

## Questionnaire

1 // Do you agree or disagree with the following statement? "I consider myself a long-term investor who is not concerned about the volatility of my account over the next five to ten years or longer. The final result is more important to me than daily, monthly or annual changes in my account."

- ① Completely disagree
- ② I am willing to accept a small amount of fluctuation, but not much loss of my principal investment
- ③ I can accept a moderate amount of annual volatility, but not loss of significant principal
- ④ I would accept an occasional annual loss if the final results were good
- ⑤ Completely agree

2 // Assume you have \$10,000 in your retirement account, invested for the most part in stock funds. Over the next 12 months, your account drops to \$8,000. What would you do with the remaining assets?

- ① Transfer all assets to a money market fund (low risk and lower returns)
- ② Transfer the assets to bond funds (moderate risk and moderate returns)
- ③ Consider transferring a small portion of your assets to bond funds
- ④ Make no changes to your account

3 // While inflation (the rise in the cost of goods and services) can reduce the buying power of money over time, stock investments have historically outpaced inflation by taking higher amounts of risk. Which of the following describes your views?

- ① I am comfortable if my investments only keep pace with inflation
- ② I am comfortable taking a small amount of risk to outpace inflation
- ③ I am comfortable taking a moderate amount of risk to significantly outpace inflation
- ④ I want to fully capitalize on my investments despite the potential risk

4 // How old are you?

- ① 60 years or older
- ② 50 - 59 years old
- ③ 40 - 49 years old
- ④ 30 - 39 years old
- ⑤ Less than 30 years old

5 // How many years until you plan on accessing your retirement savings?

- ① Less than 3 years
- ② 3 - 5 years
- ③ 5 - 10 years
- ④ 10 - 15 years
- ⑤ More than 15 years

Take your total points from the questionnaire and look for the profile that best describes you.

Total points:	22 or more = <b>Aggressive</b>	17 to 21 = <b>Moderate/ Aggressive</b>	12 to 16 = <b>Moderate</b>	8 to 11 = <b>Moderate/ Conservative</b>	7 or less = <b>Conservative</b>
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	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
<b>International</b>	30%	25%	15%	10%	5%
<b>Small-cap</b>	10%	5%	5%	0%	0%
<b>Mid-cap</b>	15%	15%	10%	10%	5%
<b>Large-cap</b>	40%	35%	30%	20%	10%
<b>Bonds</b>	5%	15%	25%	35%	40%
<b>Cash equivalents</b>	0%	5%	15%	25%	40%



### Aggressive

Appropriate for an investor with both a high tolerance for risk and a long time horizon. The main objective of this portfolio is to provide high growth without providing current income.



### Moderately Aggressive

Designed for an investor with a high tolerance for risk and a longer time horizon. This investor has little need for current income and seeks above-average growth from his/her investable assets.



### Moderate

Best suits an investor who seeks relatively stable growth and a low level of income. The investor will have a higher tolerance for risk and/or a longer time horizon than a conservative or moderately conservative investor. The main objective is to limit fluctuations to less than those of the overall stock market.



### Moderately Conservative

Appropriate for an investor who seeks both modest investment value increases and income from his/her portfolio. This investor will have either a moderate time horizon or a slightly higher risk tolerance than someone who chooses a Conservative profile.



### Conservative

Designed for an investor with a low risk tolerance and/or a short time horizon. It is targeted toward the investor seeking stability and whose main objective is to preserve capital while providing income. Fluctuations in the value of these portfolios are minor.