

Name: _____

Social Security Number: _____

Daytime Phone Number: _____

E-mail Address: _____

INVESTOR PROFILE QUIZ

NINE SIMPLE QUESTIONS

How you invest your retirement dollars depends on how much risk you're comfortable taking. The following questions may help you determine your tolerance for risk and the best types of investments for you. Mark your response to each question, write the point value on the line, and then add up the score.

1.) Would you take retirement savings out of the plan to pay for a large, unexpected expense?	<input type="radio"/> Yes0 points <input type="radio"/> No10 points <input type="radio"/> Maybe4 points Points _____	Score from 1 _____
2.) Have you ever invested in individual stocks, multiple stock accounts or stock mutual funds?	<input type="radio"/> Yes, and I was uncomfortable with the risk.....0 points <input type="radio"/> Yes, and I was comfortable with the risk13 points <input type="radio"/> No, but I would feel uncomfortable with the risk if I did3 points <input type="radio"/> No, but I would feel comfortable with the risk if I did8 points Points _____	Total Points _____
3.) Assume you have \$1,000 contributed in an investment option, and its value dropped to \$850 after six months. What would you do?	<input type="radio"/> I'd move all of the retirement funds to a more conservative investment option0 points <input type="radio"/> I wouldn't make any changes13 points <input type="radio"/> I'd transfer some retirement funds to a more conservative investment option.4 points <input type="radio"/> I'd put more retirement funds into that investment option16 points Points _____	Total Points _____
4.) If your employer's retirement plan offered two or more mutual fund stock investment options, which best describes the one you would choose?	<input type="radio"/> An investment option that invests in big, established companies that have a solid track record of earnings and dividends. These are among the least risky stock investment options.....6 points <input type="radio"/> An investment option that invests in small, growing companies that pay few dividends, but has significant long-term growth potential. These are among the most risky stock accounts14 points <input type="radio"/> More than one investment option, dividing retirement funds between large and small company stock investment options.....10 points <input type="radio"/> No stock investment options—the market is too risky.....0 points Points _____	Total Points _____
5.) How do you feel about the rate of inflation and the effect it may have on retirement savings?	<input type="radio"/> I would like investment earnings to keep up with the rate of inflation, but I don't want to take chances losing retirement funds.....0 points <input type="radio"/> I would like investment earnings to earn more than the rate of inflation over the long-run, even though there's some risk that investment options may lose retirement funds in the short term7 points <input type="radio"/> I would like investment earnings to earn much more than the rate of inflation over the long-run, even though there's a greater risk that investments may lose retirement funds in the short term14 points Points _____	Total Points _____

6.) My feelings about risk can be summed up as:

- I want the most opportunity for long-term growth in the retirement account, and I'm comfortable with large ups and downs in the value of the account during the short term.....14 points
- I can accept some daily ups and downs in the value of the retirement account if it means I can potentially earn more over the long run.....7 points
- I'd rather accept lower long-term growth than worry about the retirement account losing money0 points

Points _____

Total Points _____

7.) The table at right shows five examples of how much \$1,000 contributed to a retirement plan may go up or down in value after one year. Which investment option would make you feel the most comfortable?

	Worst Case	Average Case	Best Case
Investment 1	\$995	\$1,060	\$1,1250 points
Investment 2	\$970	\$1,080	\$1,1904 points
Investment 3	\$910	\$1,100	\$1,3108 points
Investment 4	\$850	\$1,120	\$1,45013 points
Investment 5	\$790	\$1,140	\$1,59019 points

Points _____

Total Points _____

8.) In how many years do you plan to retire?

- 0-2 years Subtract 20 points
- 3-5 years Subtract 10 points
- 6-10 years..... Subtract 5 points
- Over 10 years0 points, skip the next question

Subtract Points _____

Total Points _____

9.) Once you retire, how many years do you think you'll need retirement income?

You may spend 20-30 years of your life in retirement. Withdrawing money over a period of time, rather than all at once, increases your time horizon.

- 0-2 years Subtract 10 points
- 3-5 years Subtract 5 points
- 6-10 years..... Subtract 3 points
- 11-15 years Subtract 1 point
- More than 15 years0 points

Subtract Points _____

Total Points _____

Your total points determine which Investment Profile best matches your level of investment comfort.

TOTAL POINTS	PROFILE	TOTAL POINTS
<input type="radio"/> 0-21 points	Conservative Fund	
<input type="radio"/> 22-40 points	Moderate Fund	
<input type="radio"/> 41-59 points	Growth & Income Fund	
<input type="radio"/> 60-78 points	Capital Opportunities Fund	
<input type="radio"/> 79-100 points	Aggressive Growth Fund	