

## Risk Tolerance Questionnaire

Please note that this profiling tool is only a guide: for guidance specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing timeframe. You should contact your investment professional and/or tax advisor for personalized guidance.

When do you expect to tap into your retirement account?	Points
a. Less than 5 years	0
b. Between 5 and 10 years	20
c. Between 10 and 15 years	30
d. More than 15 years to retirement	40

Score \_\_\_\_\_

What do you expect to happen to your pay (salary) in the next five years?	Points
a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.)	12
b. I expect my pay to increase slightly faster than inflation	10
c. I expect my pay to just keep up with inflation	5
d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.)	0

Score \_\_\_\_\_

How do you feel about investing for retirement?	Points
a. I am seeking maximum stability even if returns are low.	0
b. I can tolerate a small amount of fluctuation in my investment account value and am seeking consistent returns.	4
c. I am middle-of-the-road and prefer both growth potential and consistency of returns. I can tolerate a fair amount of market movement in exchange for more attractive long-term returns.	8
d. I am willing to assume a relatively high level of volatility for potentially greater returns.	12
e. I am seeking maximum long-term growth, even if it means wide swings in my account value.	15

Score \_\_\_\_\_

How willing are you to increase your investment return?	Points
a. I am willing to take a <b>lot</b> more risk with <b>all</b> of my retirement account.	15
b. I am willing to take a <b>lot</b> more risk with <b>some</b> of my retirement account.	12
c. I am willing to take a <b>little</b> more risk with <b>all</b> of my retirement account.	8
d. I am willing to take a <b>little</b> more risk with <b>some</b> of my retirement account.	4
e. I am <b>unwilling</b> to take on more risk.	0

Score \_\_\_\_\_

If the stock market went down 15%, what would you do?	Points
a. Sell all of my stock funds immediately and put the money in something guaranteed.	0
b. Transfer some of my stock funds into less aggressive investments.	2
c. Do nothing and wait for it to come back.	4
d. Buy more: increase my stock investments while prices are low.	8

Score \_\_\_\_\_

If you received several statements in a row with negative returns and realized that your account had lost 20%, what would you do?	Points
a. Sell all of my stock funds immediately and put the money in something more stable.	0
b. Transfer some of my stock funds into less aggressive investments.	3
c. Do nothing and wait for it to come back.	6
d. Buy more: increase my holding in stock funds while prices are low.	10

Score \_\_\_\_\_

**TOTAL SCORE** \_\_\_\_\_

### Sample Profiles - At a Glance

Score: Less than 40	Score: 41 - 53	Score: 54 - 66	Score: 67 - 79	Score: 80 & Above
Conservative	Moderately conservative	Moderate	Moderately Aggressive	Aggressive