

# Investor Profile Quiz

After each question, circle the number that best describes you. Then add up the points and match the total with the investor profile on the next page. Please note that this profiling tool is only a guide: For advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact your investment professional and/or tax advisor for personalized advice.

When do you expect to tap into your retirement account?	Points
a. Less than 5 years	0
b. Between 5 and 10 years	20
c. Between 10 and 15 years	30
d. More than 15 years	40

Score: \_\_\_\_\_

What do you expect to happen to your pay (salary) in the next five years?	Points
a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.).	12
b. I expect my pay to increase slightly faster than inflation.	10
c. I expect my pay to just keep up with inflation.	5
d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.).	0

Score: \_\_\_\_\_

How do you feel about investing for retirement?	Points
a. I am seeking maximum stability, even if returns are low.	0
b. I can tolerate a small amount of fluctuation in my investment account and I am seeking consistent returns.	4
c. I am middle-of-the-road and prefer both growth potential and consistency of returns. I can tolerate a fair amount of market movement in exchange for more attractive long-term returns.	8
d. I am willing to assume a relatively high level of volatility for potentially greater returns.	12
e. I am seeking maximum long-term growth, even if it means wide swings in my account value.	15

Score: \_\_\_\_\_

How willing are you to increase your investment return?	Points
a. I am willing to take a <b>lot</b> of risk with <b>all</b> of my retirement account.	15
b. I am willing to take a <b>lot</b> of risk with <b>some</b> of my retirement account.	12
c. I am willing to take a <b>little</b> risk with <b>all</b> of my retirement account.	8
d. I am willing to take a <b>little</b> risk with <b>some</b> of my retirement account.	4
e. I am <b>unwilling</b> to take on more risk.	0

Score: \_\_\_\_\_

If the stock market went down 15 percent, what would you do?	Points
a. <b>Sell</b> all of my stock funds immediately and put the money in something more stable.	0
b. <b>Transfer</b> some of my stock funds into less aggressive investments.	2
c. <b>Do nothing</b> and wait for it to come back.	4
d. <b>Buy more:</b> Increase my stock investments while prices are low.	8

Score: \_\_\_\_\_

If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?	Points
a. <b>Sell</b> all of my stock funds immediately and put the money in something more stable.	0
b. <b>Transfer</b> some of my stock funds into less aggressive investments.	3
c. <b>Do nothing</b> and wait for it to come back.	6
d. <b>Buy more:</b> Increase my holdings in stock funds while prices are low.	10

Score: \_\_\_\_\_

**Total Score:** \_\_\_\_\_