

# Personal Investor Profile

How you invest your money is an important part of the retirement planning process. Your decisions will be based on a number of factors, such as age, tolerance for risk and investment objective. In general, a young, aggressive investor will have a considerably different asset allocation than an older, more conservative investor.



The results of this quiz are intended to help you identify your comfort level with investing and risk and to determine what type of investor you may be. This quiz is not meant to be investment advice. Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

Answer the following questions with the corresponding point value to determine your investor profile score.

1. How would you best describe your investment experience and knowledge?
- I am very experienced and knowledgeable about investments. (4 points)
  - I have some experience and knowledge about investments. (2 points)
  - I have very little or no investment experience and knowledge. (0 points)
2. The main objective for my account is to:
- Avoid losses. (0 points)
  - Keep pace with inflation. (2 points)
  - Keep pace with the stock market. (4 points)
3. If my account lost 30% of its value over a short period of time, I would be:
- Extremely uncomfortable – I cannot accept large short-term losses. (0 points)
  - Slightly uncomfortable – I may be ok with a short-term loss as long as I have time to regain those losses. (2 points)
  - Comfortable – Because I have time to regain those losses. (4 points)
4. I am willing to accept a greater risk of losing money in my account for the potential of higher long-term returns:
- |                             |                                |
|-----------------------------|--------------------------------|
| ▪ Strongly Agree (4 points) | ▪ Disagree (1 point)           |
| ▪ Agree (3 points)          | ▪ Strongly Disagree (0 points) |
| ▪ Neutral (2 points)        |                                |
5. My account has \$100,000 in it. I would move my money to a lower risk investment if it lost \_\_\_\_\_ in one year. (Fill in the blank.)
- \$5,000 (5%) (0 points)
  - \$10,000 (10%) (1 point)
  - \$15,000 (15%) (2 points)
  - \$20,000 (20%) (3 points)
  - I would not move my money at all. (4 points)
6. When attempting to achieve my investment goals:
- I do not want my account to lose any value, even if it will take longer to achieve my investment goals. (0 points)
  - I will accept small fluctuations in my account's value. (1 point)
  - I will accept moderate fluctuations in my account's value. (2 points)
  - I will accept large fluctuations in my account's value. (3 points)
  - I will accept extreme fluctuations in my account's value. (4 points)
- Total the points for your score.
- Your Score**
-

Find your total score in the chart below, along with your retirement timeline, to see what type of investment profile may be best for you. This chart should only serve as a guide to help you determine your own investing comfort zone.

Years To My Retirement	My Investor Score				
	0-2 points	3-8 points	9-16 points	17-21 points	22-24 points
0-3 years	Conservative	Conservative	Conservative	Conservative	Conservative
3-5 years	Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative
5-7 years	Conservative	Moderate Conservative	Moderate	Moderate	Moderate
7-12 years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Moderate Aggressive
12+ years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive

## Investor Profiles

### Conservative Profile

This profile may be right for you if you want to avoid a potential loss of account value, or if you are nearing retirement. You should be willing to go without the potential for higher long-term returns in exchange for a more stable and predictable return.

### Moderate Conservative Profile

This profile may be right for you if your primary goal is to avoid short-term losses. However, you also want higher long-term returns to offset the effects of inflation. Your account will likely have relative stability, but in order to keep up with inflation, some fluctuations in your account value should be expected.

### Moderate Profile

This profile may be right for you if you are interested in balancing your level of risk and return. You want to have returns in excess of inflation and an increase in your account value over the long term, and, you should be willing to accept short-term losses and fluctuations in your account value.

### Moderate Aggressive Profile

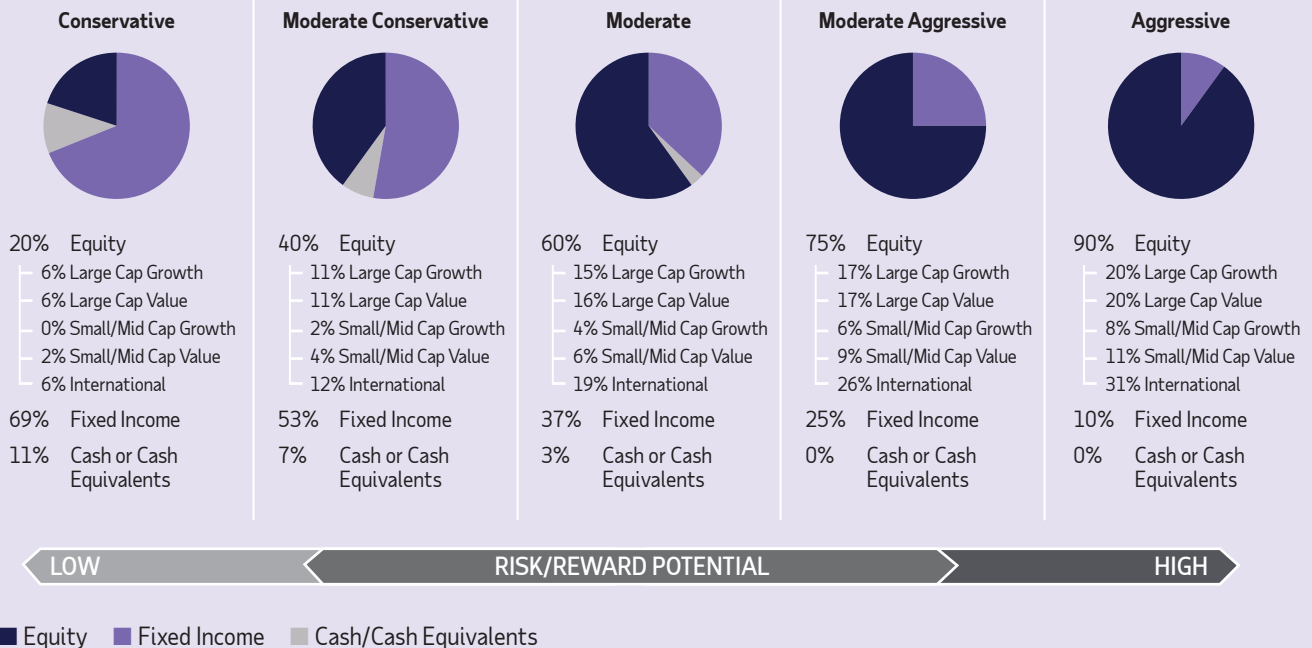
This profile may be right for you if you have more time until retirement and can tolerate higher-than-average fluctuations in your account value. This type of allocation provides the potential for higher-than-average returns over the long term. You should be willing to accept short-term losses and less stable returns.

### Aggressive Profile

This profile may be right for you if you are willing and able to stay the course through short-term gains and losses because you want the potential for higher returns over the long term. You should have a long time until retirement and a high tolerance for risk. You should be willing to accept frequent short-term losses and extreme fluctuations in account value.

# Investor Profiles

Match your investor profile to one of the sample asset allocation models.<sup>1</sup>



<sup>1</sup> These risk-based asset allocation models were created using the following three asset classes: Domestic Equity; Intermediate-Term Domestic Bond; and Cash Equivalents (Money Market).

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This sample allocation of investor profiles is not meant to be construed as a recommendation or investment advice. It is intended to give you a point of reference when considering your own unique situation. You may have additional concerns not reflected herein that may affect your investment decisions. Asset allocation does not assure or guarantee better performance and cannot eliminate the risk of investment losses. Please consult with your own advisors for such advice.

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