

# INVESTOR PROFILE ASSESSMENT



You are unique. Your investment strategy should reflect the kind of investor you are and the investor **you need to be**. This quiz will help **YOU** determine your investor profile and provide a guideline to help you choose the appropriate investment mix. This quiz incorporates two important components of successful investing: Time Horizon (how long you need before withdrawing your money) and Risk (the fluctuation in your account that you can tolerate).

For each question, enter the number of points that correspond to your answer. The scoring key at the end of the quiz will correspond to a specific investor profile.

## 1. What is your current age?

- a. Under 29..... 4 points
- b. 30-39 ..... 3 points
- c. 40-49..... 2 points
- d. 50-59 ..... 1 point
- e. Over 60..... 0 points

**TOTAL POINTS**

## 2. What stage are you in your life?

- a. Beginning Career ..... 4 points
- b. Early-Mid Stage Career ..... 3 points
- c. Late-Stage Career ..... 2 points
- d. Close to Retirement (within 3 years)..... 1 point
- e. Retired..... 0 points

**TOTAL POINTS**

## 3. How many years will it be before you need to withdraw a total of 20% of your account balance for living or other expenses?

- a. Less than 2 years..... 0 points
- b. 2-5 years..... 1 point
- c. 5-10 years..... 2 points
- d. 10-15 years ..... 3 points
- e. 16 or more years..... 4 points

**TOTAL POINTS**

## 4. Rank this statement:

**My retirement income will be satisfactory with only my 401(K).**

- a. Strongly Agree..... 0 points
- b. Agree ..... 1 point
- c. Neutral..... 2 points
- d. Disagree..... 3 points
- e. Strongly Disagree..... 4 points

**TOTAL POINTS**

## 5. The "10x Rule" is a widely accepted retirement savings benchmark. Please note the following milestones as they relate to your personal income and amount saved for retirement:

Age 30 .....	1x Salary
Age 40 .....	3x Salary
Age 50 .....	5x Salary
Age 60 .....	8x Salary

## Are you 'on track' with these savings milestones based on your age/income?

- a. Not on track..... 3 points
- b. On track..... 2 points
- c. Exceeding milestones..... 1 point

**TOTAL POINTS**

## 6. How would you rate your current knowledge of investing?

- a. Limited..... 0 points
- b. Below Average..... 1 point
- c. Average..... 2 points
- d. Above Average ..... 3 points
- e. Expert..... 4 points

**TOTAL POINTS**

## 7. What is the number of consecutive years you would be willing to accept your account performance to be flat or negative?

- a. 0 years..... 0 points
- b. 1 year ..... 1 point
- c. 2 years ..... 2 points
- d. 3 years ..... 3 points
- e. 4 or more years..... 4 points

**TOTAL POINTS**

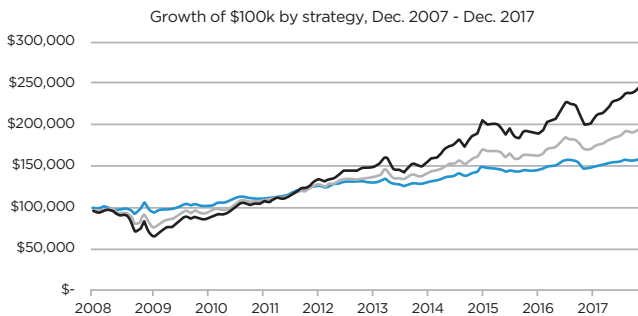
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8. Below is a hypothetical growth of a \$100,000 investment for three accounts over the next nine years. Which portfolio would you prefer?

- Portfolio 1 ..... 4 points
- Portfolio 2 ..... 2 points
- Portfolio 3 ..... 0 points



Source: <https://gfmasse.com/2017/12/asset-allocation-returns-conservative-moderate-aggressive-2007-2017/>

**TOTAL POINTS**

9. What is the worst 12 month percentage loss you would tolerate for your retirement savings before you would want to sell and move into more conservative funds?

- a. 10% ..... 0 points
- b. 20% ..... 1 point
- c. 30% ..... 2 points
- d. 40% ..... 3 points
- e. More than 40% ..... 4 points

**TOTAL POINTS**

10. Rank this statment:

**My retirement goals have been obtained.  
I wish for my account to maintain its value,  
with some income.**

- a. Strongly Agree ..... 0 points
- b. Agree ..... 1 point
- c. Neutral ..... 2 points
- d. Disagree ..... 3 points
- e. Strongly Disagree ..... 4 points

**TOTAL POINTS**

## EVALUATION

Add up your points and match your score with the corresponding portfolio. Refer to the Investor Profile worksheet for more detail on the portfolio that matches your score from this questionnaire.

### GRAND TOTAL

- ☐ **0-7 Points:** Income with Capital Preservation
- ☐ **8-15 Points:** Income with Moderate Preservation
- ☐ **16-24 Points:** Growth with Income
- ☐ **25-32 Points:** Growth
- ☐ **33-40 Points:** Aggressive Growth

YOUR NAME

COMPANY NAME

DATE

# INVESTOR PROFILE WORKSHEET



## What kind of investor are you?

The investor profiles below are intended to help guide your asset allocation decision based on your savings goals, risk tolerance, and time horizon. After you have completed the Investor Profile Assessment, find the profile that matches your score.

Income with Capital Preservation	Income with Moderate Preservation	Growth with Income	Growth	Aggressive Growth
For investors who are primarily risk averse. Focus is on portfolio stability and preservation of capital. Investors should expect low investment returns (or in some years negative) in exchange for reduced risk and high liquidity. A typical portfolio is weighted toward cash and fixed income investments.	For investors who are somewhat risk averse. Focus is on modest portfolio appreciation with minimal loss of principal. Investors should expect some level of volatility and principal loss. A typical portfolio will primarily include cash and fixed income investments with a modest allocation to equities.	For investors who are willing to take a moderate level of risk. Focus is on a balanced approach of portfolio stability and portfolio appreciation. Investors should expect a moderate level of volatility and risk of principal loss. A typical portfolio will include a balance of fixed income and equities.	For investors who are willing to take a fair amount of risk. Focus is on achieving portfolio appreciation over time. Investors should expect a high level of portfolio volatility and risk of principal loss. A typical portfolio will include various asset classes but is primarily weighted toward equities.	For investors who are willing to take substantial risk. Focus is on achieving above average portfolio appreciation over time. Investors should expect significant portfolio volatility and risk of principal loss. A typical portfolio will include various asset classes but is most heavily weighted toward equities.
<b>0-7 Points</b>	<b>8-15 Points</b>	<b>16-24 Points</b>	<b>25-32 Points</b>	<b>33-40 Points</b>



Fixed Income



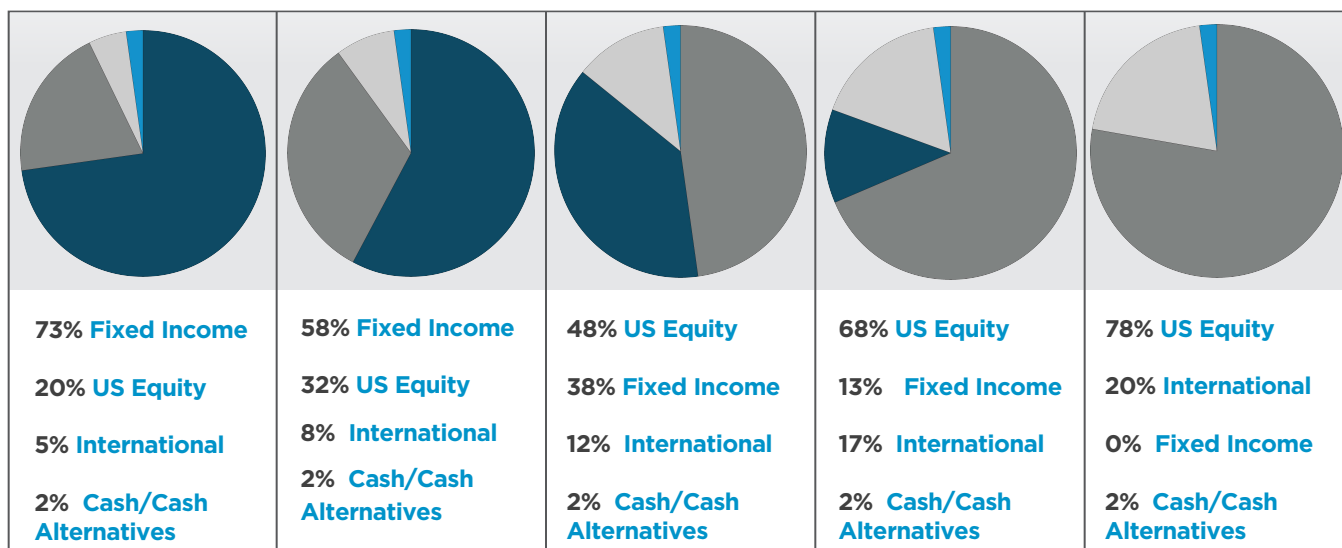
Cash/Cash Alternatives



US Equity



International



Note: Weights are meant to be representative of actual model weights and may vary.



This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. Asset Allocation models are examples of how an investor may diversify their portfolio according to their risk profile and are for illustrative purposes only. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

Asset Allocation models are examples of how an investor may diversify their portfolio according to their risk profile and are for illustrative purposes only.

Investing in stock includes numerous specific risks including: the fluctuation of dividend, loss of principal and potential illiquidity of the investment in a falling market.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

All investing involves risk including the potential loss of principal. No strategy can assure success or protect against loss.

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