) Add to my portfolio
- (4) Do nothing

E. What period of time will you use to measure the success of your investment portfolio?

- (1) Less than 1 Year
- (2) 1-3 Years
- (3) 3-5 Years
- (4) 5+ Years

F. Investments with the highest potential for gains generally carry the greatest risk of loss. Which portfolio are you most comfortable with? (\$100,000 invested for 5 years)

Portfolio	Worst Case	Best Case
(1)	\$110,000	\$150,000
(2)	\$100,000	\$200,000
(3)	\$95,000	\$250,000
(4)	\$90,000	\$300,000

G. Investments with the highest returns also tend to have greater risk. The table below provides the best and worst case values for a \$100,000 investment over a one year period. Which portfolio are you most comfortable with?

	Worst Year	Average Year	Best Year
(1)	2%	5%	7%
(3)	-5%	10%	15%
(5)	-20%	15%	35%