

## Matching Your Portfolio to You



Capture Your  
Risk Number®



Align Your  
Portfolio



Define Your  
Retirement Goals

At Lucas Capital, our goal is to help you plan for the financial future you envision. We want to provide the tools and services you need to prepare for your future. With our risk analysis system, we can help you define a level of volatility you feel comfortable with by determining your risk number. Your risk number signifies how much volatility you are willing to withstand when investing, and what types of assets you should hold in your portfolio. By analyzing the number you receive after taking our short survey, we can help you find the appropriate portfolio allocation while maintaining the level of volatility you feel most comfortable with. The risk analysis is one of the many tools we have that allows us to fully serve all your financial needs.

Our goal is to align your personal number and your portfolio's number in order to best meet your expectations. To fully understand your financial situation and needs, we strive to maintain longstanding relationships with our clients. When we have a relationship with you, we can invest your portfolio to meet your preferences. Our risk analysis tool will allow us to confirm that we are allocating your portfolio appropriately and adjusting your allocation to your satisfaction.

We ask that you complete a survey about your portfolio preferences. After analyzing your responses, the system will give you a number from 1-99, also known as your risk number. For example, cash would have a risk number of 0, a typical core bond fund would have a risk around 30, the S&P 500 around 75, and a highly volatile stock like Netflix would be around 98. People with lower numbers should be invested more conservatively, while people with larger risk numbers are comfortable being more aggressive. Those with higher risk numbers are more likely to receive a larger return over the long run, however, they have a greater potential for short-term losses. In a more conservative portfolio your returns are likely to be steadier with less volatility. Your risk number will help us to determine which portfolio composition we should aim for and how to customize the risk of your portfolio accordingly.

It is important that your account and your personal expectations are in alignment. We are happy to perform a risk analysis on your entire portfolio of assets. Please contact us to determine your risk number.

Are you in alignment?

