

Client Risk Profile

First Name _____ Middle 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 goal and risk tolerance. If a change to your stated 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 records.

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

1. How long do you plan to invest toward your financial goal?

1-3 years 3-5 years 5-10 years 10+ years

2. Do you have other savings to pay for unexpected expenses (e.g., car or home repairs)?

- No, I would need to use this invested money to pay for unexpected expenses.
- Yes, I have some savings, but I might need to use some of this invested money.
- Yes, I have sufficient savings, so I probably wouldn't need to use this invested money.

3. What do you want most from your investments?

- Less volatility, even if that means there is little growth potential.
- Investment income (e.g., dividends, interest payments), with some growth potential over the long term.
- Some investment income, but more growth potential over the long term.
- The highest growth potential over the long term, with little or no need for current or near-term investment income.

Investment and Insurance Products: ► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

4. How would you rate your willingness to take risks with the money you invest?

Very low Low Moderate High Very high

5. Are you comfortable with significant fluctuations in your investments as you seek long-term gains?

No Only a little Somewhat In most cases Yes

6. Understanding that investments go up and down in value, how much of a drop could you tolerate over the course of a year for a \$100,000 investment?

1% (\$1,000) 5% (\$5,000) 10% (\$10,000) 15% (\$15,000) 25% or greater (\$25,000)

Important Disclosures: All investors have goals that help guide their investment decisions. Investment goals typically have different time horizons and different 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 portion 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 “Moderate” 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 investments 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.

Investment Time Horizon: Accounts will have different time horizons based investment goals/objectives. A long-term time horizon would be considered ten years or more. An intermediate time horizon would be five to ten years. A relatively 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 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 investments, investment transactions or communications made with Wells Fargo Advisors.