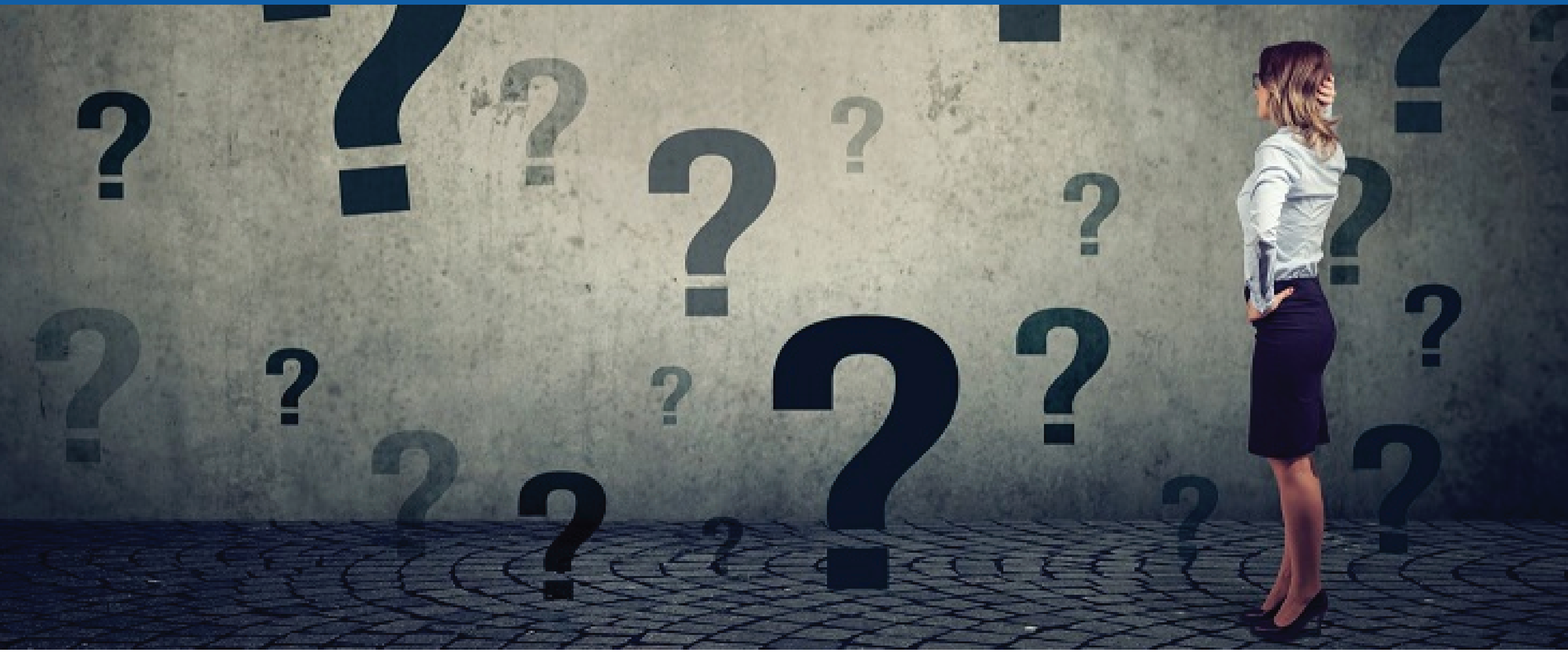
WEALTHCAREGDX®



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In the linked Advisor Perspective article, on the typical Risk Tolerance Questionnaire (RTQ): the typical RTQ falls down because it doesn't recognize that the "emotional and psychological aspects of money govern behavior".

We agree, but believe the article misses a key point in describing why the typical RTQ fails – there's no mention of goals. Why is this important?

- Values (goals) govern behavior. They put guardrails around the emotional and psychological aspets of risk.

Think about one of your most important goals. Would you:

- Save a **LOT** & take **little** risk, OR
- Save a **little** & take a **LOT** of risk

This illustrates how goals govern behavior (and risk). Most of us won't take a lot of risk for an important goal.

The article also talks about better ways to communicate with clients. Our client-friendly **Comfort Zone®** approach connects a client's goals with risk. This helps produce deeper conversations.