

1 HELPING YOU WORK TOWARD A FINANCIALLY INDEPENDENT RETIREMENT

# A MESSAGE ABOUT HELPING YOU DEVELOP A SPECIFIC PLAN OF ACTION



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JoAnn Holst  
ADVISERS, INC

*Let's grow together*

## HELPING YOU WORK TOWARD A FINANCIALLY INDEPENDENT RETIREMENT

Hello, my name is Jo-Ann Holst. I've dedicated my financial services career to providing retirees and pre-retirees with the education and tools they need to create long-term retirement strategies that include steady and reliable sources of lifetime income.

Retirees are increasingly living longer, fuller lives, and we're committed to the financial independence and well-being of every client we serve. That means helping our clients work toward their goals of having enough income to meet their needs for the rest of their lives.

My goal is to work with you to design the retirement strategy you want that will help keep you on the path toward financial confidence and independence.

Here at Jo-Ann Holst Advisers, Inc., my team and I have been assisting clients since 1996. You've worked hard for your money. We'll work just as hard to help you protect and grow it.

As financial advisers, we're committed to you. That's why we keep our retirement strategies simple, straightforward and easy to understand.

We begin by listening to you, because it is our responsibility to thoroughly understand your future financial goals. Then, we provide a realistic assessment that helps identify opportunities to enhance your current retirement income plans, because everyone deserves a confident, independent retirement.

**Let's work together now to design a customized retirement strategy that addresses your future financial goals. Pick up the phone and call us at 720-287-5880 today!**

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*\*Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Any comments regarding protection benefits or steady and reliable income streams refer only to fixed insurance products. They do not refer, in any way, to securities or investment advisory products. Insurance and annuity product guarantees are subject to the claims-paying ability of the issuing company.*

## RISK TOLERANCE QUESTIONNAIRE

Please complete this Risk Tolerance Questionnaire and bring it with you to your first appointment. The information will help us understand the levels of risk and reward that are acceptable to you, so we can develop a retirement strategy that works with your life.

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For each question, please check your best answer.

**1) Generally, the longer an investor's time horizon, the higher the risk tolerance and vice-versa. With this in mind, what is your age category?**

- 1  Age 80 and over      4  Age 40 to 59  
2  Age 70 to 79      5  Under age 40  
3  Age 60 to 69

**2) Bear market scenario: In a cyclical market decline, lasting an average of 15 months to 18 months, major stock indices drop 20 percent or more. How much are you willing to lose?**

- 1  Not willing to lose any amount  
2  Willing to lose less than a quarter of the drop, because preserving my investment principal is important to me  
3  Would accept losing a quarter to half of the decline  
4  Can tolerate losing over half of the drop  
5  Don't care how much I lose in the decline, because maximum capital gains is my top priority

**3) Please rank your experience and comfort level with investing in the stock market:**

- 1  No investing experience / No level of comfort with stock market  
2  No investing experience / Some level of comfort with stock market

- 3  Some investing experience / Some level of comfort with stock market  
4  Reasonable investing experience / Reasonable level of comfort with stock market  
5  Extensive investing experience / Strong comfort level with stock market

**4) How predictable and sufficient is your source of income?**

- 1  Unpredictable, making it difficult to budget or invest  
2  Somewhat predictable but can fluctuate from month to month  
3  Reasonably predictable, with excess to invest from time to time  
4  Predictable and sufficient to allow for periodic investment  
5  Very predictable, with large excess to invest on a regular basis

**5) Bull market scenario: In a cyclical market gain, lasting an average of 36 months or more, stock prices rise 20 percent or more. How much do you want to gain?**

- 1  Not applicable to me, because I'm not willing to accept the potential for loss  
2  Would accept a quarter to half of the gain, while maintaining a major focus on risk reduction  
3  Willing to accept a higher amount of risk to earn half to three-quarters of the gain  
4  Interested in 75 percent of the gain or more, accepting higher volatility and risk along the way  
5  Would seek excess gains beyond the stock market, with full understanding of the accompanying higher risk

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TOTAL: \_\_\_\_\_



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550 S. Wadsworth Blvd. #401 | Lakewood, CO 80226  
Inside the 1st Bank Building

Office: 720-287-5880 | Fax: 720-287-5882 | [info@joannholstadvisers.com](mailto:info@joannholstadvisers.com)

**[www.joannholstadvisers.com](http://www.joannholstadvisers.com)**

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