



Investor Profile Questionnaire

Name _____

Date of birth _____

This questionnaire is intended to help assess your reaction to market volatility, weigh the relative importance of your goals and determine your personal investment preferences.

Important considerations when choosing your portfolio allocations:

- **Your Time Horizon**
When will you begin withdrawing your money from your account, and at what rate? If that date is many years away, you may be comfortable with a portfolio that carries a great potential for appreciation and higher level of risk. There's more time to weather the inevitable ups and downs of the market.
- **Your Risk Tolerance**
How do you feel about risk? Some investments fluctuate more dramatically in value than others but may have the potential for higher returns. It's important that you select investments that fit within your level of tolerance for the risk.

Check the best answer to each of the following questions:

SECTION 1: TIME HORIZON

1. I plan to begin withdrawing money from my investments in:

- ___ Less than 3 years
- ___ 3 - 5 years
- ___ 6 - 10 years
- ___ 11 years or more

2. Once I begin withdrawing funds from my investments, I plan to spend all of the funds in:

- ___ Less than 2 years
- ___ 2 - 5 years
- ___ 6 - 10 years
- ___ 11 years or more

SECTION 2: RISK TOLERANCE

3. I would describe my knowledge of investments as:

- ___ None
- ___ Limited
- ___ Good
- ___ Extensive

4. **When I invest my money, I am:**

- Most concerned about my investment losing value
- Equally concerned about my investment losing or gaining value
- Most concerned about my investment gaining value

5. **Select the investments you currently own or have owned in the past with the highest number of points.**

- Money market funds or cash investments (1)
- Bonds and/or bond funds (2)
- Stocks and/or stock funds (3)
- International securities and/or international funds (4)

6. **Consider this scenario:**

Imagine that in the past three months, the overall stock market lost 25% of its value. An individual stock investment you own also lost 25% of its value. What would you do?

- Sell all my shares
- Sell some of my shares
- Do nothing
- Buy more shares

7. **Review the chart below.**

We've outlined the most likely best- and worst-case annual returns of five hypothetical investment plans. Which range of possible outcomes is most acceptable to you? (figures are hypothetical and do not represent the performance of any particular investment)

	<u>Average Annual Return</u>	<u>Best-Case</u>	<u>Worst-Case</u>
<input type="checkbox"/>	7.2%	16.3%	-5.6%
<input type="checkbox"/>	9.0%	25.0%	-12.1%
<input type="checkbox"/>	10.4%	33.6%	-18.2%
<input type="checkbox"/>	11.7%	42.8%	-24.0%
<input type="checkbox"/>	12.5%	50.0%	-28.2%

Comments _____

Signature _____

Date _____