

Investor Profile Quiz »»

To help determine your strategy, answer these questions by circling the choices you most agree with. Add up the points for each of your choices. Then write the total in Section 3 at the bottom of this page.

SECTION 1: TIME HORIZON

1. I plan to withdraw my money in 3 years or less and do not want to lose any of it:
- a. Yes
 - b. No

If you answered "yes" to question 1, set your investment course with a **SHORT TERM STRATEGY**.

2. My current age is:
- a. Under 40.....5
 - b. 40-54.....3
 - c. More than 55.....1
3. I expect to retire:
- a. Not for at least 20 years.....5
 - b. In 5 to 20 years.....3
 - c. Within 5 years.....1

SECTION 2: RISK TOLERANCE

Long-Term Goals

4. For this portfolio, my goal is:
- a. To grow my assets aggressively.....5
 - b. To grow my assets with caution.....3
 - c. To avoid losing money.....1
5. What would I expect from this portfolio over time?
- a. To generally keep pace with the stock market.....5
 - b. To make a decent profit, but probably trail the stock market.....3
 - c. To have a high degree of stability, but only modest profits.....1

Short-Term Goals

6. Which of these statements would best describe your attitude about the performance of this portfolio over the next three years?
- a. I can live if I lose money.....5
 - b. I better at least break-even.....3
 - c. I better end up with at least a little profit.....1
7. Which of these statements would best describe your attitude about the performance of this portfolio over the next three months?
- a. Who cares? One calendar quarter means nothing...5
 - b. If I suffered a loss of greater than 10% I'd get concerned.....3
 - c. I can tolerate only small short term losses.....1

Financial Situation

8. If I lost my job tomorrow, I would:
- a. Have other sources of income to last me more than six months.....5
 - b. Have enough cash on hand to last three to six months.....3
 - c. Need to tap into my retirement investment within 30 days.....1
9. Upon retirement my investment will represent:
- a. A minor part (less than 25%) of my retirement income.....5
 - b. An important part (25% - 75%) of my retirement income.....3
 - c. The vast majority (over 75%) of my retirement income.....1

SECTION 3: INVESTMENT STRATEGY

Add up your points from Questions 2-9 to determine which investment strategy below may be best for your risk tolerance.

MY TOTAL:

TOTAL POINTS	INVESTMENT STRATEGY
0-8	Short Term
9-17	Conservative
18-27	Moderate
28-35	Aggressive
36-40	Ultra Aggressive

Based on this "investment strategy," you're ready to consider how to divide your investments among the different asset classes.