

# Investor Quiz

This quiz can help you determine your investing comfort zone and the model that may best suit your goals and objectives. Add up the points for your question responses and use the scoring guide on the following page to help you select your model.

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)
- Agree (3 points)
- Neutral (2 points)
- Disagree (1 points)
- Strongly Disagree (0 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 points)
- \$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 points)
- 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 POINTS

## Investor Quiz

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

		My Investor Score				
		0-2 points	3-8 points	9-16 points	17-21 points	22-24 points
Years Until I Plan to Use this Money	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

The results of this quiz are intended to help you identify what your optimal model may be. This quiz is not intended to offer investors a complete investment profile or to provide individual advice.

### Profiles

#### Conservative Model (20% Equity/80% Fixed Income)

This model may be right for you if you want to avoid a potential loss of account value, or if you are nearing retirement. The Conservative Model may have more stable and predictable returns than the other models. You should be willing to go without the potential for higher long-term returns.

### Moderate Conservative Model (40% Equity/60% Fixed Income)

This model 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 Model (60% Equity/40% Fixed Income)

This model 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. When investing in this model, you should be willing to accept short-term losses and fluctuations in your account value.

### Moderate Aggressive Model (75% Equity/25% Fixed Income)

This model may be right for you if you have more time until retirement and can tolerate higher-than-average fluctuations in your account value. This model 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 Model (90% Equity/10% Fixed Income)

This model 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.

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